



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

November 23, 2009

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Community Bank
Charter Number: 9868

102 East Drinker Street
Dunmore, PA 18512-0000

Office of the Comptroller of the Currency

NORTHERN PENNSYLVANIA FIELD OFFICE
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Wilkes-Barre, PA 18701

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

OVERALL CRA RATING	1
DEFINITIONS AND COMMON ABBREVIATIONS	2
DESCRIPTION OF INSTITUTION	6
SCOPE OF THE EVALUATION	7
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	8
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS	9
LENDING TEST	9
INVESTMENT TEST	15
SERVICE TEST	17
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: MARKET PROFILES FOR FULL-SCOPE AREAS	B-1
APPENDIX C: TABLES OF PERFORMANCE DATA	C-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of First National Community Bank with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Community Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect good responsiveness to assessment area credit needs;
- A high percentage of home mortgage loans, small loans to businesses, and consumer loans were made within the bank's assessment areas;
- The distribution of home mortgage loans and small loans to businesses by income level of the geography is good, and the distribution of consumer loans by income level of the geography is adequate;
- The distribution of home mortgage loans and consumer loans by income level of the borrower is adequate, and the distribution of small loans to businesses by income level of the borrower is excellent;
- Community development lending had a positive impact on the lending test rating;
- The bank made a good level of qualified community development investments and grants;
- Service delivery systems are accessible to individuals and geographies of different income levels in the assessment area; and
- The bank provides a relatively high level of community development services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

First National Community Bank (FNCB) is a \$1.3 billion intrastate community bank headquartered in Dunmore, Pennsylvania. FNCB is a wholly owned subsidiary of First National Community Bancorp, Inc., a one-bank holding company also headquartered in Dunmore, Pennsylvania with total assets of \$1.3 billion as of December 31, 2008. FNCB has no affiliates or operating subsidiaries.

Since the last evaluation, FNCB increased its branch network from sixteen to twenty branches. In 2006, FNCB purchased a Harleysville National Bank branch in Wayne County and then opened its second branch in Wayne County in October of 2007. In May of 2007, FNCB opened its first branch in Monroe County and then opened its second branch in Monroe County in May of 2008. On April 1, 2008, FNCB closed the Fashion Mall Office in Scranton and relocated this office. The relocated office, known as the Keyser Village Office in Scranton, opened on April 2, 2008. All of the branches have drive-through facilities and full service Automated Teller Machines (ATMs). Seventeen branches offer extended Friday evening hours and seventeen have Saturday morning hours. In addition to the twenty-one ATMs that are located at the aforementioned branches, FNCB has seven stand alone ATMs, which are cash dispensing only ATMs. During the evaluation period, three ATMs were opened, three ATMs were closed, and one ATM was relocated. When FNCB entered into Wayne County and Monroe County, the assessment area was expanded to include all of Wayne County and all of Monroe County. FNCB's assessment area now includes all of Lackawanna, Luzerne, Wayne, and Monroe counties in Pennsylvania.

FNCB provides personal, small business and commercial banking services to individuals and businesses. Consumer products and services include checking accounts, savings accounts, money market accounts, certificates of deposit, personal loans, mortgages, home equity loans, and consumer loans. Commercial products and services include checking accounts, savings accounts, certificates of deposits, commercial and industrial loans, lines of credit, commercial real estate loans, letters of credit, and small business loans. FNCB provides access to account information 24 hours a day, 7 days a week through Telephone Banking (Account Link), Loan by Phone, Mortgage Link and FNCB online, which offers a full array of internet banking services. Consumer, small business, and commercial banking are FNCB's primary business focus.

As of December 31, 2008, FNCB had total assets of \$1.3 billion, net loans of \$957 million or 73% of total assets and net tier one capital of \$121 million. The composition of the loan portfolio is: 68% commercial and commercial real estate, 15% one to four family residential real estate, 11% consumer, 4% municipal, and 2% construction and development loans.

Competition is very strong and includes local community banks, regional banks, and large national banks. FNCB's primary competitors are: PNC Bank, NA, Wachovia Bank, NA, Manufacturers and Traders Trust Company, and Community Bank, NA.

There are no financial or legal impediments impacting FNCB's ability to help meet the community credit needs of its Assessment Areas (AA's). FNCB's previous CRA examination was conducted as of August 7, 2006, and the bank was assigned a "Satisfactory" overall rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, with the exception of Community Development Loans, is January 1, 2006 through December 31, 2008. In evaluating the bank's lending performance, we reviewed residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), reportable loans to businesses, and consumer loans. For Community Development Loans, the Investment Test, and the Service Test, the evaluation period is August 7, 2006 through November 23, 2009.

There were a minimal number of agricultural loans originated or purchased during the evaluation period; therefore, an analysis would not be meaningful and was not performed. Similarly, there were a minimal number of multifamily loans originated or purchased during the evaluation period; therefore, an analysis would not be meaningful and was not performed. The Lending Tables for both small loans to farms and multifamily loans have been eliminated.

Data Integrity

Prior to this examination, we tested the accuracy of FNCB's Home Mortgage Disclosure Act (HMDA) data, CRA or business data, and consumer data. Results of this testing evidenced the data is reasonably accurate and can be relied upon for this CRA evaluation. Community Development loans, investments, donations, and services submitted by management were also verified to ensure that they met the regulatory definition for Community Development.

Selection of Areas for Full-Scope Review

FNCB has three assessment areas in Pennsylvania. We conducted a full-scope review of the Scranton-Wilkes-Barre, PA MSA #42540 AA, and we conducted a limited-scope review of the Wayne County, Non-MSA AA and the Monroe County, Non-MSA AA.

We conducted a full-scope review of the Scranton-Wilkes-Barre, PA MSA #42540 AA because 90.75% of the bank's deposits, 91.34% of the bank's total lending, and 16 of the 20 branches were in this AA.

The Wayne County, Non-MSA AA was selected for a limited-scope review because only 7.59% of the bank's deposits, 6.46% of the bank's total lending, and only two branches were in this AA. Furthermore, this AA was not added until October of 2006.

We conducted a limited scope review of the Monroe County, Non-MSA AA because only 1.66% of the bank's deposits, 2.20% of the bank's total lending, and two branches were in this AA. Furthermore, this AA was not added until May of 2007.

Please refer to Appendix B for further information regarding the market profile of full-scope assessment area.

Ratings

The bank's overall rating is based primarily on those areas that received full-scope reviews. The Scranton-Wilkes-Barre, PA MSA #42540 AA received a full-scope review and was more heavily weighted because a majority of the lending and deposits were in this AA. The Lending Test was more heavily weighted than the Investment Test or the Service Test. For the Lending Test, FNCB's small loans to businesses and consumer loans received more weight than its home mortgage loans. Consumer loans totaled 9,775 in number and represented 74.75% of the total number of loans originated or purchased during the evaluation period, small loans to businesses totaled 2,044 in number and represented 15.63% of the total number of loans originated or purchased during the evaluation period, and home mortgage loans totaled 1,258 in number and represented 9.62% of the total number of loans originated or purchased during the evaluation period.

Other

For the Scranton-Wilkes-Barre, PA, MSA #42540 AA, we contacted one local nonprofit organization whose primary purpose is creating and preserving homeownership in underserved and distressed communities in Lackawanna County, we contacted one organization whose primary purpose is economic development, and we reviewed a recent community contact with a community organization whose primary purpose is affordable housing in Luzerne County. We determined through these community contacts and our internal research that opportunities exist for community development lending, investments, and services. According to these community contacts, the primary needs of the area include: small loans to businesses, affordable housing, financing for first time homebuyers, home purchase and home repair loan products that have reduced rates, favorable terms, reduced points, and closing cost assistance, and loans, grants, and donations to organizations that provide affordable housing because federal funding is not sufficient. The community contacts indicated the local financial institutions have adequately met the needs of the area in the past, but home mortgage lending, especially to low- and moderate-income individuals and families, investments, and donations have declined over the past few years. One of our contacts specifically named FNCB as one of the leaders in providing financing for qualified buyers through their first-time homebuyer program.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Scranton-Wilkes-Barre, PA MSA #42540 AA is good.

Lending Activity

FNCB's overall lending activity was good, and the bank's lending levels reflect good responsiveness to the credit needs of the community.

Refer to Tables 1 Lending Volume and 1 Other in appendix C for the facts and data used to evaluate the bank's lending activity.

Scranton-Wilkes-Barre, PA MSA #42540 AA

FNCB has sixteen branches in this AA and 90.74% of the total deposits were in this AA. According to the June 30, 2009 FDIC Summary of Deposit Market Share report, FNCB had an 8.45% deposit market share in the Scranton-Wilkes-Barre, PA MSA #42540, ranking it third among 25 institutions in this MSA. Major competitors are: PNC Bank, NA (22.24% deposit market share), Wachovia Bank, NA (13.33% deposit market share), Manufacturers & Traders Trust Company (8.25% deposit market share), and Community Bank, NA (6.87% deposit market share). In Lackawanna and Luzerne counties, FNCB had an 8.73% deposit market share, ranking it third among 24 institutions. FNCB's lending market share is compared to FNCB's deposit market share within this AA.

During the evaluation period, approximately 91% of the bank's lending was done in this AA. Approximately 91% of the consumer loans, 92% of the small loans to businesses, and 90% of home mortgage loans were originated in this AA. Of the total loans originated in this AA, 75% of the loans were consumer loans, 16% were small loans to businesses, and 9% of the loans were home mortgage loans. Among home mortgage originations, 32% were home purchase loans, 27% were home improvement loans, and 41% were home refinance loans.

The 2008 market share data for all mortgage data indicates FNCB ranked 11th out of 300 mortgage lenders with a market share of 2.72%. The top five HMDA lenders, by number of originations, in the AA were Countrywide Bank, FSB, Wells Fargo Bank, NA, JP Morgan Chase Bank, NA, Wachovia Bank, NA, and PNC Bank, NA. Based on the same 2008 market share data, FNCB ranked 13th out of 201 lenders in the AA with a 2.25% market share in home purchase lending, 6th out of 99 lenders in the AA with a 4.36% market share in home improvement lending, and 10th out of 229 lenders in the AA with a 2.52% market share in home refinance lending. Although the bank's market share in home purchase, home improvement, and home refinance lending is below the bank's deposit market share in this AA,

FNCB's performance is good when considering the competition from larger regional and nationwide mortgage lenders.

Based on the 2008 CRA aggregating data, FNCB ranked 8th out of 66 lenders in the AA with a market share of 3.53%. This performance is good when considering the top six lenders are large, nationwide lenders.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of FNCB's home mortgage loans reflects good penetration throughout the assessment area, the geographic distribution of FNCB's small loans to businesses reflects good penetration throughout the assessment area, and the geographic distribution of FNCB's consumer loans reflects adequate penetration throughout the assessment area.

Scranton-Wilkes-Barre, PA MSA #42540 AA

The geographic distribution of FNCB's home mortgage loans is good, the geographic distribution of FNCB's small loans to businesses is good, and the geographic distribution of FNCB's consumer loans is adequate.

There were only 46 owner-occupied housing units, 1,168 households, and 1,265 businesses in the one low-income geography in this AA, which limits FNCB's opportunity to lend in the low-income geography, especially when taking into consideration the competition from other large national financial institutions. Therefore, we placed more emphasis on FNCB's lending in moderate-income geographies.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Lending

The geographic distribution of home purchase lending is adequate. There were no home purchase loans made in the low-income geography. The percentage of home purchase loans made in moderate-income geographies is somewhat lower than the percentage of owner-occupied housing units in these geographies. FNCB's market share of home purchase loans made in moderate-income geographies exceeds its overall market share in home purchase lending.

Home Improvement Lending

The geographic distribution of home improvement lending is good. There were no home improvement loans made in the low-income geography. The percentage of home improvement loans made in moderate-income geographies is near to the percentage of owner-occupied housing units in these geographies. FNCB's market share of home improvement loans made in moderate-income geographies is somewhat lower than its overall market share in home improvement lending. This performance is good when considering FNCB had a 3.55% market share in home improvement lending in moderate-income geographies, ranking

them eighth out of 41 lenders in the AA. According to the 2008 market share data, the top five lenders had a combined market share of 40.83% in home improvement lending in moderate-income geographies.

Home Refinance Lending

The geographic distribution of home refinance lending is good. The percentage of home refinance loans made in the low-income geography exceeds the percentage of owner-occupied housing units in this geography. According to the 2008 home refinance mortgage data, there were five lenders who originated a total of five home refinance loans in the low-income geography in this AA. FNCB is one of the five lenders who originated one of the five home refinance loans in the low-income geography. FNCB's market share of home refinance loans made in the low-income geography exceeds its overall market share in home refinance lending.

The percentage of home refinance loans made in moderate-income geographies is near to the percentage of owner-occupied housing units in these geographies. FNCB's market share of home refinance loans made in moderate-income geographies is near to its overall market share in home refinance lending.

Small Loans to Businesses

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good. The percentage of small loans to businesses in the low-income geography exceeds the percentage of businesses located in the low-income geography. FNCB's market share of small loans to businesses in the low-income geography exceeds its overall market share.

The percentage of small loans to businesses in moderate-income geographies is somewhat lower than the percentage of businesses located in the moderate-income geographies. FNCB's market share of small loans to businesses in moderate-income geographies slightly exceeds its overall market share.

Consumer Loans

Refer to Table 13 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer lending is adequate. The percentage of consumer loans made in the low-income geography is near to the percentage of households located in the low-income geography. The percentage of consumer loans made in moderate-income geographies is somewhat lower than the percentage of households located in moderate-income geographies.

Lending Gap Analysis

Our review of the geographic distribution of loans did not detect any conspicuous or unexplained gaps in FNCB's lending patterns.

Inside/Outside Ratio

FNCB originated a high percentage of loans in their combined assessment areas. During the evaluation period, 81.17% of the number and 86.67% of the dollar amount of total consumer, home mortgage and small loans to businesses were within the bank's assessment area. For all home mortgage products, 94.24% of the number and 92.71% of the dollar amount were within the bank's assessment area. The number and dollar amount of home mortgage loans originated in the assessment area during the evaluation period by product type are as follows: 91.53% of the number and 91.38% of the dollar amount of home purchase loans, 96.70% of the number and 96.62% of the dollar amount of home improvement loans, and 94.71% of the number and 93.44% of the dollar amount of home refinance loans. Regarding small loans to businesses, 90.48% of the number and 90.80% of the dollar amount of total originations were within the assessment area. Regarding consumer loans, 78.09% of the number and 79.47% of the dollar amount of total originations were within the assessment area.

Distribution of Loans by Income Level of the Borrower

The overall distribution of home mortgage loans by income level of the borrower is adequate, the overall distribution of small loans to small businesses is excellent, and the overall distribution of consumer loans is adequate.

Scranton-Wilkes-Barre, PA MSA #42540 AA

The distribution of home mortgage loans by borrower income level is adequate, the distribution of small loans to small businesses is excellent, and the distribution of consumer loans by borrower income level is adequate.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In our analysis, we considered the lack of affordability for a low-income family to purchase a home. The average median housing value in this AA was \$87,056, and a low-income family earns less than \$28,300. Additionally, 12% of the households in this AA are below the poverty level and are considered very low-income. This lack of affordability limits the opportunities for home purchase, home improvement, and home refinance lending to low-income individuals and families; therefore, we placed more emphasis on the moderate-income performance.

Home Purchase Lending

The borrower distribution for home purchase lending is adequate. The percentage of home purchase loans made to low-income borrowers is significantly lower than the percentage of low-income families in the AA. FNCB's market share of home purchase loans made to low-income borrowers is lower than its overall market share. This performance is adequate when taking into consideration FNCB was in competition with larger, nationwide lenders and the affordability of housing for a low-income borrower in the AA, as discussed above.

The percentage of home purchase loans made to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. FNCB's market share of home purchase loans made to moderate-income borrowers is lower than its overall market share.

Home Improvement Lending

The borrower distribution for home improvement lending is good. The percentage of home improvement loans made to low-income borrowers is lower than the percentage of low-income families in the AA. FNCB's market share of home improvement loans made to low-income borrowers is near to its overall market share. FNCB ranked sixth out of 44 lenders in lending to low-income borrowers. According to the 2008 market share data, the top five lenders were PNC Bank, NA, Community Bank, NA, Fidelity Deposit & Discount Bank, Citizens Bank of Pennsylvania, and First National Bank of PA. Collectively, these top five lenders had a combined market share of 47.13% in home improvement lending to low-income borrowers. FNCB's performance is good when taking into consideration there are fewer opportunities for home improvement loans to low-income borrowers based on the affordability for a low-income person or family to purchase a home, as discussed above, and the competition from larger, nationwide lenders.

The percentage of home improvement loans made to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. FNCB's market share of home improvement loans made to moderate-income borrowers is somewhat lower than its overall market share. FNCB had a 3.47% market share in home improvement lending to moderate-income borrowers, ranking them eighth out of 56 lenders in the AA. According to the 2008 market share data, the top five lenders were PNC Bank, NA, Community Bank, NA, Citizens Bank of Pennsylvania, M & T Bank, and Net Federal Credit Union. Collectively, these top five lenders had a combined market share of 42.07% in home improvement lending to moderate-income borrowers. FNCB's performance is good when taking into consideration the competition from larger lenders.

Home Refinance Lending

The borrower distribution for home refinance lending is adequate. The percentage of home refinance loans made to low-income borrowers is significantly lower than the percentage of low-income families in the AA. FNCB's market share of home refinance loans made to low-income borrowers is lower than its overall market share. This performance is adequate when considering that there are fewer opportunities for home refinance loans available to low-income borrowers based on the affordability for a low-income person or family to purchase a home in the AA, as discussed previously.

The percentage of home refinance loans made to moderate-income borrowers is somewhat lower than percentage of moderate-income families in the AA. FNCB's market share of home refinance loans made to moderate-income borrowers is somewhat lower than its overall market share. FNCB ranked 13th out of 141 lenders in lending to moderate-income borrowers. This performance is adequate when taking into consideration the competition from larger, nationwide lenders.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses is excellent. The percentage of small loans to small businesses (businesses with gross annual revenues of \$1 million or less) exceeds the percentage of small businesses in the AA. FNCB's market share of lending to small businesses exceeds its overall market share. FNCB ranked fourth out of 66 lenders in the AA with a 7.37% market share in lending to small businesses. The distribution by size of loan shows that approximately 83% of the loan originations are for \$100,000 or less. This is another indication that business lending is primarily to small businesses.

Consumer

Refer to Table 13 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of consumer lending is adequate. The percentage of consumer loans made to low-income borrowers is lower than the percentage of low-income households in the AA. The percentage of consumer loans made to moderate-income borrowers exceeds the percentage of moderate-income households in the AA.

Community Development Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community development lending had a positive impact on the lending test. During the evaluation period, FNCB made eight qualified community development loans totaling \$7.9 million in the Scranton-Wilkes-Barre, PA MSA #42540 AA. The following summarizes these loans:

- Five revolving lines of credit of \$100 thousand each were extended to a local community housing organization. The funds are used by the housing organization to fund loans to first time home buyers who are low- and moderate-income individuals. The loans originated through this community group reduce the number of loans originated directly by FNCB, but without the lines of credit, the community group would be unable to operate. Further, the community housing group is able to offer more financial assistance to low- and moderate-income individuals, such as no down payment and closing cost assistance, than if the bank were offering the loans on its own.
- In 2006, a \$4.4 million loan was extended to refinance a commercial mortgage loan for a 115-bed nursing home facility that is located in a moderate-income geography. This facility offers 24-hour nursing coverage, rehabilitation, recreational programs, discharge planning, hospice services, respite care, wound care management, and pain

management to primarily low- and moderate-income individuals. In addition to the community services provided to primarily low-and moderate-income individuals, this nursing home facility provides employment and job retention for low-and moderate-income individuals.

- In 2009, FNCB made a \$1.6 million commercial mortgage loan in conjunction with a \$1.5 million bridge loan. The \$1.5 million bridge loan provides interim funding until the \$1.5 million loan under the U.S. Small Business Administration 504 loan program is funded. The proceeds of the loans were used to purchase and renovate a commercial building into warehouse space. The warehouse facility provided four new warehouse jobs and retained four existing warehouse jobs.

Product Innovation and Flexibility

Product flexibility had a positive impact on the Lending Test rating. As noted earlier in this performance evaluation, affordable housing is considered a primary credit need in the bank's assessment area. In order to help meet this credit need, FNCB offers a variety of flexible home loan products, including first-time homebuyer programs with reduced fees, reduced rates, down payment assistance, and/or closing cost assistance for low- and moderate-income individuals. In addition, FNCB offers flexible small business loan products and flexible consumer loan products to assist low- and moderate-income individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Wayne County, Non-MSA AA and the Monroe County, Non-MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Lending Test. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Scranton-Wilkes-Barre, PA MSA #42540 AA is good.

Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Scranton-Wilkes-Barre, PA MSA #42540 AA

FNCB has a good level of qualified CD investments and donations. Our community contact indicated there are investment opportunities available; however, investment opportunities are limited and FNCB is competing with several larger regional and multinational institutions for

these investment opportunities. All of FNCB's qualified investments were responsive to the affordable housing needs identified through our community contact.

During the prior evaluation period, FNCB invested \$1 million in a community investment mutual fund. This fund specializes in purchasing mortgage-backed securities that are secured by mortgages that were originated to primarily low- and moderate-income individuals in Luzerne and Lackawanna counties. The investment has no maturity date and new investments are purchased as the existing investments are repaid; therefore, the current book value is \$1 million.

In addition, FNCB made 87 donations for approximately \$47 thousand to 37 organizations that promote economic development, provide affordable housing for low- or moderate-income individuals, or provide community services targeted to low- and moderate-income individuals.

Investments That Benefit More Than One Assessment Area

During the current evaluation period, FNCB made a \$1.1 million investment in a mortgage-backed revenue bond. The proceeds of this revenue bond were used to purchase a pool of 12 mortgages that were originated to primarily low- and moderate-income individuals residing in Lackawanna, Luzerne, and Monroe counties. Seven of the mortgages, totaling \$584 thousand, benefited the Scranton-Wilkes-Barre, PA MSA #42540 AA, and five of the mortgages, totaling \$536 thousand, benefited the Monroe County Non-MSA AA. This investment, in its entirety, is reflected on the investments that benefit more than one AA line in the investment table. The investment is not considered innovative or complex in nature.

Statewide/Regional Investments

During the current evaluation period, FNCB invested \$3.3 million in four separate Pennsylvania housing revenue bonds. The proceeds of each of these revenue bonds were used to originate or purchase mortgage loans for single family residences for persons or families of low- and moderate-income in Pennsylvania and/or to finance the purchase of mortgage loans for residences in targeted areas in Pennsylvania. The majority of persons or individuals residing in the targeted areas are of low- and moderate-income. These investments have the potential to benefit the Scranton-Wilkes-Barre, PA MSA #42540 AA, the Monroe County Non-MSA AA, and the Wayne County Non-MSA AA. This investment, in its entirety, is reflected on the statewide/regional investment line in the investment table. The investment is not considered innovative or complex in nature.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Monroe County, Non-MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test, and the bank's performance under the Investment Test in the Wayne County, Non-MSA AA is weaker than the bank's overall "High Satisfactory" performance under the Investment Test. The weaker performance in the Wayne County, Non-MSA AA is due to the limited number and dollar amount of investments and donations in this assessment area during the evaluation period. The weaker performance in this assessment area had minimal impact on the bank's overall Investment Test rating. Refer to Table 14 in appendix C for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Scranton-Wilkes-Barre, PA MSA # 42540 AA is good.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Scranton-Wilkes-Barre, PA MSA #42540 AA

FNCB's delivery systems are accessible to geographies and individuals of different income levels. Currently, FNCB has 16 branches in this AA. There is one branch located in the low-income geography, there is one branch located in a moderate-income geography, there are twelve branches located in middle-income geographies, and there are two branches located in upper-income geographies. The percentage of branches located in the low-income geography exceeds the percentage of the population located in this geography. The percentage of branches located in moderate-income geographies is somewhat lower than the percentage of the population located in these geographies.

In addition to the 16 branches, FNCB has 22 Automated Teller Machines (ATMs) within the assessment area. Seventeen ATMs are attached to the aforementioned branches, and five are stand alone ATMs capable of only dispensing cash. All 22 ATMs have 24-hour accessibility. None of the stand alone ATMs are located in low- and moderate-income geographies.

The closing and opening of branches and ATMs has not adversely affected the accessibility of FNCB's delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals. On April 1, 2008, FNCB closed the Fashion Mall Office in Scranton, which was located in a middle-income geography, and relocated this office. The relocated office, known as the Keyser Village Office in Scranton, opened on April 2, 2009, and this office is located in a middle-income geography. The ATM that was located at the Fashion Mall Office was also closed and relocated to the new Keyser Village Office. In addition, one stand alone ATM, which was located in a moderate-income geography, was closed due to low volume of activity.

Hours and services do not vary in a way that inconveniences portions of the assessment area, particularly the low- and moderate-income geographies and the low- and moderate-income individuals. All sixteen branches have banking hours Monday through Friday, thirteen branches have extended Friday evening hours, and thirteen branches have Saturday morning hours.

All sixteen branches offer a full line of traditional banking products and services. FNCB offers a variety of checking account products and loan products. One of the checking account products is a no minimum balance and no monthly service charge basic checking account, which allows low- and moderate-income individuals to maintain regular checking accounts. One of the flexible loan products is the First Time Homebuyer Program, which is tailored to assist low- and moderate-income individuals and families. FNCB will finance up to 95% of the purchase or appraised value of the home. There are no upfront application fees and borrowers are given a reduced interest rate. In order to be eligible, the customer must be a first time homebuyer, the property must be in FNCB's AA, and the customer must meet FNCB's income limitation test. FNCB also participates in the First Front Door Homebuyer Program through the Federal Home Loan Bank (FHLB). Through this program, the FHLB will assist with closing costs and down payments by matching a qualified homebuyer's contribution 3-1, based on the buyer's need. For every \$1 contribution the buyer makes, the FHLB will provide \$3 in grant assistance, up to a maximum of \$5,000. Participant contributions can take the form of savings, a gift, tax refund, inheritance or any other funds accumulated by the homebuyer. To qualify for the program, the borrower must be a first time homebuyer, complete at least four hours of homeownership counseling, contribute personal funds as part of the down payment and closing costs, and have an income at or below 80% of the area median income.

FNCB provides alternative systems for delivering retail banking services to its community through full service Internet banking and bank by phone, which are available 24 hours a day. Since FNCB could not provide specific information on how low- and moderate-income individuals have benefited from these services, no weight was placed on alternative delivery systems.

Community Development Services

Scranton-Wilkes-Barre, PA MSA #42540 AA

FNCB provides a good level of community development services within this assessment area. Bank management and employees provided financial and technical expertise to 17 separate and qualified community development organizations. Their community development services focused on small business and economic development, affordable housing for low- and moderate-income individuals, and community services targeted to low- and moderate-income individuals. The following details the community development services that were provided during the evaluation period:

- One employee provides financial and technical expertise by providing input for underwriting policies and procedures as well as the loan approval process for a local organization that provides assistance to primarily first-time homebuyers who are low- and-moderate income.
- One employee provides financial and technical expertise by serving as a board member for an organization that provides affordable housing for low- and-moderate-income individuals.

- One employee provides financial and technical expertise by serving on the Board of Directors of a non-profit organization dedicated to assessing and meeting the needs of low-income families through many programs, including homebuyer services and a transitional housing program for low- and moderate-income individuals.
- One board member and one employee provide financial and technical expertise by serving as board members for an organization that provides job training and placement for primarily low- and moderate-income individuals. Another employee provides financial and technical expertise by participating in fundraising events for this organization.
- One employee provides financial and technical expertise by serving as a board member for a local organization that provides job preparedness training, job placement, and support services to unemployed individuals.
- One employee provides financial and technical expertise by serving as a board member as well as a member of the Personnel, Pension, and Finance and Audit Committees for an organization that provides maternal and family health services to low-income women and children through various programs.
- One board member provides financial and technical expertise by serving as a board member for a local organization that provides meals to low- and moderate-income individuals.
- One board member provides financial and technical expertise by serving as a board member for an organization that provides drug and alcohol rehabilitation to men who are primarily low- and moderate income. The organization also provides emergency fuel assistance for families struggling to pay heating costs during the winter months.
- One employee provides financial and technical expertise by serving as the Chairman of the Board and the Chairman of the Finance and Executive committees for an organization that provides personal financial management training for low- and moderate-income individuals.
- One employee provides financial and technical expertise by serving as the Chairman of the Loan Executive Allocation Board. The Loan Executive Allocation Board is responsible for distributing the funds of the organization to various community service agencies who serve primarily low- and moderate-income individuals.
- One employee provides financial and technical expertise by serving as a board member for an organization that assists small businesses in obtaining financing through the Small Business Administration 504 Loan Program.
- One employee provides financial and technical expertise by serving on the Business Incubator Advisory Committee for an organization that provides multiple services to small businesses during their start-up period.

- One employee provides financial and technical expertise by serving as a committee member for an organization whose mission is to attract new businesses to the downtown Scranton, Pennsylvania area where several low- and moderate-income census tracts are located.
- One board member provides financial and technical expertise by serving as a Delegate for an organization that administers low interest business financing programs for small businesses and reports quarterly on low- and moderate-income housing needs in Northeastern PA.
- One employee provides financial and technical expertise by assisting in fundraising activities for an organization that provides a variety of community services for low-income and disadvantaged individuals.
- One employee provides financial and technical expertise by serving on the Board of an organization that provides working capital loans for small businesses who do not qualify for bank financing.
- One employee is a member of a consortium of bank lenders in the Hazleton area who review and process loan financing requests for an organization that promotes economic and industrial development in the Greater Hazleton area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Wayne County, Non-MSA AA and the Monroe County, Non-MSA AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test. Refer to Table 15 in appendix C for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/06 to 12/31/08 Investment and Service Tests and CD Loans: 8/7/06 to 11/23/09	
Financial Institution	Products Reviewed	
First National Community Bank (FNCB) Dunmore, PA	Home mortgage loans, small loans to businesses, consumer loans, community development loans, investments, and services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Scranton-Wilkes-Barre, PA MSA #42540 AA	Full-Scope	NA
Monroe County, Non-MSA AA	Limited Scope	
Wayne County, Non-MSA AA	Limited Scope	

Appendix B: Market Profiles for Full-Scope Areas

Scranton-Wilkes-Barre, PA MSA #42540 AA

Demographic Information for Full-Scope Area: Scranton-Wilkes-Barre, PA MSA #42540 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	161	0.62	13.04	73.29	13.04	0.00
Population by Geography	532,545	0.49	10.80	71.81	16.91	0.00
Owner-Occupied Housing by Geography	150,164	0.03	8.34	73.46	18.17	0.00
Businesses by Geography	35,002	3.53	10.83	68.23	17.41	0.00
Farms by Geography	650	0.15	4.31	65.23	30.31	0.00
Family Distribution by Income Level	140,741	19.04	18.71	22.85	39.40	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	53,133	0.39	15.50	73.84	10.27	0.00
Median Family Income = \$43,893 HUD Adjusted Median Family Income for 2009 = \$56,600 Households Below the Poverty Level = 12%			Median Housing Value = \$87,056 Unemployment Rate Luzerne County = 7.7% Lackawanna County = 6.9%			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census, and 2009 HUD updated MFI, and Bureau of Labor Statistics as of December 31, 2008

FNCB's Scranton-Wilkes-Barre, PA MSA #42540 AA is a portion of the Scranton-Wilkes-Barre, PA MSA #42540. The Scranton-Wilkes-Barre, PA MSA #42540 includes Lackawanna, Luzerne, and Wyoming counties in Pennsylvania. FNCB designated Lackawanna and Luzerne Counties as its AA and excluded Wyoming County because they do not have branches in Wyoming County and they could not reasonably service Wyoming County.

The Scranton-Wilkes-Barre, PA MSA #42540 AA is comprised of 161 census tracts. Of these geographies, one (.62%) is low-income, 21 (13.04%) are moderate-income, 118 (73.29%) are middle-income, and 21 (13.04%) are upper-income geographies. The assessment area complies with regulatory requirements and does not arbitrarily exclude low- and moderate-income areas.

The 2000 U.S. Census reported the total population of the AA at 532,545. Within the AA, there were 216,907 households and 140,741 families. The 2000 median income was \$43,893, and the 2009 HUD updated median family income was \$56,600. Approximately 19% of the families are low-income, 19% are moderate-income, 23% are middle-income, and 39% are upper-income. Approximately 12% of households are below the poverty level.

There were 248,711 housing units in this AA. Of the total housing units, 60% or 150,164 were owner-occupied and 9% or 23,143 were vacant housing units. Of all owner-occupied housing units, 0.03% was located in the low-income geography, 8.34% were located in moderate-

income geographies, 73.46% were located in middle-income geographies, and 18.17% were located in upper-income geographies. The median housing cost was \$87,056.

According to the 2008 business demographics, there are a total of 35,002 businesses in the AA. Approximately 68% of the businesses reporting have revenues less than \$1 million, 6% have revenues greater than \$1 million, and the revenue was not reported for 26% of the businesses. Approximately 4% of the businesses are located in the low-income geography, 11% are located in the moderate-income geographies, 68% are located in the middle-income geographies, and 17% are located in the upper-income geographies.

FNCB has sixteen branches in this AA. All of the branches have drive-through facilities and full service Automated Teller Machines (ATMs). Thirteen branches offer extended Friday evening hours and thirteen branches offer Saturday morning hours. In addition to the seventeen ATMs that are located at the aforementioned branches, FNCB has five stand alone ATMs that are cash dispensing only ATMs in this AA.

Competition within the Scranton-Wilkes-Barre, PA MSA #42540 AA is strong and includes large national financial institutions. According to the June 30, 2009 FDIC Summary of Deposit Market Share report, FNCB was ranked third out of twenty-five institutions in the Scranton-Wilkes-Barre, PA MSA #42540 with an 8.45% deposit market share. Competitors in this market include: PNC Bank, NA, ranked first with a 22.24% deposit market share, Wachovia Bank, NA, ranked second with a 13.33% deposit market share, Manufacturers and Traders Trust Company, ranked fourth with an 8.25% deposit market share, and Community Bank, NA, ranked fifth with a 6.87% deposit market share. In Lackawanna and Luzerne counties, FNCB had an 8.73% deposit market share, ranking it third among 24 institutions.

The Scranton-Wilkes-Barre, PA economy is in the midst of a recession. Although the downturn is less severe than that seen nationally or in Pennsylvania, the metro area is contracting because of rising joblessness and declining industrial production. Layoffs are primarily concentrated in manufacturing and transportation. The area's concentration in healthcare and federal defense spending provide economic support, will help limit the severity of the recession, and will provide stability as the economy transitions from recession to recovery. The contraction in the local economy combined with tough credit conditions is keeping home sales at depressed levels. Lastly, mortgage credit conditions are the worst in recent history, but the government's support to household cash flow has played a role in lowering early-stage delinquencies.

The major industries in the Scranton-Wilkes-Barre area are: state and local government, general medical and surgical hospitals, restaurants, manufacturing, and retail trade. The major industries in Lackawanna County are finance, insurance, real estate, tourism, and health services, and the major industries in Luzerne County are manufacturing and retail trade. Some of the major employers in the Scranton-Wilkes-Barre area are: Tobyhanna Army Depot, Wyoming Valley Health Care System, Allied Services, and Procter & Gamble.

According to the Bureau of Labor Statistics, the non-seasonally adjusted December 31, 2008 unemployment rate was 7.7% for Luzerne County, 6.9% for Lackawanna County, and 6.4% for the state of Pennsylvania. The national unemployment rate was 7.2% as of December 31, 2008.

For the Scranton-Wilkes-Barre, PA, MSA #42540 AA, we contacted one local nonprofit organization whose primary purpose is creating and preserving homeownership in underserved and distressed communities in Lackawanna County, we contacted one organization whose primary purpose is economic development, and we reviewed a recent community contact with a community organization whose primary purpose is affordable housing in Luzerne County. We determined through these community contacts and our internal research that opportunities exist for community development lending, investments, and services. According to these community contacts, the primary needs of the area include: small loans to businesses, affordable housing, financing for first time homebuyers, home purchase and home repair loan products that have reduced rates, favorable terms, reduced points, and closing cost assistance, and loans, grants, and donations to organizations that provide affordable housing because federal funding is not sufficient. The community contacts indicated the local financial institutions have adequately met the needs of the area in the past, but home mortgage lending, especially to low- and moderate-income individuals and families, investments, and donations have declined over the past few years. One of our contacts specifically named FNCB as one of the leaders in providing financing for qualified buyers through their first-time homebuyer program.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage

distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Home Mortgage Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and

purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												Geography: FNCB Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008											
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***											
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)												
Full Review:																							
Scranton-Wilkes-Barre, PA MSA # 42540 AA	91.46	1,134	118,216	1,889	181,145	0	0	8	7,964	3,031	307,325	90.75											
Limited Review:																							
Monroe County Non-MSA AA	2.69	10	1,859	78	11,179	0	0	1	9,000	89	22,038	1.66											
Wayne County Non-MSA AA	5.85	116	8,471	77	7,596	1	35	0	0	194	16,102	7.59											

* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is 8/7/06 to 11/23/09

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FNCB						Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Scranton-Wilkes-Barre, PA MSA # 42540 AA	91.03	9,148	195,498	224	20,740	611	44,799	7,411	117,817	0	0	157	7,453	90.75
Limited Review:														
Monroe County Non-MSA AA	2.46	247	12,862	48	8,711	3	170	184	3,685	0	0	1	225	1.66
Wayne County Non-MSA AA	6.51	654	14,052	2	143	112	6,225	436	7,050	0	0	19	315	7.59

* Loan Data as of December 31, 2008. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from 1/1/06 to 12/31/08.

*** Deposit Data as of June 30, 2009. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FNCB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008	
MA/Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Scranton-Wilkes-Barre, PA MSA # 42540 AA	745	4,689	0	0	
Limited Review:					
Monroe County Non-MSA AA	11	71	0	0	
Wayne County Non-MSA AA	85	319	0	0	

(*)The evaluation period for Optional Product Line(s) is from 1/1/06 to 12/31/08.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography		FNCB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008										
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*																		
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp														
Full Review:																													
Scranton-Wilkes-Barre, PA MSA # 42540 AA	364	93.81	0.03	0.00	8.34	5.77	73.46	65.11	18.17	29.12	2.25	0.00	2.34	2.00	2.96														
Limited Review:																													
Monroe County Non-MSA AA	3	0.77	0.00	0.00	0.00	0.00	33.63	66.67	66.37	33.33	0.00	0.00	0.00	0.00	0.00														
Wayne County Non-MSA AA	21	5.41	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.76	0.00	0.00	0.76	0.00														

* Based on 2008 Peer Mortgage Data: Eastern Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: FNCB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Scranton-Wilkes-Barre, PA MSA # 42540 AA	308	87.50	0.03	0.00	8.34	6.49	73.46	75.00	18.17	18.51	4.36	0.00	3.55	4.85	2.93						
Limited Review:																					
Monroe County Non-MSA AA	3	0.85	0.00	0.00	0.00	0.00	33.63	33.33	66.37	66.67	0.00	0.00	0.00	0.00	0.00						
Wayne County Non-MSA AA	41	11.65	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.51	0.00	0.00	3.51	0.00						

* Based on 2008 Peer Mortgage Data: Eastern Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE											Geography: FNCB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography									
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp					
Full Review:																				
Scranton-Wilkes-Barre, PA MSA # 42540 AA	460	88.80	0.03	0.43	8.34	6.52	73.46	71.30	18.17	21.74	2.52	20.00	1.93	2.48	2.75					
Limited Review:																				
Monroe County Non-MSA AA	4	0.77	0.00	0.00	0.00	0.00	33.63	25.00	66.37	75.00	0.03	0.00	0.00	0.00	0.05					
Wayne County Non-MSA AA	54	10.42	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.91	0.00	0.00	1.91	0.00					

* Based on 2008 Peer Mortgage Data: Eastern Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: FNCB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*							
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																		
Scranton-Wilkes-Barre PA MSA # 42540 AA	1,889	92.42	3.53	6.41	10.83	6.88	68.23	67.07	17.41	19.64	3.53	14.33	3.58	3.57	2.91			
Limited Review:																		
Monroe County Non-MSA AA	78	3.82	0.00	0.00	0.00	0.00	44.02	33.33	55.98	66.67	0.64	0.00	0.00	0.78	0.69			
Wayne County Non-MSA AA	77	3.77	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.30	0.00	0.00	1.46	0.00			

* Based on 2008 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2008.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FNCB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008					Market Share				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****						
Full Review:																
Scranton-Wilkes-Barre, PA MSA # 42540 AA	364	93.81	19.04	3.87	18.71	13.99	22.85	21.43	39.40	60.71	2.31	0.44	1.05	2.32	3.48	
Limited Review:																
Monroe County Non-MSA AA	3	0.77	12.72	0.00	14.39	0.00	19.97	0.00	52.92	100.00	0.00	0.00	0.00	0.00	0.00	
Wayne County Non-MSA AA	21	5.41	18.93	0.00	19.83	6.67	25.36	13.33	35.87	80.00	0.83	0.00	0.00	0.73	1.05	

* Based on 2008 Peer Mortgage Data: Eastern Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.8% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FNCB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008					Market Share				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families ***	% BANK****	% Families ***	% BANK****	% Families ***	% BANK****	% Families ***	% BANK****	Over all	Low	Mod	Mid	Upp	
Full Review:																
Scranton-Wilkes-Barre, PA MSA # 42540 AA	308	87.50	19.04	11.68	18.71	15.81	22.85	25.43	39.40	47.08	4.35	3.83	3.47	3.30	5.55	
Limited Review:																
Monroe County Non-MSA AA	3	0.85	12.72	33.33	14.39	0.00	19.97	0.00	52.92	66.67	0.00	0.00	0.00	0.00	0.00	
Wayne County Non-MSA AA	41	11.65	18.93	25.64	19.83	25.64	25.36	20.51	35.87	28.21	3.58	11.11	5.00	3.90	1.40	

* Based on 2008 Peer Mortgage Data: Eastern Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.4% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: FNCB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share							
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp			
Full Review:																		
Scranton-Wilkes-Barre, PA MSA # 42540 AA	460	88.80	19.04	6.26	18.71	13.92	22.85	23.20	39.40	56.61	2.65	1.07	1.95	1.98	3.68			
Limited Review:																		
Monroe County Non-MSA AA	4	0.77	12.72	0.00	14.39	0.00	19.97	25.00	52.92	75.00	0.03	0.00	0.00	0.00	0.05			
Wayne County Non-MSA AA	54	10.42	18.93	11.76	19.83	15.69	25.36	31.37	35.87	41.18	2.15	8.89	2.29	2.70	1.11			

* Based on 2008 Peer Mortgage Data: Eastern Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.2% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: FNCB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Scranton-Wilkes-Barre, PA MSA # 42540 AA	1,889	92.42	67.63	74.64	82.74	8.15	9.11	3.53	7.37
Limited Review:									
Monroe County Non-MSA AA	78	3.82	69.73	82.05	73.08	12.82	14.10	0.64	1.68
Wayne County Non-MSA AA	77	3.77	65.56	66.23	81.82	5.19	12.99	1.30	2.85

* Based on 2008 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B -2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 5.19% of small loans to businesses originated and purchased by the Bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																			Geography: FNCB				Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2008			
MA/Assessment Area:	Geographic Distribution										Borrower Distribution															
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers									
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans								
Full Review:																										
Scranton-Wilkes-PA MSA # 42540	8,924	91.29	0.54	0.32	11.62	7.17	72.63	68.66	15.20	23.85	24.49	15.67	15.98	24.37	18.24	24.59	41.28	33.18								
Limited Review:																										
Monroe County Non-MSA AA	199	2.04	0.00	0.00	0.00	0.00	36.50	46.23	63.50	53.77	15.25	6.53	12.89	17.59	16.31	19.60	55.54	53.77								
Wayne County Non-MSA AA	652	6.67	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	22.72	12.42	17.30	20.40	20.04	23.31	39.94	30.83								

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 2000 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: FNCB				Evaluation Period: August 6, 2006 through November 23, 2009			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Scranton-Wilkes-Barre, PA MSA # 42540 AA	1	1,000	87	47	88	1,047	18.98	0	0
Limited Review:									
Monroe County Non-MSA AA	0	0	1	<1	1	<1	<1	0	0
Wayne County Non-MSA AA	0	0	8	16	8	16	0.29	0	0
Investments that benefit more than one assessment area	0	0	1	1,124	1	1,124	20.37	0	0
Statewide/Regional Investments	0	0	4	3,330	4	3,330	60.36	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														Geography: FNCB			
Evaluation Period: August 6, 2006 through November 23, 2009																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Scranton-Wilkes-B, PA MSA # 42540 A	90.75	16	80.0	6.25	6.25	75.0 0	12.5 0	1	1	0	0	0	0	0.49	10.80	71.81	16.91
Limited Review:																	
Monroe County Non-MSA AA	1.66	2	10.0	0.00	0.00	50.0	50.0	2	0	0	0	1	1	0.00	0.00	37.16	62.84
Wayne County Non-MSA AA	7.59	2	10.0	0.00	0.00	100.0 0	0.00	2	0	0	0	2	0	0.00	0.00	100.0	0.00