

PRESS RELEASE
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Orange Bank & Trust Company Wins Highest Rating from BauerFinancial
Five-Star "Superior" Rating

MIDDLETOWN, NY., Dec. 15, 2016— Orange Bank & Trust Company (OBTC), announced today that they have been recognized by the nation's leading independent bank-rating firm, Bauer Financial, Inc. (Bauer), as a 5-Star, Superior Bank. This is the highest rating that Bauer assigns and it ranks OBTC as one of the Nations' strongest financial institutions.

Proving its strength and financial performance, a 5-Star rating indicates that OBTC excels in such areas as capital, loan quality, profitability, regulatory compliance and more. OBTC outscored the three biggest banks in America as rated by Bauer.

"Going into its 125th year of service, Orange Bank & Trust is proud to be recognized by Bauer for this outstanding achievement," said Michael Gilfeather, president and CEO of Orange Bank & Trust. "Earning Bauer's 5-Star designation reinforces our commitment to the stability of the bank and continued growth into the future."

Bauer Financial has been reporting on and analyzing the performance of U.S. banks since 1983. Each bank is required to file a detailed financial report with federal regulators four times a year. The quarterly data is subjected to thorough analysis and is compared with historical data for consistency. Upon completion of analysis, a star-rating is assigned based on a scale of zero to five stars with five stars being the strongest.

About Orange Bank & Trust Company

An independent community bank founded 124 years ago, Orange Bank & Trust now has assets of over \$900 million. In recent years, Orange Bank & Trust has added branches and expanded into Rockland, Westchester and Dutchess Counties. While growing, OB&T has continued to focus on providing community-based banking, based on personal relationships, for businesses, organizations and individuals.