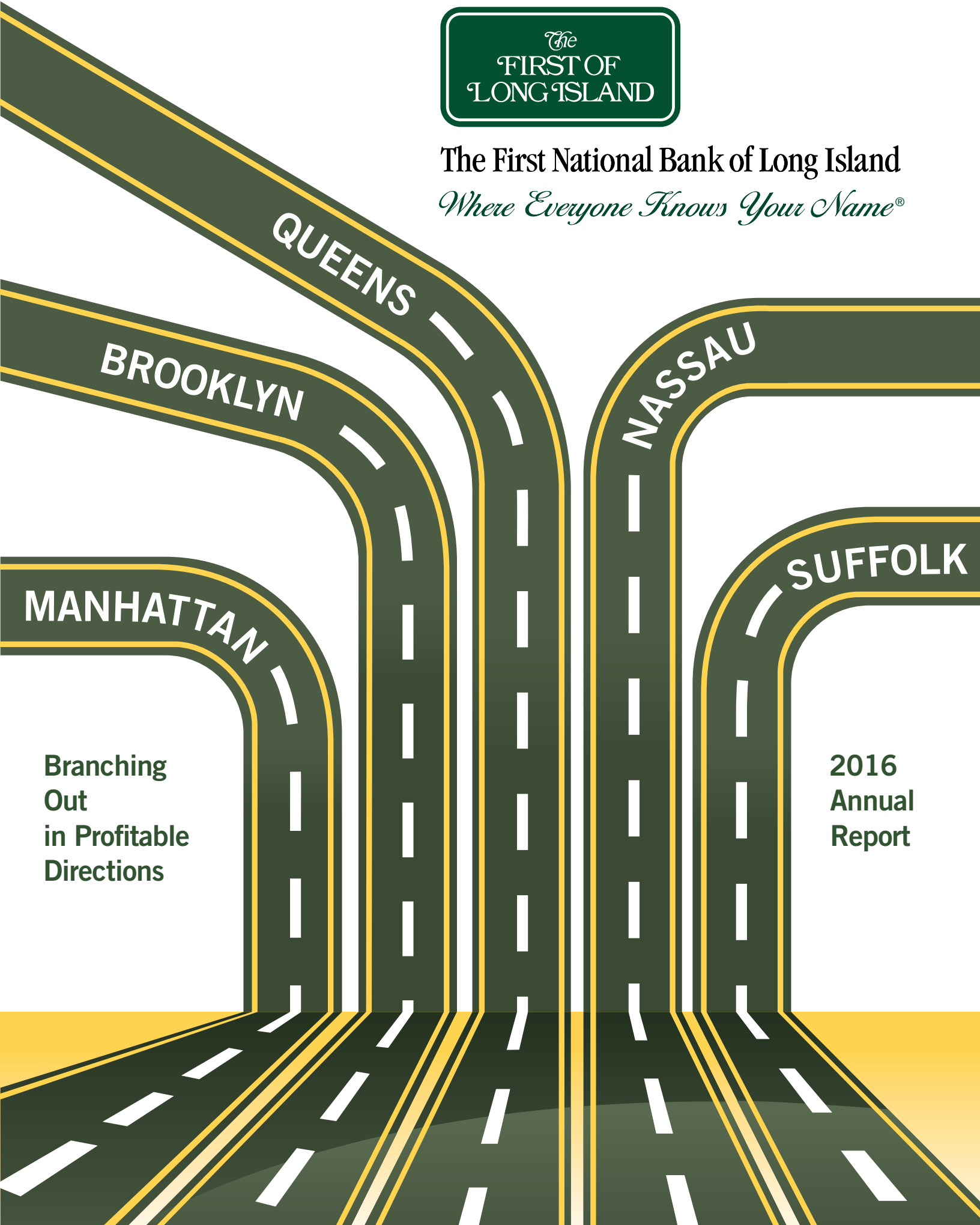




The First National Bank of Long Island

Where Everyone Knows Your Name®



MANHATTAN

QUEENS

BROOKLYN

NASSAU

SUFFOLK

Branching
Out
in Profitable
Directions

2016
Annual
Report

BUSINESS OF THE CORPORATION

The First of Long Island Corporation (“Corporation”) is a one-bank holding company organized under the laws of the State of New York. Its primary business is the operation of its sole subsidiary, The First National Bank of Long Island (“Bank”).

The Bank was organized in 1927 under national banking laws and became the sole subsidiary of the Corporation under a plan of reorganization effected April 30, 1984.

The Bank is a full service commercial bank which provides a broad range of financial services to individual, professional, corporate, institutional and government customers through its branch system in Nassau and Suffolk Counties, Long Island and the New York City boroughs of Queens, Brooklyn and Manhattan.

The Corporation is subject to regulation and supervision of the Federal Reserve Board and the Securities and Exchange Commission. The Bank is subject to regulation and supervision of the Federal Reserve Board, the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation, which also insures its deposits. The OCC is the primary banking agency responsible for regulating and supervising the Bank.

FULL YEAR 2016 HIGHLIGHTS*

- Net Income increased 19.3% to \$30.9 million from \$25.9 million
- EPS increased 9.8% to \$1.34 from \$1.22
- Cash Dividends Per Share increased 5.8% to \$.55 from \$.52
- Book value per share increased 8.9% to \$12.90 at 12/31/16 from \$11.85 at 12/31/15
- Raised \$35.3 million of capital through the public offering of 1.3 million shares of common stock
- Total Assets exceeded \$3.5 billion at year end, increasing 12.1% during 2016
- 18.8% growth in the average balance of Loans
- 16.9% growth in the average balance of Total Deposits
- 7.6% growth in the average balance of Noninterest-Bearing Checking Deposits
- The Credit Quality of the Bank’s loan and securities portfolios remains excellent
- The Corporation completed a 3-for-2 stock split in November 2016

**All comparisons are of 2016 to 2015.*

DEAR SHAREHOLDERS,

2016 was another year of significant growth and profitability. I am proud to report during the year Total Assets grew nearly \$400 million. At year end, Total Assets exceeded \$3.5 billion, increasing by 12.1%. On an average balance basis, Total Loans grew 18.8% ending the year over \$2.5 billion. The average balance of Total Deposits grew 16.9% ending the year over \$2.6 billion, and the average balance of our Demand Deposits grew 7.6% ending the year over \$800 million. We are particularly proud of our Demand Deposit growth, because Demand Deposit relationships normally represent the primary banking relationship account. Our market share continues to grow in one of, if not the best, Retail Banking markets in the country.

During the year, earning asset growth balanced with pristine asset quality drove profitability. Net Income increased 19.3% to \$30.9 million from \$25.9 million in 2015. To accommodate our growth strategies, during the second quarter the Corporation raised \$35.3 million of capital in a public offering of 1.3 million shares of common stock. Despite the dilutive effect of the offering, our EPS increased 9.8% to \$1.34 this year from \$1.22 last year. Because of the strength of our earnings and our confidence in our ability to grow future earnings, we once again raised our Cash Dividend per share to \$.55 from \$.52, representing a 5.8% increase.

In 2016, our market capitalization grew from \$423.5 million to \$676.6 million, an increase of \$253.1 million or 59.8%. Growth in our market cap was driven by the appreciation in our stock price of 42.8% and the public offering. Correspondingly, book value per share increased 8.9% to \$12.90 at December 31, 2016 from \$11.85 at December 31, 2015. As you know, growth in market

cap, appreciation of our stock price and growth in book value are all indicative of wealth creation.

Our earning asset growth, profitability and the corresponding effect on your investment has been driven by our market penetration into our chosen targeted market segments. These continue to include: small businesses; middle-market companies; professionals, i.e., doctors, lawyers, dentists and CPAs; municipalities; school districts; and service conscious consumers. The expansion of our branch distribution system into key micro-markets in Nassau and Suffolk counties with critical mass in these targeted segments has been instrumental to our deposit gathering efforts. Our deposit gathering efforts have fueled our growth. As we move forward, we will look to enhance these efforts by building branches in Brooklyn and Queens. Our move to grow in these boroughs is logical since they are just to the west of our existing branch distribution system. The boroughs are especially attractive because of the high concentration of our targeted market segments within relatively small geographies. It is a particularly opportunistic time to build in the boroughs as the money center banks continue to close branch locations and “de-personalize” their approach to customer service by creating virtual branches where customers are served by technology rather than people. We feel we are uniquely positioned to acquire dislocated customers with our particular brand of banking and with the high quality personal service we provide. We are also prepared to provide our customer base with all possible technology channels that they may desire, but will not force them into any particular one. This is the essence of what drives a “customer driven” organization and provides a real “big bank alternative” approach.

To date, we have opened three branches in Queens (Howard Beach, Whitestone and College Point) and one branch in Brooklyn (Bay Ridge). The success of our openings has far exceeded our expectations. We are planning to open more branches in 2017, paying very close attention to occupancy and personnel costs. We also have a bias towards limiting the amount of capital we allocate to build a branch. This means our branches will be small but big enough to get the job done! Although we still want to expand our branch presence into a number of micro-markets on Long Island, the boroughs remain our focus for building new locations. We will do both, taking advantage of the best branching opportunities.

There are many challenges in managing the Bank today. Certainly there has been quite a bit of yield curve volatility. There is significant competition for loans and deposits within the marketplace. We have little room to further reduce deposit rates, putting pressure on our margin.

Our industry continues to be faced with new and complex regulatory requirements. The President has indicated we will have regulatory relief, but the timing and impact of such relief is yet to be determined. What we really know is as of today, regulatory requirements and enhanced oversight are exerting downward pressure on revenues and upward pressure on required capital levels and the cost of doing business.

Despite the challenges, it goes without saying that our success has been spearheaded by our dedicated employees. I am proud to be associated with our employees. They are professional colleagues who consistently exhibit the ability to routinely exceed business expectations. Sometimes a CEO just gets lucky. It is a pleasure to work beside them.

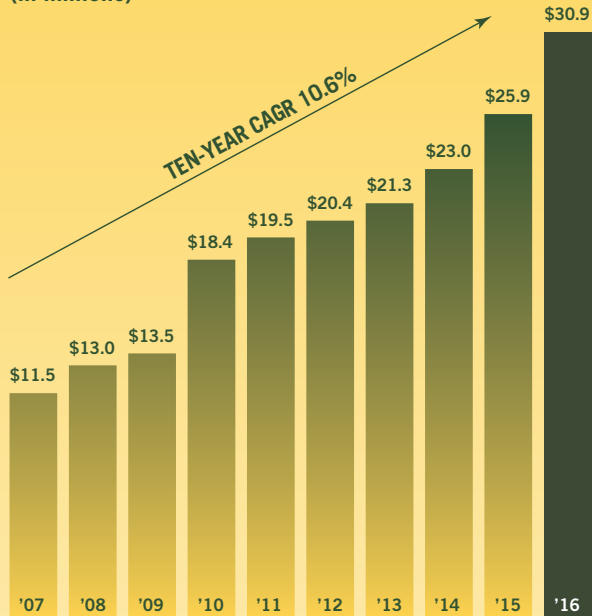
I also want to express my appreciation to my fellow stockholders for your support. I truly appreciate the investment you have made in our corporation. I want to assure you that we take our fiduciary responsibility to you seriously, and we will look to continue to work to maximize your financial investment. We take pride in our philosophy to manage with a long-term approach to the business. We will not yield to short-term pressures. We will remain measured and disciplined in how we manage your investment in our company.



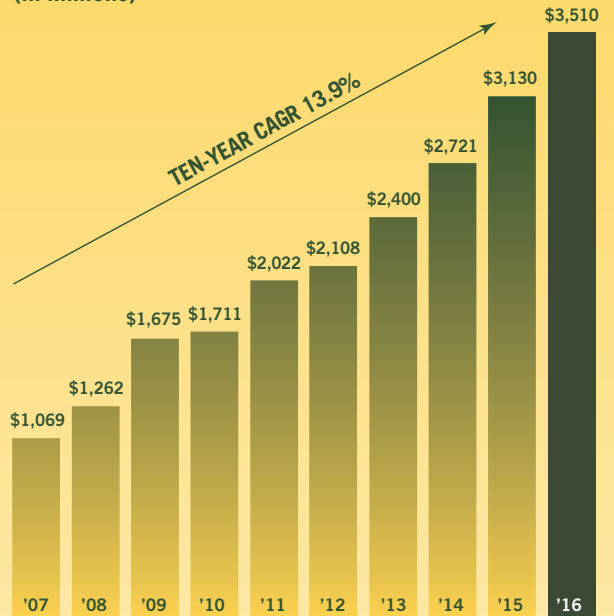
Michael N. Vittorio
President and Chief Executive Officer

FINANCIAL OVERVIEW

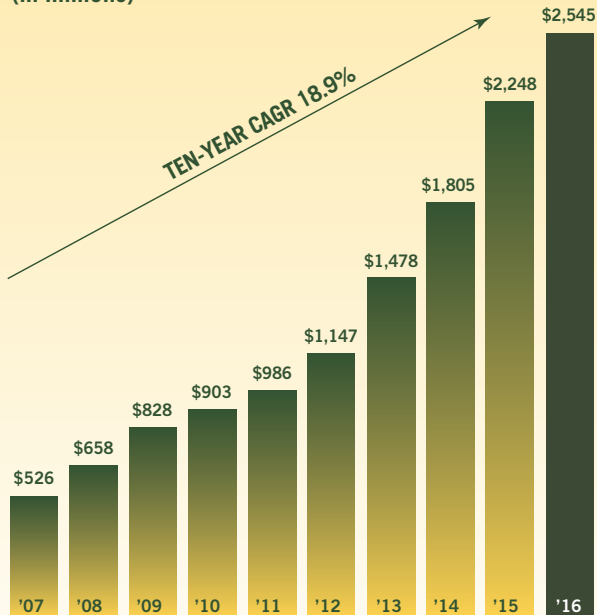
NET INCOME
(in millions)



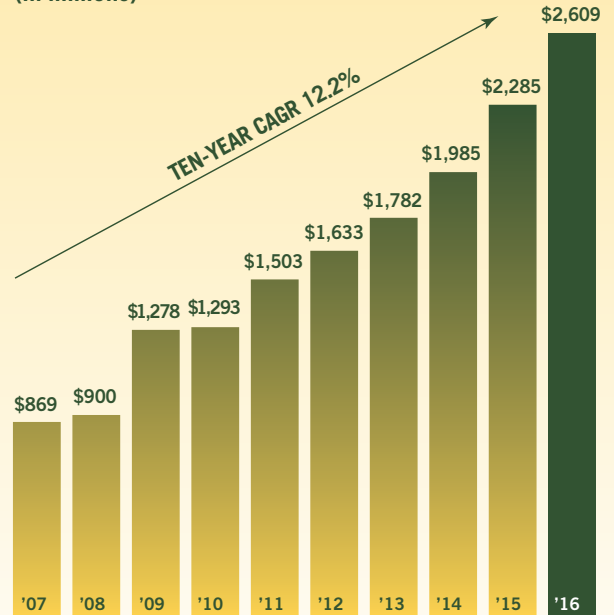
TOTAL ASSETS
(in millions)



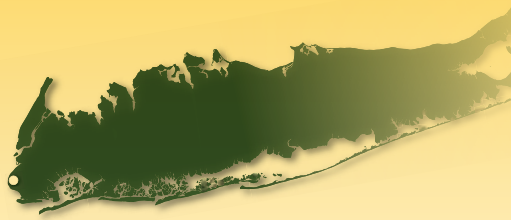
TOTAL LOANS
(in millions)



TOTAL DEPOSITS
(in millions)



ENTERING
NEW
MARKETS



BRO

BAY RIDGE | 9202 4TH AVENUE

The First National Bank of Long Island



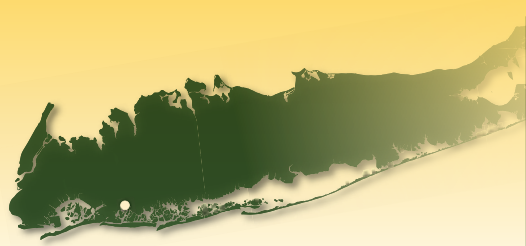
In the Fourth Quarter of 2016, The First National Bank of Long Island entered a brand new market—Brooklyn. On October 17, 2016, the very first branch opened in Bay Ridge, Brooklyn on the corner of Fourth Avenue and 92nd Street. Branch expansion will continue in the near future for the Bank in the Brooklyn market. As of February 3, 2017, total deposit balances were more than \$35 million.



OKLYN!



GROWING
OUR
PRESENCE



LON

HEWLETT | 1301 BROADWAY



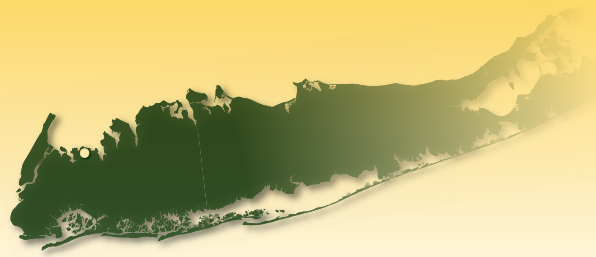
On February 1, 2016, The First National Bank of Long Island opened a full service branch in the Hewlett community. We will continue to deliver valuable service to businesses and consumers in the communities we serve. As of February 3, 2017, total deposit balances were more than \$103 million.



GISLAND



**BUILDING
RELATIONSHIPS**



QU

COLLEGE POINT | 132-11A 14TH AVENUE



On December 19, 2016, The First National Bank of Long Island opened its third branch in Queens. We pride ourselves on building customer loyalty and reinforcing long-term relationships in our communities. As of February 3, 2017, total deposit balances were more than \$16 million.



EENS





LONG ISLAND

- 1** BABYLON
42 Deer Park Avenue
Babylon, NY 11702
(631) 422-1700
- 2** BAYVILLE
282 Bayville Avenue
Bayville, NY 11709
(516) 628-1288
- 3** BELLMORE
408 Bedford Avenue
Bellmore, NY 11710
(516) 679-6200
- 4** BOHEMIA
30 Orville Drive
Bohemia, NY 11716
(631) 218-2500
- 5** COLD SPRING HARBOR
147 Main Street
Cold Spring Harbor, NY 11724
(631) 367-3600
- 6** DEER PARK
60 East Industry Court
Deer Park, NY 11729
(631) 243-2600
- 7** EAST ISLIP
151 West Main Street
East Islip, NY 11730
(631) 277-2936
- 8** EAST MEADOW
1975 Hempstead Turnpike
East Meadow, NY 11554
(516) 357-7200
- 9** **Coming Soon!**
EAST SETAUKET
234 Route 25A
East Setauket, NY 11733
- 10** FARMINGDALE
22 Allen Boulevard
Farmingdale, NY 11735
(631) 753-8888
- 11** GARDEN CITY
1050 Franklin Avenue
Suite 100
Garden City, NY 11530
(516) 742-6262
- 12** GLEN HEAD
10 Glen Head Road
Glen Head, NY 11545
(516) 674-6650
- 13** GREAT NECK
536 Northern Boulevard
Great Neck, NY 11021
(516) 482-6666
- 14** GREENLAWN
76 Broadway
Greenlawn, NY 11740
(631) 754-0660
- 15** GREENVALE
7 Glen Cove Road
Greenvale, NY 11548
(516) 621-8811
- 16** HAUPPAUGE
330 Motor Parkway
Suite 100
Hauppauge, NY 11788
(631) 952-2900
- 17** HEWLETT
1301 Broadway
Hewlett, NY 11557
(516) 295-1974
- 18** HICKSVILLE
106 Old Country Road
Hicksville, NY 11801
(516) 932-7150
- 19** HUNTINGTON
253 New York Avenue
Huntington, NY 11743
(631) 427-4143
- 20** LAKE SUCCESS
3000 Marcus Avenue
Lake Success, NY 11042
(516) 775-3133
- 21** LINDENHURST
1 East Montauk Highway
Lindenhurst, NY 11757
(631) 956-3800
- 22** LOCUST VALLEY
108 Forest Avenue
Suite 2
Locust Valley, NY 11560
(516) 671-2299
- 23** MANHASSET
572 Plandome Road
Manhasset, NY 11030
(516) 365-5010
- 24** MASSAPEQUA
574 Broadway
Massapequa, NY 11758
(516) 795-0100
- 25** MASSAPEQUA PARK
1049 Park Boulevard
Massapequa Park, NY 11762
(516) 795-2265
- 26** MELVILLE
555 Broad Hollow Road
Suite 001
Melville, NY 11747
(631) 752-1000

47 BRANCH LOCATIONS

GROWING IN A
MEASURED AND DISCIPLINED WAY

- 27 MERRICK
1810 Merrick Avenue
Merrick, NY 11566
(516) 771-6000
- 28 NEW HYDE PARK
243 Jericho Turnpike
New Hyde Park, NY 11040
(516) 328-3100
- 29 NORTHPORT
711 Fort Salonga Road
Northport, NY 11768
(631) 261-4000
- 30 NORTHPORT VILLAGE
105 Main Street
Northport, NY 11768
(631) 261-0331
- 31 OCEANSIDE
2933 Long Beach Road
Oceanside, NY 11572
(516) 536-3989
- 32 OLD BROOKVILLE
209 Glen Head Road
Old Brookville, NY 11545
(516) 759-9002
- 33 PATCHOGUE
392 East Main Street
Patchogue, NY 11772
(631) 289-1189

- 34 POINT LOOKOUT
26A Lido Boulevard
P.O. Box 173
Point Lookout, NY 11569
(516) 431-3144
- 35 PORT JEFFERSON STATION
Davis Professional Park
5225 Nesconset Highway
Building 4, Suite 21
Port Jefferson Station, NY 11776
(631) 928-4411
- 36 ROCKVILLE CENTRE
310 Merrick Road
Rockville Centre, NY 11570
(516) 763-5533
- 37 ROSLYN HEIGHTS
130 Mineola Avenue
Roslyn Heights, NY 11577
(516) 621-1900
- 38 SAYVILLE
215 West Main Street
Sayville, NY 11782
(631) 472-7000
- 39 SEA CLIFF
299 Sea Cliff Avenue
Sea Cliff, NY 11579
(516) 671-7868

- 40 SMITHTOWN
285 Middle Country Road
Suite 104
Smithtown, NY 11787
(631) 265-0200
 - 41 VALLEY STREAM
127 East Merrick Road
Valley Stream, NY 11580
(516) 825-0202
 - 42 WOODBURY
800 Woodbury Road
Suite M
Woodbury, NY 11797
(516) 364-3434
- ### MANHATTAN
- 43 232 Madison Avenue
New York, NY 10016
(212) 213-8111
 - 44 225 Broadway
Suite 703
New York, NY 10007
(212) 693-1515

QUEENS

- 45 COLLEGE POINT
132-11A 14th Avenue
College Point, NY 11356
(718) 215-7500
- 46 HOWARD BEACH
159-14 Cross Bay Boulevard
Howard Beach, NY 11414
(718) 835-1962
- 47 WHITESTONE
19-01 Utopia Parkway
Whitestone, NY 11357
(718) 279-1206

BROOKLYN

- 48 BAY RIDGE
9202 4th Avenue
Brooklyn, NY 11209
(646) 795-5000
- 49 **Coming Soon!**
MARINE PARK
4102 Avenue U
Brooklyn, NY 11234

BOARD OF DIRECTORS

THE FIRST OF LONG ISLAND CORPORATION



Left to right (standing):
John J. Desmond,
Eric J. Tveter,
Howard Thomas
Hogan Jr., Esq.,
Stephen V. Murphy,
John T. Lane, Michael
N. Vittorio and
Alexander L. Cover

Left to right (seated):
Peter Quick, Milbrey
Rennie Taylor, Walter
C. Teagle III and Paul T.
Canarick

Paul T. Canarick
*President & Principal
Paul Todd, Inc.
(construction company)*

Alexander L. Cover
*Business & Management
Consultant
Retired Partner of
Ernst & Young LLP*

John J. Desmond
*Retired Partner-in-Charge
of the Long Island Office
Grant Thornton LLP*

Howard Thomas Hogan Jr., Esq.
*Director
Hogan & Hogan
(attorney at law)*

John T. Lane
*Retired Managing Director
J.P. Morgan & Co.*

Stephen V. Murphy
*President
S.V. Murphy & Co.
(investment banking)*

Peter Quick
*Partner
Burke and Quick Partners
Holdings LLP*

Milbrey Rennie Taylor
*Retired Executive Producer
of CBS News*

Walter C. Teagle III
*Chairman
President
Teagle Management, Inc.
(private investment firm)
Chairman
The Teagle Foundation, Inc.*

*Managing General Partner
Gulo Capital Partners L.P.
(private investment
partnership)*

Eric J. Tveter
*Chief Executive Officer
Central Europe Group
Liberty Global plc*

Michael N. Vittorio
*President and Chief
Executive Officer
The First National Bank
of Long Island*

EXECUTIVE STAFF

THE FIRST NATIONAL BANK OF LONG ISLAND

Michael N. Vittorio
President and Chief Executive Officer

Sallyanne K. Ballweg*
Senior Executive Vice President

Mark D. Curtis
*Senior Executive Vice President, Chief Financial
Officer and Cashier*

Christopher Becker
Executive Vice President and Chief Risk Officer

Paul J. Daley
*Executive Vice President and Senior Commercial
Banking Officer*

Richard Kick
*Executive Vice President, Senior Retail Lending
Officer, Senior Facilities Administrator and
Chief Security Officer*

Donald L. Manfredonia
*Executive Vice President, Senior Lending Officer
and Deputy CRA Officer—Lending*

Richard P. Perro
Executive Vice President, Branch Administration

*Retired



Left to right: Paul J. Daley, Christopher Becker, Richard P. Perro, Donald L. Manfredonia,
Michael N. Vittorio, Sallyanne K. Ballweg*, Mark D. Curtis and Richard Kick

SELECTED FINANCIAL DATA*

	2016	2015	2014	2013	2012
INCOME STATEMENT DATA:					
	<i>(dollars in thousands, except per share data)</i>				
Interest Income	\$104,123	\$92,135	\$81,976	\$74,851	\$76,229
Interest Expense	18,002	16,529	15,048	12,364	16,127
Net Interest Income	86,121	75,606	66,928	62,487	60,102
Provision for Loan Losses.....	3,480	4,317	3,189	2,997	3,628
Net Income	30,880	25,890	23,014	21,300	20,393
PER SHARE DATA:					
Basic Earnings.....	\$1.35	\$1.23	\$1.11	\$1.04	\$1.02
Diluted Earnings	1.34	1.22	1.10	1.03	1.01
Cash Dividends Declared55	.52	.48	.45	.43
Dividend Payout Ratio	41.04%	42.62%	43.64%	43.69%	42.57%
Book Value	\$12.90	\$11.85	\$11.20	\$10.04	\$10.14
Tangible Book Value	12.90	11.84	11.19	10.03	10.13
BALANCE SHEET DATA AT YEAR END:					
Total Assets	\$3,510,320	\$3,130,343	\$2,721,494	\$2,399,892	\$2,108,290
Loans.....	2,545,421	2,248,183	1,804,819	1,477,937	1,147,384
Allowance for Loan Losses.....	30,057	27,256	23,221	20,848	18,624
Deposits	2,608,717	2,284,675	1,985,025	1,782,128	1,633,076
Borrowed Funds.....	586,224	577,214	481,486	395,463	248,634
Stockholders' Equity	305,830	250,936	233,303	206,556	205,370
AVERAGE BALANCE SHEET DATA:					
Total Assets	\$3,329,308	\$2,897,548	\$2,515,103	\$2,240,139	\$2,057,608
Loans	2,364,187	1,990,823	1,584,198	1,286,227	1,073,046
Allowance for Loan Losses	28,238	24,531	21,554	19,847	18,098
Deposits	2,590,988	2,215,883	1,922,172	1,747,888	1,578,233
Borrowed Funds.....	432,554	419,372	347,946	272,737	257,392
Stockholders' Equity	290,806	243,330	224,585	203,125	200,137
FINANCIAL RATIOS:					
Return on Average Assets (ROA)93%	.89%	.92%	.95%	.99%
Return on Average Stockholders' Equity (ROE)	10.62%	10.64%	10.25%	10.49%	10.19%
Average Equity to Average Assets	8.73%	8.40%	8.93%	9.07%	9.73%

STOCK PRICES AND CASH DIVIDENDS*

The Corporation's common stock trades on the NASDAQ Capital Market tier of the NASDAQ Stock Market under the symbol "FLIC." The following table sets forth high and low sales prices and dividends declared, by quarter, for the years ended December 31, 2016 and 2015.

Quarter	2016			2015		
	High	Low	Dividends Declared	High	Low	Dividends Declared
First	\$20.33	\$17.43	\$.13	\$18.91	\$15.50	\$.13
Second	21.29	18.06	.13	19.29	15.99	.13
Third	22.35	18.68	.14	19.16	15.21	.13
Fourth	29.67	20.99	.14	21.28	17.36	.13

* Adjusted to reflect the Corporation's stock splits.

CONSOLIDATED BALANCE SHEETS

December 31 (in thousands)	2016	2015
Assets:		
Cash and cash equivalents	\$ 36,929	\$ 39,635
Investment securities:		
Held-to-maturity, at amortized cost (fair value of \$11,637 and \$14,910)	11,387	14,371
Available-for-sale, at fair value.....	815,299	737,700
	<u>826,686</u>	<u>752,071</u>
Loans held-for-sale.....	-	105
Loans:		
Commercial and industrial.....	126,038	93,056
Secured by real estate:		
Commercial mortgages.....	1,085,198	1,036,331
Residential mortgages.....	1,238,431	1,025,215
Home equity lines.....	86,461	87,848
Consumer and other	9,293	5,733
	<u>2,545,421</u>	<u>2,248,183</u>
Allowance for loan losses	(30,057)	(27,256)
	<u>2,515,364</u>	<u>2,220,927</u>
Restricted stock, at cost.....	31,763	28,435
Bank premises and equipment, net.....	34,361	30,330
Bank-owned life insurance.....	33,097	32,447
Pension plan assets, net.....	17,316	14,337
Other assets.....	14,804	12,056
	<u>\$ 3,510,320</u>	<u>\$ 3,130,343</u>
Liabilities:		
Deposits:		
Checking.....	\$ 808,311	\$ 777,994
Savings, NOW and money market.....	1,519,749	1,195,968
Time, \$100,000 and over	178,918	198,147
Time, other	101,739	112,566
	<u>2,608,717</u>	<u>2,284,675</u>
Short-term borrowings.....	207,012	211,502
Long-term debt.....	379,212	365,712
Accrued expenses and other liabilities.....	9,481	12,313
Deferred income taxes payable.....	68	5,205
	<u>3,204,490</u>	<u>2,879,407</u>
Stockholders' Equity:		
Common stock, par value \$.10 per share:		
Authorized, 40,000,000 shares		
Issued and outstanding, 23,699,107 and 14,116,677 shares.....	2,370	1,412
Surplus	101,738	56,931
Retained earnings	203,326	185,069
	<u>307,434</u>	<u>243,412</u>
Accumulated other comprehensive income (loss), net of tax	(1,604)	7,524
	<u>305,830</u>	<u>250,936</u>
	<u>\$ 3,510,320</u>	<u>\$ 3,130,343</u>

CONSOLIDATED STATEMENTS OF INCOME

Year Ended December 31 (dollars in thousands, except per share data)	2016	2015	2014
Interest and dividend income:			
Loans.....	\$ 82,456	\$ 70,558	\$ 59,209
Investment securities:			
Taxable.....	7,981	7,991	9,359
Nontaxable	13,686	13,586	13,408
	<u>104,123</u>	<u>92,135</u>	<u>81,976</u>
Interest expense:			
Savings, NOW and money market deposits	5,344	2,564	1,955
Time deposits.....	5,107	5,987	6,171
Short-term borrowings.....	296	183	148
Long-term debt.....	7,255	7,795	6,774
	<u>18,002</u>	<u>16,529</u>	<u>15,048</u>
Net interest income	86,121	75,606	66,928
Provision for loan losses	3,480	4,317	3,189
Net interest income after provision for loan losses.....	<u>82,641</u>	<u>71,289</u>	<u>63,739</u>
Noninterest income:			
Investment Management Division income.....	2,000	2,044	2,058
Service charges on deposit accounts.....	2,666	2,577	2,974
Net gains on sales of securities.....	1,868	1,324	141
Other.....	2,845	2,813	2,228
	<u>9,379</u>	<u>8,758</u>	<u>7,401</u>
Noninterest expense:			
Salaries	22,116	20,680	18,885
Employee benefits	6,889	6,021	4,833
Occupancy and equipment	9,264	8,798	8,880
Debt extinguishment.....	1,756	1,084	-
Other	12,066	10,108	9,433
	<u>52,091</u>	<u>46,691</u>	<u>42,031</u>
Income before income taxes.....	39,929	33,356	29,109
Income tax expense.....	9,049	7,466	6,095
Net income.....	\$ 30,880	\$ 25,890	\$ 23,014
Earnings per share:			
Basic.....	<u>\$1.35</u>	<u>\$1.23</u>	<u>\$1.11</u>
Diluted	<u>\$1.34</u>	<u>\$1.22</u>	<u>\$1.10</u>
Cash dividends declared per share.....	\$.55	\$.52	\$.48

OFFICERS AND OFFICIAL STAFF

OFFICERS THE FIRST OF LONG ISLAND CORPORATION

Michael N. Vittorio
*President and
Chief Executive Officer*

Sallyanne K. Ballweg*
Senior Executive Vice President

*Retired

Mark D. Curtis
*Senior Executive Vice President,
Chief Financial Officer and
Treasurer*

Christopher Becker
*Executive Vice President, Chief Risk
Officer and Corporate Secretary*

Paul J. Daley
Executive Vice President

Richard Kick
Executive Vice President

Donald L. Manfredonia
Executive Vice President

Richard P. Perro
Executive Vice President

William Aprigliano
*Senior Vice President and
Chief Accounting Officer*

Robert J. Colosa
Vice President and Chief Auditor

OFFICIAL STAFF THE FIRST NATIONAL BANK OF LONG ISLAND

ADMINISTRATION

Michael N. Vittorio
*President and
Chief Executive Officer*

Sallyanne K. Ballweg*
Senior Executive Vice President

BRANCH ADMINISTRATION

Richard P. Perro
Executive Vice President

Cathy C. O'Malley
*Senior Vice President
Western District Manager*

Allison Stansfield
*Senior Vice President
Eastern District and
Manhattan District Manager*

Giuseppe Sparacino
*Vice President and Branch
Operations Manager*

John Cochrane
Vice President

COMMERCIAL BANKING

Paul J. Daley
*Executive Vice President
Nassau County Regional Office*

Jane F. Reed
*Senior Vice President and
Team Leader*

Peter Piscitello
Vice President

Nicholas E. Ulrich
Vice President

Joseph Wasilus
Vice President

Suffolk County Regional Office

Margaret M. Curran-Rusch
*Senior Vice President and
Team Leader*

Stephen Durso
Vice President

Alessandro Scichilone
Vice President

Richard B. Smith
Vice President

Municipal Banking
Yve L. Sullivan
Vice President

COMMERCIAL LENDING

John G. Fitzpatrick
Vice President

Richard O'Rourke
Vice President

Kevin J. Talty
Vice President

CREDIT ADMINISTRATION

Donald L. Manfredonia
*Executive Vice President, Senior
Lending Officer and Deputy CRA
Officer*

CREDIT DEPARTMENT

Anne Marie Stefanucci
*Senior Vice President, Credit Risk
and Administration Officer*

Lisa M. Woltmann
Vice President, Assistant Manager

Suzan Haas
Vice President

Kelly McCormack
Vice President

Andrea Volpe
Vice President

FINANCE

Mark D. Curtis
*Senior Executive Vice President,
Chief Financial Officer and Cashier*

William Aprigliano
*Senior Vice President and
Chief Accounting Officer*

Jay McConie
*Senior Vice President and
Chief Investment Officer*

Maria E. Doyle
Vice President and Controller

Dina M. Cascione
*Vice President and Financial
Reporting Manager*

Matthew J. Mankowski
*Vice President and
Assistant Controller*

HUMAN RESOURCES

Susan J. Hempton
Vice President and Director

Rita Quinn
*Vice President and Human
Resources Generalist*

INVESTMENT MANAGEMENT DIVISION

Jane Carmody
*Vice President and
Managing Director*

JoAnne C. Buckley
Vice President

Sharon E. PaziENZA
Vice President and Trust Officer

Jean-Pierre C. Prusack
*Vice President and
Portfolio Manager*

MARKETING

Laura C. Ierulli
Vice President and Director

RETAIL LENDING & FACILITIES ADMINISTRATION

Richard Kick
*Executive Vice President, Senior
Retail Lending Officer,
Senior Facilities Administrator and
Chief Security Officer*

Rose Florio-Campanaro
*Senior Vice President and
Loan Center Department Manager*

Frederick T. Hughes
*Vice President and Residential
Mortgage Sales Department
Manager*

Marina Salazar
*Vice President and Assistant
Residential Mortgage Sales
Manager*

Daniel Sapanara
*Vice President and
General Services Manager*

RISK MANAGEMENT

Christopher Becker
*Executive Vice President and
Chief Risk Officer*

Tanweer S. Ansari, Esq.
*Senior Vice President and
Chief Compliance Officer*

Robert J. Colosa
Vice President and Chief Auditor

TECHNOLOGY & OPERATIONS

Jose Diaz
Senior Vice President

Conrad Lissade
*Vice President and Director of
Information Security*

Kristen Valkuchak
*Vice President and Operations
Manager*

Daniel J. Viola
*Vice President and Director of
Information Technology*

GENERAL COUNSEL
Schubach, Williams &
Pavone LLP

SEC COUNSEL
Luse Gorman, PC

INDEPENDENT AUDITORS
Crowe Horwath LLP

ANNUAL REPORT ON FORM 10-K

A copy of the Corporation's annual report on Form 10-K for 2016 may be obtained without charge upon written request to Mark D. Curtis, Senior Executive Vice President, Chief Financial Officer and Treasurer, The First of Long Island Corporation, 10 Glen Head Road, PO Box 67, Glen Head, New York 11545-0067.

EXECUTIVE OFFICE

The First of Long Island Corporation
10 Glen Head Road, Glen Head, New York 11545
(516) 671-4900 | www.fnbli.com

TRANSFER AGENT AND REGISTRAR

Continental Stock Transfer & Trust Company
17 Battery Place – 8th Floor
New York, NY 10004
(800) 509-5586
cstmail@continentalstock.com

ANNUAL MEETING NOTICE

The Annual Meeting of Stockholders will be held at The Carlton, Eisenhower Park, East Meadow, New York on Wednesday, April 19, 2017 at 3:30 P.M.

BUSINESS ADVISORY BOARD



Joseph R. Albanese, Esq.
Managing Partner
Albanese & Albanese
LLP



Nicola Arena
Chairman
Mediterranean Shipping
Co. (USA)



Richard Arote
Chief Executive Officer
A.D.E. Systems Inc.



Thomas Burke
Chief Executive Officer
Ophthalmic Consultants
of Long Island



Frank DellaFera
President
Fera Pharmaceuticals,
LLC



Bernard Esquenet
Chief Executive Officer
The Ruhof Corporation



Robert Giambalvo, CPA
President
Giambalvo, Stalzer &
Company, CPAs, P.C.



Kevin J. Harding, Esq.
Partner
Harding, Burke &
Hogan, PLLC



Carmine R. Inserra
Principal, Executive
Director
NAI Long Island



David L. Katz, M.D.
President
DLK Consulting Services,
LLC
Healthcare Consulting,
Management



James D. Kiley
Partner
Kiley, Kiley, & Kiley
PLLC



John I. Martinelli
Principal
Owen Petersen & Co.,
LLP



Susan Hirschfeld Mohr
President
J. W. Hirschfeld
Agency, Inc.



James Panos, Esq.
Attorney
James Panos,
Attorney at Law



John G. Passarelli, M.D.
President, Sight M.D.
Medical Director
Long Island Eye
Surgical Care P.C.
Long Island Ambulatory
Surgery Center, LLC



Jay Pitti
Chief Executive Officer
Merrick House &
Gardens



Arthur C. Schupbach, Esq.
Partner
Schupbach, Williams &
Pavone LLP



Frank Shahery
Vice President
Convermat Corporation



Lloyd Straus
President & Chief
Operating Officer
North American
Partners in Anesthesia,
LLP



H. Craig Treiber
Chief Executive Officer
Treiber Family
Enterprises



Sal J. Turano
President
Abstracts Incorporated



Candy Udell
President
London Jewelers



Mark Udell
Chief Executive Officer
London Jewelers



Arthur Ventura
President
Badge Agency, Inc.



George J. Walsh
Partner
Thompson Hine LLP



John W. Walter
CEO & President
National Security
Systems, Inc.
Executive Vice President
Trump Management, Inc.



David Weinstein
Partner
DNA Partners LLC



Mark Wurzel
President
Calico Cottage Inc.



Robert A. Wilkie, Esq.*
Partner
Wilkie & Wilkie

*In memoriam: We express our sincere condolences for the recent passing of Bob and are very appreciative for his dedicated service to the Bank.

The First National Bank of Long Island
Where Everyone Knows Your Name®

