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FOR MORE INFORMATION:
Sarah Christ
585-899-3271
sarah_christ@dixonschwabl.com

Forbes Ranks Community Bank, N.A. Third in the Nation for Financial Performance

DeWitt, N.Y. — Forbes magazine recently ranked Community Bank, N.A. third in the nation for financial performance in a study analyzing 10 key metrics related to growth, asset quality, capital adequacy and profitability for the nation's 100 largest banks and thrifts. The bank jumped five spots from its eighth-place ranking on Forbes' list released last year.

Forbes began ranking America's 100 largest publicly traded banks and thrifts after the financial crisis of the late 2000s. Midsize, regional and national banks from across the United States were included in the study. Community Bank, N.A. scored above some of the biggest banks in the U.S., including JPMorgan Chase, Bank of America and Citigroup.

Community Bank, N.A.'s CEO and President Mark Tryniski attributes the organization's high ranking to every branch becoming partners with the communities they serve. "We pride ourselves on delivering a high level of performance to customers," he said. "That requires a lot of hard work behind the scenes and an unwavering commitment to provide differentiated solutions for each individual customer's financial needs."

"The ranking is a true reflection of not only Community Bank, N.A.'s operating discipline in everything we do, but also the personal financial discipline of our customers," Tryniski said. "We are incredibly proud to rank third in the nation and are thrilled to share this honor with our customers."

The raw data for Forbes 2017 America's Best Banks was collected by S&P Global Market Intelligence and rankings were completed exclusively by Forbes. For more information on the ranking methodology and to view the complete list, visit Forbes.com.

About Community Bank System, Inc.

Community Bank System, Inc. (CBSI) operates more than 200 customer facilities across Upstate New York and Northeastern Pennsylvania through its banking subsidiary, Community Bank, N.A. With assets of approximately \$8.7 billion, the DeWitt, New York-headquartered Company is among the country's 150 largest financial institutions. In addition to a full range of retail and business banking services, the Company offers comprehensive financial planning, insurance and wealth management services. CBSI subsidiaries/business units include: OneGroup, NY, Inc. which provides risk management and commercial, employee benefits and personal lines insurance; Community Bank Wealth Management which provides investment advisory, personal trust and financial planning services, as well as personal, business and non-profit portfolio design; and Benefit Plans Administrative Services, Inc. (BPAS) which provides actuarial, retirement and VEBA/HRA plan administration, and collective investment fund, employee benefit trust and transfer agency services.

Community Bank System, Inc. is listed on the New York Stock Exchange and the Company's stock trades under the symbol "CBU." For more information about Community Bank, visit www.communitybankna.com or <http://ir.communitybanksystem.com>.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The following factors, among others, could cause the actual results of CBSI's operations to differ materially from CBSI's expectations: the successful integration of operations of its acquisitions; competition; changes in economic conditions, interest rates and financial markets; and changes in legislation or regulatory requirements. These statements are based on the current beliefs and expectations of CBSI's management and CBSI does not assume any duty to update forward-looking statements.

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