



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Will Establish Regional Headquarters in Downtown Baltimore

FNB Moves Ahead with Commitment to Expand Maryland Presence

Baltimore, MD – September 10, 2013 – In addition to the Company's recent announcement to acquire Baltimore-based BCSB Bancorp, Inc., First National Bank has revealed plans to establish a new regional headquarters in downtown Baltimore, Maryland. FNB will occupy more than 11,000 square feet of office space in a prominent building that will be known as the First National Bank Building. The location, which is expected to be ready for occupancy before the end of 2013, is located at 300 E. Lombard Street.

"We are focused on growing our Maryland market. Our new regional headquarters will bring together a diverse team of products specialists who will work collaboratively to meet the needs of our clients," noted Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation. "Establishing a regional headquarters in downtown Baltimore demonstrates our commitment to support the local business community and to contribute to the City's economic viability."

Delie noted that FNB will continue to tap the highly skilled workforce present in the greater Baltimore area to support continued expansion. Since FNB's entry into the Maryland market in April 2013, former Suntrust executives [J. MacGregor \(Mac\) Tisdale](#) and [Darlene Miglioretti](#) have joined First National Bank's leadership team as President of the Maryland Region and Retail Banking Executive, respectively. They are supported by a team of local experts in Wealth Management, Private Banking, Business Banking and other financial disciplines.

Tisdale expanded on the benefits of the new Baltimore headquarters. "A downtown presence is obviously good for the Bank, because it will raise our visibility in the marketplace. We'll also be better able to establish ourselves as community leaders who are willing to invest in the City and contribute to its revitalization. These factors, along with our continued growth, will result in a definite win for the market."

Kirby Fowler, President of the Downtown Baltimore Partnership, echoed the positive impact of FNB's decision. "First National Bank is a nationally recognized, rapidly growing financial organization. They could choose to establish their regional headquarters most anywhere, but they clearly see the benefit of being in downtown Baltimore."

Pending regulatory and shareholder approvals, the expected acquisition of [Baltimore County Savings Bank](#) in the first quarter of 2014 will add 16 offices in the greater Baltimore area, bringing First National Bank's Maryland branch count to 25. Additionally, First National Bank's deposit market share is expected to reach a top ten spot within the Baltimore metropolitan statistical area.

In addition to a state of the art, full-service branch located on the first floor, FNB's new Baltimore headquarters will house approximately 50 financial professionals in Retail and Commercial Banking, Wealth Management, Insurance, Treasury Management and Private Banking. Area businesses and busy professionals will have access to one-stop comprehensive financial services at the 300 E. Lombard Office, which is conveniently located within blocks of Baltimore's Inner Harbor area.

FNB will maintain its presence in Annapolis.



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First National Bank Building rendering available.

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About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 250 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. First National Bank has been recognized as a winner of six [2012 Greenwich Excellence in Banking Awards](#) in the categories of Small Business Banking and Middle Market Banking, awards presented solely on the basis of client satisfaction.

About F.N.B. Corporation

[F.N.B. Corporation](#) (NYSE: FNB), headquartered in Hermitage, Pennsylvania, is a regional diversified financial services company operating in six states and three major metropolitan areas including Pittsburgh, PA, where it holds the number three retail deposit market share, Baltimore, MD and Cleveland, OH. The Company has total assets of \$12.6 billion and more than 250 banking offices throughout Pennsylvania, Ohio, West Virginia and Maryland. F.N.B. provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network, which is led by its largest affiliate, First National Bank of Pennsylvania. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, asset based lending, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. F.N.B.'s wealth management services include asset management, private banking and insurance. The Company also operates Regency Finance Company, which has more than 70 consumer finance offices in Pennsylvania, Ohio, Kentucky and Tennessee.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's SmallCap 600 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation web site at www.fnbcorporation.com.

ADDITIONAL INFORMATION ABOUT THE MERGER AND WHERE TO FIND IT

F.N.B. Corporation will file a registration statement on Form S-4 with the SEC. The registration statement will include a proxy statement/prospectus and other relevant documents with the SEC in connection with the merger.

SHAREHOLDERS OF BCSB BANCORP, INC. ARE ADVISED TO READ THE PROXY STATEMENT/PROSPECTUS WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

The proxy statement/prospectus and other relevant materials (when they become available), and any other documents F.N.B. Corporation and BCSB Bancorp, Inc. have filed with the SEC, may be obtained free of charge at the SEC's website at www.sec.gov. In addition, investors and security holders may obtain free copies of the documents F.N.B. Corporation has filed with the SEC by



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contacting James Orié, Chief Legal Officer, F.N.B. Corporation, One F.N.B. Boulevard, Hermitage, PA 16148, telephone: (724) 983-3317 and free copies of the documents BCSB Bancorp, Inc. has filed with the SEC by contacting Joseph J. Bouffard, President and Chief Executive Officer, BCSB Bancorp, Inc., 4111 East Joppa Road, Baltimore, MD 21236, telephone: (410) 256-5000.

F.N.B. Corporation and BCSB Bancorp, Inc. and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from BCSB Bancorp, Inc. shareholders in connection with the proposed merger. Information concerning such participants' ownership of BCSB Bancorp, Inc. common shares will be set forth in the proxy statement/prospectus relating to the merger when it becomes available. This communication does not constitute an offer of any securities for sale.

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