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BCSB Bancorp Inc.
Form 425
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Pursuant to Rule 425 under the Securities Act of 1933

and deemed filed pursuant to Rule 14a-12 of the Securities Exchange Act of 1934

Subject Company: BCSB Bancorp, Inc.

(Commission File No. 0-53163)

The following slides are excerpts from an investor presentation used by F.N.B. management on August 20, 2013. The entire slide presentation is also available on F.N.B.'s website, at www.fnbcorporation.com.

Additional Information About the Merger:

In connection with their pending merger, F.N.B. Corporation and BCSB Bancorp, Inc. are required to file a proxy statement/prospectus and other relevant documents with the SEC. F.N.B. and BCSB Bancorp also file annual, quarterly and current reports, proxy statements and other information with the SEC. These documents may be obtained free of charge at the SEC's website at <http://www.sec.gov>. Additionally, investors and security holders may obtain free copies of the documents that F.N.B. has filed with the SEC by contacting James G. Orie, 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 that BCSB Bancorp has filed with the SEC by contacting Joseph J. Bouffard, President and Chief Executive Officer, BCSB Bancorp, Inc., 4111 E. Joppa Road, Baltimore, MD 21236, telephone: (410) 256-5000.

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

F.N.B., BCSB Bancorp and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from shareholders of BCSB Bancorp in connection with the proposed merger. The proxy statement/prospectus, when it becomes available, will describe the interests those directors and officers may have in the merger.

Cautionary Statement Regarding Forward-Looking Information
and Non-GAAP Financial Information

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This presentation and the reports F.N.B. Corporation files with the Securities and Exchange Commission often contain forward-looking information relating to present or future trends or factors affecting the banking industry and, specifically, the financial operations, markets and performance of F.N.B. Corporation. These forward-looking statements involve certain risks and uncertainties. There are a number of important factors that may cause F.N.B. Corporation's future results to differ materially from historical performance or projected performance. These factors include, but are not limited to: (1) a significant increase in competitive pressures among financial institutions; (2) changes in the interest rate environment that may affect our earnings; (3) changes in prepayment speeds, loan sale volumes, charge-offs and loan loss provisions; (4) general economic conditions; (5) changes in the regulatory environment; and (6) changes in the credit quality of our assets.

fiscal policies and regulations of the U.S. government that may adversely affect the businesses in which F.N.B. Corporation is issues which may adversely affect F.N.B. Corporation's financial operations or customers; (7) changes in the securities market in the reports and registration statements F.N.B. Corporation files with the Securities and Exchange Commission; (9) housing market, consumer confidence and spending habits; (12) estimates of fair value of certain F.N.B. Corporation assets and liabilities; (13) with the pending mergers of PVF Capital Corp. and BCSB Bancorp, Inc., and integration challenges related to the recently completed Annapolis Bancorp, Inc. and the difficulties encountered in expanding into a new market; or (14) the effects of current, pending regulation and regulatory actions. F.N.B. Corporation undertakes no obligation to revise these forward-looking statements or to update these circumstances after the date of this presentation.

To supplement its consolidated financial statements presented in accordance with Generally Accepted Accounting Principles (GAAP), provides additional measures of operating results, net income and earnings per share (EPS) adjusted to exclude certain costs, expenses and losses. The Corporation believes that these non-GAAP financial measures are appropriate to enhance the understanding of its performance as prospects for its future performance. In the event of such a disclosure or release, the Securities and Exchange Commission requires the presentation of the most directly comparable financial measure calculated and presented in accordance with GAAP and (ii) the differences between the non-GAAP financial measure presented and the most directly comparable financial measure calculated in accordance with GAAP. The required presentations and reconciliations are contained herein and can be found at our website, [www.bcsb.com](#), under Shareholder and Investor Relations by clicking on Non-GAAP Reconciliation.

The Appendix to this presentation contains non-GAAP financial measures used by the Corporation to provide information useful in understanding the Corporation's operating performance and trends, and facilitate comparisons with the performance of the Corporation. The Corporation believes that these non-GAAP financial measures are useful in evaluating the Corporation, the information should be supplemental in nature and not as a substitute for or superior to the relevant financial information prepared in accordance with GAAP. Financial measures used by the Corporation may differ from the non-GAAP financial measures other financial institutions use in their operations. This information should be reviewed in conjunction with the Corporation's financial results disclosed on July 23, 2010, with the Securities and Exchange Commission.

About F.N.B. Corporation

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Fourth Largest

Pennsylvania-Based Bank

Positioned for Sustained Growth

Consistent, Strong Operating Results

Operating Strategy

Assets:\$14.0 billion

(1)

Loans:\$9.5 billion

(1)

Deposits:\$11.6 billion

(1)

Banking locations:286

(1)

Consumer finance locations:72

Attractive and expanding footprint: PA/OH/MD/WV: Banking locations span 56 counties and four states

(1)

Leading market position (Pro-Forma)

(2)

#3 market share in the Pittsburgh MSA

#10 market share in the Baltimore MSA

#6 overall market position for all counties of operation

Top quartile profitability performance

Deliver consistent, solid results

Industry-leading, consistent loan growth through recent economic cycle

Strong performance:3-year total shareholder return of 88%

(3)

Reposition and reinvest for sustained growth; maintain low-risk profile

Reposition and reinvest for sustained growth

Maintain disciplined expense control

Expanding market share potential and growth opportunities

Maintain low-risk profile

(1) Pro-forma for pending acquisition of PVFC, expected to close October 2013 with assets of approximately \$0.8 billion, loans of approximately \$0.8 billion and 16 banking locations and BCSB Bancorp, expected to close 1Q14 with assets of approximately \$0.6 billion, loans of approximately \$0.6 billion and 16 banking locations (2) SNL Financial, Pro-forma for PVFC & BCSB, excludes custodian bank; (3) As of August 2013

Reposition and Reinvest
Actions Drive Long-Term Performance
9
2009
2010
2011
2012
2013 YTD
PEOPLE

Talent Management

Strengthened team through key hires; Continuous team development

Attract, retain, develop best talent

Geographic Segmentation

Regional model

Regional

Realignment

Created

5

&

6

Regions

PROCESS

Sales Management/Cross Sell

Proprietary sales management

system developed and

implemented: Balanced

scorecards, cross-functional

alignment

Consumer

Banking

Scorecards

Consumer Banking Refinement/Daily Monitoring

Continued

Utilization

Commercial

Banking Sales

Management

Expansion to additional lines of

business

Private Banking,

Insurance,

Wealth

Management

PRODUCT

Product Development

Deepened product set and niche

areas allow FNB to successfully

compete with larger banks and

gain share

Private Banking

Capital Markets

Online and mobile banking investment

/implementation

Online banking enhancements, mobile

banking and app

Online/mobile

banking

infrastructure
complete with
mobile remote
deposit capture
and online
budgeting tools
Asset Based
Lending
Small Business
Realignment
Treasury
Management
PRODUCTIVITY
Branch Optimization
Continuous evolution of branch
network to optimize profitability
and growth prospects
De-Novo Expansion 9 Locations
Continuous
Evaluation
Consolidate 2
Locations
Consolidate 6
Locations
Consolidate 37
Locations
Acquisitions
Opportunistically expand
presence in attractive markets
CB&T
Parkvale
ANNB Closed 4/13
PVFC 10/13
BCSB 1Q14
th
th

FNB's model utilizes six regions, including three in top 30 MSA markets, with each having a regional headquarters housing cross-functional teams.

FNB Banking Footprint -

Regional Alignment

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Source: SNL Financial, Pro-Forma for PVFC and BCSB

Top 30 MSA Presence

MSA

Population

2.7 million
#20 MSA
2.4 million
#22 MSA
2.1 million
#28 MSA
Cleveland MSA
Pittsburgh MSA
Baltimore MSA
PVFC Acquisition
Expected
Completion
October 2013
FNB
Northwest Region
FNB
Central Region
FNB
Capital Region
FNB
Pittsburgh Region
FNB
Cleveland Region
ANNB Completed
4/6/2013 &
BCSB Acquisition
Expected
Completion 1Q14
Baltimore,
MD
Pittsburgh,
PA
Cleveland,
OH

MSA Market Share -

Proven Success, Opportunity For Growth

15

Source: SNL Financial, deposit data as of June 30, 2012, pro-forma as of August 1, 2013, excludes custodial bank (Pittsburgh)

All Other MSA s represent MSA s with FNB presence excluding Pittsburgh, Cleveland and Baltimore MSA s.

Established MSA Markets

Proven Success, Leading Share Position Achieved

Recent

and

Pending
Expansion
MSA
Markets

Opportunity
for
Growth
Pittsburgh, PA MSA
Rank
Institution
Total Deposits
(\$ 000's)
Market
Share (%)

1
PNC Financial Services Group Inc.
42,596,832
54.7

2
Royal Bank of Scotland Group Plc
6,883,477
8.8

3
F.N.B. Corporation
3,524,259
4.5

4
Dollar Bank Federal Savings Bank
3,453,494
4.4

5
First Niagara Financial Group Inc.
2,830,934
3.6

6
Huntington Bancshares Inc.
2,526,263
3.2

7
First Commonwealth Financial Cor
2,426,042
3.1

8
S&T Bancorp Inc.
1,684,601
2.2

9
TriState Capital Holdings Inc.
1,679,984
2.2

10
Northwest Bancshares Inc.
1,046,252
1.3

All Other FNB MSA's (excludes Pittsburgh, Baltimore, Cleveland)

Rank
Institution
Total Deposits
(\$ 000's)
Market
Share (%)

1
PNC Financial Services Group Inc.
10,910,138
11.8

2
M&T Bank Corp.
6,599,882
7.1

3
F.N.B. Corporation
5,219,603
5.6

4
Wells Fargo & Co.
4,734,090
5.1

5
Banco Santander SA
3,854,650
4.2

6
Huntington Bancshares Inc.
3,839,197

4.1

7

Royal Bank of Scotland Group Plc

3,645,447

3.9

8

FirstMerit Corp.

3,163,562

3.4

9

Susquehanna Bancshares Inc.

2,946,878

3.2

10

JPMorgan Chase & Co.

2,481,729

2.7

Baltimore-Towson, MD MSA

Rank

Institution

Total Deposits

(\$ 000's)

Market

Share (%)

1

Bank of America Corp.

15,836,195

24.8

2

M&T Bank Corp.

14,823,019

23.2

3

PNC Financial Services Group Inc.

6,659,451

10.4

4

Wells Fargo & Co.

5,913,121

9.3

5

BB&T Corp.

3,612,709

5.7

6

SunTrust Banks Inc.

2,084,077

3.3

7

Susquehanna Bancshares Inc.

1,188,991

1.9

8

First Mariner Bancorp

1,030,695

1.6

9

Capital One Financial Corp.

931,446

1.5

10

F.N.B. Corporation

913,327

1.4

Cleveland-Elyria-Mentor, OH MSA

Rank

Institution

Total Deposits

(\$ 000's)

Market

Share (%)

1

KeyCorp

9,961,386

19.8

2

PNC Financial Services Group Inc.

5,758,463

11.5

3

TFS Financial Corp. (MHC)

5,628,594

11.2

4

Royal Bank of Scotland Group Plc

4,420,693

8.8

5

Huntington Bancshares Inc.

4,212,182

8.4

6
Fifth Third Bancorp
3,531,385
7.0

7
FirstMerit Corp.
3,349,627
6.7

8
JPMorgan Chase & Co.
2,738,568
5.4

9
U.S. Bancorp
1,979,041
3.9

10
Dollar Bank Federal Savings Bank
1,662,699
3.3

14
F.N.B. Corporation
649,212
1.3

Significant Commercial Prospects

17

Note: Above metrics at the MSA level

(1)

Data per U.S. Census Bureau

(2)

Data per Hoover's as of August 14, 2013

Strong Concentration of Commercial Prospects

Over 175,000 Total Businesses

1,912

1,986

2,112

8,913

9,690

10,479

12,851

13,345

13,410

52,149

59,240

65,169

Youngstown MSA

Scranton MSA

Harrisburg MSA

Cleveland MSA

Pittsburgh MSA

Baltimore MSA

of Business with Revenue >\$1M

Total Businesses

Significant Commercial Prospects Concentrated in Pittsburgh, Baltimore & Cleveland

Opportunity to Leverage Core Competency and Drive Sustained Organic Growth

(1)

(2)

(1)

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Acquisition Strategy

Disciplined and Consistent Strategy

Significant Expansion

Enhanced Organic Growth Prospects

Acquisition Strategy

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Disciplined and Consistent Acquisition Strategy

Disciplined identification and focus on markets that offer potential to leverage core competencies and growth opportunities

Create shareholder value

Meet strategic vision

Fit culturally

Targeted financial and capital recoupment hurdles
Proficient and experienced due diligence team
Extensive and detailed due diligence process
Superior post-acquisition execution
Execute FNB's proven, scalable, business model
Proven success assimilating FNB's strong sales culture

Criteria

Evaluation

Strategy

Strategy

Execution

Strategy

Criteria

Evaluation

Execution

Significant Acquisition-Related Expansion
20
FNB Banking Location (pro-forma)
12
th
bank acquisition
since 2002 announced
June 14, 2013 (BCSB)
Pre-2002

Presence
Additional
Acquisition-Related Expansion
Pittsburgh
MSA Acquisition Expansion
Cleveland MSA
Expansion
Baltimore MSA
Pittsburgh MSA
Cleveland MSA
PVFC Acquisition
Target Completion
October 2013
ANNB Completed
4/6/2013 &
BCSB Acquisition
Target Completion
1Q14
Maryland Acquisition-
Related Expansion
Cleveland
Hermitage
Erie
State College
Harrisburg
Philadelphia
Scranton
Baltimore
Pittsburgh
WV
OH
PA
NY
MD
Fourth consecutive
acquisition in a major MSA
Status of recent acquisitions
ANNB closed 4/6/2013
PVFC expected close
10/2013
BCSB expected close
1Q14
Five acquisitions since 2010
Ten acquisitions since 2005

M&A Strategic Update

Progressing as Planned

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Significant Progress Replicating Proven Success in Pittsburgh MSA

to Expansion Markets of Baltimore MSA (ANNB And BCSB Acquisitions) and Cleveland MSA (PVFC Acquisition)

Strategies

Pittsburgh

MSA

Baltimore

MSA

Cleveland

MSA

Market Characteristics

Support Sustained

Organic Growth

Markets with considerable
scale and growth
opportunities.

Density of commercial
prospects, strong consumer,
wealth, private banking,
insurance opportunities
support FNB's strategy.

Commercial

Prospects

(1)

59,240

65,169

52,149

Population

2.4 million

2.7 million

2.1 million

Median Household Income

\$46,000

\$63,000

\$45,000

Single Family Housing Permits

YOY

Change

(6/13)

(3)

31%

40%

23%

FNB Execution in

Market

Instills FNB Culture

Assemble strong regional
leadership with established
market connections.

Build experienced cross-
functional team.

Deploy proprietary sales
management process
immediately.

Create synergistic cross-
functional alignment.

Leadership

In Process

Team

Sales Management

Cross-Functional Alignment

Market Position

Establishes

Scale and Presence

Achieve attractive

market position.

Establish strong presence

and FNB hub with a regional

headquarters.

Market

Position

(2)

#3

#10

#14

Regional Headquarters

In Process

(1) Data per U.S. Census Bureau;(2) Deposit market share, pro-forma, excludes custodial bank in Pittsburgh MSA (3) Informa
local market monitor

Expanded Franchise = Enhanced Organic Growth Prospects

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Note: Market population and market businesses represent current metrics based on respective FNB MSA presence
Data per FNB, SNL Financial and/or U.S. Census Bureau (Businesses)

Acquisition-

Related

Expansion in

Higher Growth

Markets

Enhances
Organic Growth
Opportunities
FNB Branches
FNB Counties of Operation
(MSA)
FNB Markets Households
(MSA)
FNB Markets' Population