



Press Release

F.N.B. Corporation Finalizes OBA Merger in Maryland *Former OBA Bank Branches Conduct Business as First National Bank*

PITTSBURGH, PA– September 22, 2014 – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, today announced that on September 19, 2014, it completed its merger with OBA Financial Services, Inc., parent company of OBA Bank. As a result of the merger, First National Bank will operate a total of 31 banking offices in Maryland. Prior to completing the merger, FNB obtained all required legal and regulatory approvals, and OBA shareholders approved the transaction. Shares of OBA Financial Services, 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 welcome our newest Maryland employees and clients and look forward to providing a comprehensive selection of products and services such as commercial and consumer banking services, wealth management, leasing, insurance and a complete suite of online and mobile banking options.”

F.N.B. Corporation’s regional headquarters is located at 300 E. Lombard Street in downtown Baltimore. 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 Pittsburgh, Pennsylvania, is a diversified financial services company operating in six states and three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, Baltimore, MD, and Cleveland, OH. The Company has total assets of \$15.4 billion (including the completed acquisition of OBA Financial Services, Inc.) 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, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, international banking, business credit, 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.

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