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PRESS RELEASE

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FNCB Bank Named an Industry Top Performer

Independent Banker[®], the award-winning magazine of the Independent Community Bankers of America[®] (ICBA) and the nation's number-one source for community banking news, recognized FNCB Bank, as an ICBA industry top performer in its May issue. FNCB Bank's recognition is based on the strength of its competitive banking services and operational efficiencies throughout 2016.

"As community banks innovate, they are finding cutting-edge ways to deliver the best possible products and services while never losing sight of what it means to be a community bank," said Chris Lorence, ICBA's group executive vice president, member engagement and strategy. "FNCB Bank is taking its business to the next level while showcasing value to the customer, ingenuity and community commitment—all things that make community banks unique. ICBA is proud to recognize FNCB Bank and its staff for their outstanding efforts."

This year's ICBA top-performer rankings underscore the importance of focusing on serving customers and communities while committing to innovation and solutions that better their business model. In the IB article, "The Superstar 75," featured community banks showcase their areas of success and offer wisdom to other community banks looking to boost their performance.

This year's rankings recognize community banks that are consistent high performers. Previously, only the most recent year's return-on-assets (ROA) data from the FDIC was evaluated. This year's rankings take ROA figures from the past three years into account, with 2016 carrying the most weight. Banks were then divided into three broad segments based on asset size and ranked in each segment based on a three-year weighted-average ROA.

"FNCB is delighted to be recognized as an ICBA top performer," said Gerard Champi, FNCB Bank president and CEO. "As a proud member of the Northeastern Pennsylvania community, we credit our loyal customers and dedicated employees for our success. We look forward to serving the unique needs of our community and helping it grow and prosper in the years to come."

To see this year's ICBA top-performers listings, read the article "The Superstar 75" on Independent Banker's website at www.independentbanker.org.

About ICBA

The Independent Community Bankers of America[®], the nation's voice for more than 5,800 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit ICBA's website at www.icba.org.

About FNCB Bank, Simply a better bank[™]

FNCB Bank, locally-based for over 100 years, continues as Northeastern Pennsylvania's premier community bank — offering a full suite of personal, small business and commercial banking solutions with industry-leading mobile, online and in-branch products and services. FNCB remains dedicated to the communities they serve with an on-going mission to be: Simply a better bank[™]. For more information on the BauerFinancial 5-Star rated FNCB, visit www.fncb.com.

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