



FOR IMMEDIATE RELEASE

F.N.B. Corporation Finalizes Expansion in Baltimore

Former Baltimore County Savings Bank Branches Conduct Business as First National Bank

HERMITAGE, PA and BALTIMORE, MD – February 18, 2014 – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, today announced that on February 15, 2014, it completed its merger with BCSB Bancorp, Inc., parent company of Baltimore County Savings Bank. As a result of the merger, First National Bank will hold a top ten market share in the greater Baltimore area and operate a total of 24 banking offices in Maryland. Prior to completing the merger, FNB obtained all required legal and regulatory approvals, and BCSB shareholders approved the transaction. Shares of BCSB Bancorp, Inc. will no longer be traded on the NASDAQ stock exchange.

Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation commented, “We look forward to providing full-service banking solutions to our newest clients in the greater Baltimore area. We are confident they will find value in the expertise of the FNB team, as well as our deep product set that includes commercial and consumer banking, wealth and insurance solutions.”

FNB’s regional headquarters is located at 300 E. Lombard Street in downtown Baltimore. In March, clients will have access to a full-service branch on the first floor of the headquarters building, which is now known as the First National Bank building.

Customers in the greater Baltimore area now have access to an expanded local branch network, as well as First National Bank’s comprehensive selection of products and services that include commercial and consumer banking services, wealth management, leasing, insurance and a complete suite of online and mobile banking options. First National Bank now operates more than 280 branches across its four-state presence.

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. Following the completion of the BCSB Bancorp, Inc. acquisition, the Company has total assets of \$14.2 billion and more than 280 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.

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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.

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