

Contacts: Mr. Ciaran McMullan, President/CEO or Ms. Jean Carandang, CFO. 559-802-1000

Suncrest Bank Reports Record Third Quarter Earnings of \$1.37 Million and surpasses \$500 million in Total Assets. EPS increase of 46%.

Visalia, CA – Suncrest Bank (OTCQX: SBKK) today reported unaudited financial results for the third quarter of 2017. The acquisition of Security First Bank, which closed on December 16, 2016, will affect the comparability of financial information for the quarter versus the third quarter of 2016.

“In July of this year we surpassed \$500 million in total assets, and ended the quarter at \$529.4 million, an increase of \$44.3 million or 9.14% over the previous quarter,” said Ciaran McMullan, President and CEO of Suncrest Bank. “In addition, we posted our third consecutive quarter of record earnings with net income of \$1.37 million and earnings per share of 19 cents, an increase of 46.15% over the third quarter of 2016.”

“In line with our excellent growth, we have continued to improve our profitability and operational efficiency, with return on average assets for the quarter of 1.09% and efficiency ratio of 54.24%,” McMullan added. “These positive trends reflect not only strong organic growth but also how quickly and effectively we have integrated and leveraged the two acquisitions we completed in 2016 and 2015.”

“Total loans increased by \$10.4 million during the third quarter and have grown by \$40.0 million year-to-date, while total deposits increased by \$42.9 million during the quarter, with \$28.7 million of that growth being in noninterest-bearing demand accounts, helping to drive down our overall cost of deposits by 3 basis points to 0.22%,” McMullan continued. “This is an extremely positive result given the industry’s expectation of increasing upward pressure on deposit yields.”

Third Quarter 2017 Highlights

- Record third quarter net income of \$1.37 million, up 101.98% compared to third quarter 2016.
- Diluted EPS for the quarter of \$0.19, up 46% compared to third quarter 2016.
- Efficiency ratio of 54.24% compared to 67.77% for third quarter 2016.
- Return on average assets of 1.09% compared to 0.82% for the third quarter 2016.
- Return on average equity of 9.05% compared to 6.55% for the third quarter 2016.
- Total risk based capital ratio was 14.35% and Tier 1 leverage ratio was 11.20%.
- Total assets increased by \$44.3 million, or 9.14% during the quarter.
- Total deposits increased by \$42.9 million, or 10.10% during the quarter.
- Costs of funds for the quarter was 0.22%, a decrease of 0.03% over the previous quarter
- Net Interest Margin for the quarter was 4.67%
- Total loans increased by \$10.4 million, or 3.09%, during the quarter.
- New loan originations* were \$34.9 million during the quarter.

*Includes unfunded commitments

Income Statement

Net income for the third quarter was a record \$1.37 million or \$0.19 per diluted share compared with net income of \$0.68 million or \$0.13 per diluted share for the third quarter of 2016. The comparability of third quarter net income to the same quarter last year and the linked quarter is impacted by the recognition of fair value discount accretion on acquired loans during the quarter of approximately \$543,000 pre-tax or \$0.04 per diluted share.

Net interest income for the quarter was \$5.5 million, an increase of \$2.1 million or 61.52% over the same quarter last year and non-interest income was \$0.42 million, an increase of 9.83% over the same quarter last year. Non-interest income for the quarter includes approximately \$158,000 in income generated through the gain on sale of a number of government guaranteed loans.

Noninterest expense for the quarter was \$3.19 million, an increase of approximately \$30,000 or less than 1% compared to the linked quarter and an increase of approximately \$640,000 or 25% compared to the third quarter of 2016. The increase over the prior year is primarily due to the impact of absorbing the ongoing operational costs of the Security First Bank acquisition in December of 2016.

Core net interest margin, which removes accretion of loan fair value marks and non-recurring items such as recovery of interest, was 4.21% for the quarter, an increase of 4 basis points from the linked quarter and the third quarter of 2016. This increase was primarily due to the reduction in our cost of funds of 3 basis points.

Balance Sheet

Total assets increased during the quarter by \$44.3 million, or 9.14% and have increased year-to-date by \$81.7 million, or 18.25%. Year over year growth was \$176.1 million, or 49.87%. This growth includes the impact of the acquisition of Security First Bank. Excluding the acquired assets, which were approximately \$104 million, organic year over year growth was \$72.1 million or approximately 20%.

Total loans increased by \$10.4 million during the quarter or 3.09% and have grown by \$40.0 million year-to-date or 12.99%. Loans secured by farmland increased by approximately \$3 million during the quarter as did loans to finance agricultural production. "The bank's farmland and agricultural production portfolio is well diversified across multiple crop types including; nuts, citrus, tree fruit, grapes and row crops," said Peter Nutz, Chief Credit Officer of Suncrest Bank. "The net change in our loans to finance agricultural production during the quarter included approximately \$2 million in expected annual pay downs of crop lines in our Yuba-Sutter Market. These pay downs were offset by the origination and funding of a new agricultural production loan, for an existing long term borrower of the bank, for approximately \$7 million. This new loan is financing a multi-crop farming operation in the South Valley and is expected to be paid down to approximately zero through the fourth quarter."

New loan originations together with new unfunded commitments during the quarter were \$34.9 million. This loan growth has all been sourced locally through direct borrower relationships rather than through purchased participations or loan pool investments.

Total deposits increased during the quarter by \$42.9 million or 10.10%. Noninterest-bearing demand deposits increased by \$28.7 million or 21.11% and Savings, NOW and Money Market deposits increased by \$19.4 million, or 9.19%. Some of this inflow, specifically into business checking and business money market accounts, is attributable to the seasonal nature of a number of our agribusiness customers, packing and processing houses in particular, who start selling this year's harvest in the latter half of the third quarter and throughout the fourth quarter. Time deposits decreased during the quarter by \$5.2 million or 6.63%.

The bank does not have any brokered deposits or CD's acquired via a wholesale listing service. All deposits are sourced locally through direct relationships with local customers.

Asset Quality

Non-performing assets were \$1.95 million or 0.37% of total assets at September 30, 2017 compared with \$2.41 million or 0.50% of total assets at June 30, 2017. This decrease was primarily due to the full pay off of two loans and the reclassification of another relationship.

The company recorded a loan loss provision of \$350,000 for the third quarter, compared to \$400,000 for the linked quarter. The allowance for loan losses as a percentage of total loans, excluding impaired loans and acquired loans that have been marked to fair value, was 1.27% at September 30, 2017 compared to 1.27% at June 30, 2017. In addition, the company allocated a specific reserve of \$200,000 related to two loans of approximately \$380,000 that were downgraded to non-accrual during the quarter.

Capital

Suncrest Bank remained well capitalized at September 30, 2017. All of the Bank's capital ratios are above minimum regulatory standards for "well capitalized" institutions. During the quarter we adjusted the risk weighting on our 1-4 family loan pool and as a result our Total Capital (to risk weighted assets) increased by 39 basis points.

At September 30, 2017 the tangible book value per common share was \$8.03 with common shares issued of 7,002,594 as of the same date. This compares to a tangible book value per common share of \$7.83 at June 30, 2017 and \$7.63 at March 31, 2017. The bank has only common shares on issue.

About Suncrest Bank

Suncrest Bank, member FDIC, is locally owned and operated and offers a full range of commercial, small business and agribusiness loans, cash management services and personal deposit products throughout the Central Valley of California. It is regularly rated Five Stars by Bauer Financial as one of the nation's strongest financial institutions, and in 2017 was named to the 2017 OTCQX® Best 50, a ranking of top performing companies traded on the OTCQX Best Market. It is a Preferred Lender with the Small Business Administration and its stock can be purchased on the open market, trading on the OTCQX under the ticker symbol SBKK. For all other information, visit www.suncrestbank.com

Forward Looking Statements

Except for the historical information in this news release, the matters described herein contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and are subject to risks and uncertainties that could cause actual results to differ materially. Such risks and uncertainties include: the credit risks of lending activities, including changes in the level and trend of loan delinquencies and charge-offs, results of examinations by our banking regulators, our ability to maintain adequate levels of capital and liquidity, our ability to manage loan delinquency rates, our ability to price deposits to retain existing customers and achieve low-cost deposit growth, manage expenses and lower the efficiency ratio, expand or maintain the net interest margin, mitigate interest rate risk for changes in the interest rate environment, competitive pressures in the banking industry, access to available sources of credit to manage liquidity, the local and national economic environment, and other risks and uncertainties. Accordingly, undue reliance should not be placed on forward-looking statements. These forward-looking statements speak only as of the date of this release. Suncrest Bank undertakes no obligation to update publicly any forward-looking statements to reflect new information, events or circumstances after the date of this release or to reflect the occurrence of unanticipated events. Investors are encouraged to read the Suncrest Bank annual reports which are available on our website.

Suncrest Bank
Statements of Financial Condition
(Unaudited)

	<u>September 30,</u> <u>2017</u>	<u>June 30,</u> <u>2017</u>	<u>December 31,</u> <u>2016</u>	<u>September 30,</u> <u>2016</u>
ASSETS				
Cash and Due from Banks	\$ 24,718,147	\$ 23,474,487	\$ 25,567,875	\$ 20,547,026
Federal Funds Sold	74,053,000	54,858,000	36,979,000	53,028,000
TOTAL CASH AND CASH EQUIVALENTS	98,771,147	78,332,487	62,546,875	73,575,026
Investment Securities Available for Sale (AFS)	60,079,743	46,360,233	53,567,064	47,481,118
Loans:				
Total Loans	347,476,766	337,052,420	307,517,754	221,809,956
Allowance for Loan Losses	(3,412,669)	(3,062,669)	(2,496,163)	(2,496,163)
NET LOANS	344,064,097	333,989,751	305,021,591	219,313,793
Federal Home Loan Bank and Other Bank Stock, at Cost	3,152,891	3,152,891	3,152,891	1,767,565
Premises and Equipment	5,943,586	5,951,153	4,218,360	2,886,773
Other Real Estate Owned	313,720	313,720	788,842	635,842
Bank Owned Life Insurance	5,208,420	5,177,621	5,114,446	2,124,844
Goodwill	3,325,220	3,325,220	3,325,220	-
Core Deposit Intangible	1,379,129	1,444,956	1,576,611	378,958
Accrued Interest and Other Assets	7,121,563	6,994,008	8,340,728	5,057,193
	<u>\$ 529,359,516</u>	<u>\$ 485,042,040</u>	<u>\$ 447,652,628</u>	<u>\$ 353,221,112</u>
LIABILITIES AND SHAREHOLDERS' EQUITY				
Deposits:				
Noninterest-bearing Demand	\$ 164,528,813	\$ 135,850,600	\$ 122,835,165	\$ 108,705,982
Savings, NOW and Money Market Accounts	230,090,133	210,722,297	181,779,826	124,413,016
Time Deposits	72,822,776	77,992,143	84,371,288	77,415,891
TOTAL DEPOSITS	467,441,722	424,565,040	388,986,279	310,534,889
Accrued Interest and Other Liabilities	986,090	897,859	1,375,691	1,084,024
TOTAL LIABILITIES	468,427,812	425,462,899	390,361,970	311,618,913
Shareholders' Equity:				
Common Stock - No par value	57,202,344	57,202,344	57,046,519	40,702,552
Additional Paid-in Capital	2,007,428	1,951,059	1,851,183	1,962,183
Retained Earnings (Deficit)	2,063,487	698,304	(1,210,042)	(1,320,480)
Accumulated Other Comprehensive Income (Loss) - Net				
Unrealized Gain (Loss) on Securities AFS	(341,555)	(272,566)	(397,002)	257,944
TOTAL SHAREHOLDERS' EQUITY	60,931,704	59,579,141	57,290,658	41,602,199
	<u>\$ 529,359,516</u>	<u>\$ 485,042,040</u>	<u>\$ 447,652,628</u>	<u>\$ 353,221,112</u>

Suncrest Bank
Statements of Income (Unaudited)
For the Three Months Ended

	<u>September 30,</u> <u>2017</u>	<u>June 30,</u> <u>2017</u>	<u>September 30,</u> <u>2016</u>
INTEREST INCOME			
Interest and Fees on Loans	\$ 5,245,296	\$ 5,170,236	\$ 3,305,861
Interest on Investment Securities	213,100	200,428	209,382
Interest on Federal Funds Sold and Other	<u>245,898</u>	<u>178,555</u>	<u>46,916</u>
TOTAL INTEREST INCOME	5,704,294	5,549,219	3,562,159
INTEREST EXPENSE			
Interest on Savings Deposits, NOW and Money Market Accounts	129,746	117,091	45,388
Interest on Time Deposits	115,384	139,860	136,973
Interest on Other Borrowings	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL INTEREST EXPENSE	<u>245,130</u>	<u>256,951</u>	<u>182,361</u>
NET INTEREST INCOME	5,459,164	5,292,268	3,379,798
Provision for Loan Losses	<u>350,000</u>	<u>400,000</u>	<u>-</u>
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	5,109,164	4,892,268	3,379,798
NONINTEREST INCOME			
Service Charges, Fees, and Other Income	259,989	251,468	205,906
Gain on Sale of Loans	<u>157,861</u>	<u>104,865</u>	<u>174,544</u>
	417,850	356,333	380,450
NONINTEREST EXPENSE			
Salaries and Employee Benefits	1,855,584	1,790,685	1,358,792
Occupancy Expenses	370,999	358,573	356,386
Other Expenses	<u>961,048</u>	<u>1,015,611</u>	<u>832,961</u>
	<u>3,187,631</u>	<u>3,164,869</u>	<u>2,548,139</u>
INCOME BEFORE INCOME TAXES	2,339,383	2,083,732	1,212,109
Income Taxes	<u>974,200</u>	<u>870,600</u>	<u>536,200</u>
NET INCOME	<u>\$ 1,365,183</u>	<u>\$ 1,213,132</u>	<u>\$ 675,909</u>

Suncrest Bank
Statements of Income (Unaudited)
For the Nine Months Ended

	<u>September 30,</u> <u>2017</u>	<u>September 30,</u> <u>2016</u>
INTEREST INCOME		
Interest and Fees on Loans	\$ 15,003,130	\$ 9,558,208
Interest on Investment Securities	610,261	643,919
Interest on Federal Funds Sold and Other	<u>539,950</u>	<u>81,579</u>
TOTAL INTEREST INCOME	16,153,341	10,283,706
INTEREST EXPENSE		
Interest on Savings Deposits, NOW and Money Market Accounts	347,331	134,566
Interest on Time Deposits	401,260	309,889
Interest on Other Borrowings	<u>-</u>	<u>3,806</u>
TOTAL INTEREST EXPENSE	<u>748,591</u>	<u>448,261</u>
NET INTEREST INCOME	15,404,750	9,835,445
Provision for Loan Losses	<u>950,000</u>	<u>235,000</u>
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	14,454,750	9,600,445
NONINTEREST INCOME		
Service Charges, Fees, and Other Income	794,340	482,174
Gain on Sale of Loans	<u>275,515</u>	<u>568,612</u>
	1,069,855	1,050,786
NONINTEREST EXPENSE		
Salaries and Employee Benefits	5,662,678	4,162,790
Occupancy Expenses	1,044,452	982,933
Other Expenses	<u>3,186,846</u>	<u>2,635,802</u>
	<u>9,893,976</u>	<u>7,781,525</u>
INCOME BEFORE INCOME TAXES	5,630,629	2,869,706
Income Taxes	<u>2,357,100</u>	<u>1,247,200</u>
NET INCOME	<u>\$ 3,273,529</u>	<u>\$ 1,622,506</u>

Suncrest Bank
Selected Financial Data & Ratios (Unaudited)

	September 30,	June 30,	September 30,
	2017	2017	2016
For the three months ended:			
Return on Average Assets(ROAA)	1.09%	1.04%	0.82%
ROAA excluding non-recurring items ⁽¹⁾⁽²⁾	0.83%	0.63%	0.66%
Return on Average Equity(ROAE)	9.05%	8.24%	6.55%
ROAE excluding non-recurring items ⁽¹⁾⁽²⁾	6.93%	5.00%	5.29%
Noninterest Expense (NIE) To Average Assets	2.54%	2.71%	3.08%
NIE to Average Assets excluding non-recurring items ⁽¹⁾⁽²⁾	2.54%	2.71%	3.01%
Efficiency Ratio	54.24%	56.03%	67.77%
Efficiency Ratio excluding non-recurring items ⁽¹⁾⁽²⁾	59.77%	65.40%	68.34%
Net Interest Margin	4.67%	4.93%	4.32%
Core Net Interest Margin ⁽¹⁾⁽²⁾	4.21%	4.17%	4.17%
Cost of Funds	0.22%	0.25%	0.25%
Basic Earnings Per Share (EPS)	\$ 0.19	\$ 0.17	\$ 0.13
Diluted EPS	\$ 0.19	\$ 0.17	\$ 0.13
Diluted EPS excluding non-recurring items ⁽¹⁾⁽²⁾	\$ 0.15	\$ 0.11	\$ 0.11

	September 30,	September 30,
	2017	2016
For the nine months ended:		
ROAA	0.92%	0.70%
ROAA excluding non-recurring items ⁽¹⁾⁽²⁾	0.68%	0.61%
ROAE	7.35%	5.33%
ROAE excluding non-recurring items ⁽¹⁾⁽²⁾	5.43%	4.63%
NIE To Average Assets	2.79%	3.35%
NIE to Average Assets excluding non-recurring items ⁽¹⁾⁽²⁾	2.72%	3.32%
Efficiency Ratio	60.06%	71.48%
Efficiency Ratio excluding non-recurring items ⁽¹⁾⁽²⁾	65.29%	72.68%
Net Interest Margin	4.74%	4.56%
Core Net Interest Margin ⁽¹⁾⁽²⁾	4.22%	4.43%
Cost of Funds	0.24%	0.22%
Basic EPS	\$ 0.47	\$ 0.32
Diluted EPS	\$ 0.47	\$ 0.32
Diluted EPS excluding non-recurring items ⁽¹⁾⁽²⁾	\$ 0.34	\$ 0.28

(1) Non-recurring items include merger expenses, discount accretion on acquired loans and recovery of interest on non-accrual loans.

(2) These non-GAAP measures have inherent limitations, are not required to be uniformly applied and are not audited. They should not be considered in isolation or as a substitute for analyses of results reported under GAAP. These non-GAAP measures may not be comparable to similarly titled measures reported by other companies.

Suncrest Bank
Selected Financial Data & Ratios Continued
(Unaudited)

	<u>September 30,</u> <u>2017</u>	<u>June 30,</u> <u>2017</u>	<u>December 31,</u> <u>2016</u>	<u>September 30,</u> <u>2016</u>
At Period End:				
Loans to Deposits	74.34%	79.39%	79.06%	71.43%
Average Loans to Average Deposits (QTD)	78.19%	78.74%	72.48%	78.35%
Non-Performing Assets to Assets	0.37%	0.50%	0.47%	0.87%
Outstanding Shares	7,002,594	7,000,094	6,979,497	5,025,225
Tangible Book Value Per Share ⁽²⁾	\$ 8.03	\$ 7.83	\$ 7.51	\$ 8.20
Book Value Per Share	\$ 8.70	\$ 8.51	\$ 8.21	\$ 8.28

Regulatory Capital Ratios

Tier 1 Leverage (to average assets)	11.20%	11.68%	11.70%	12.42%
Common Equity Tier 1 Capital (to risk weighted assets)	13.51%	13.21%	13.86%	15.13%
Tier 1 Capital (to risk weighted assets)	13.51%	13.21%	13.86%	15.13%
Total Capital (to risk weighted assets)	14.35%	13.96%	14.52%	16.06%

	<u>September 30,</u> <u>2017</u>	<u>June 30,</u> <u>2017</u>	<u>December 31,</u> <u>2016</u>	<u>September 30,</u> <u>2016</u>
<u>Loan Composition</u>				
Commercial and Industrial:	\$ 37,476,021	\$ 36,742,212	\$ 47,280,544	\$ 29,768,830
Loans to Finance Agricultural Production and Other Loans to Farmers:	21,543,264	18,552,301	15,444,057	11,806,620
Loans Secured by Real Estate:				
Secured by Farmland	73,033,469	70,416,897	55,832,554	56,820,664
Construction, Land Development and Other Land	17,123,870	16,227,096	14,276,680	5,484,259
1-4 Family Residential Properties	45,582,496	46,114,444	38,754,918	32,860,175
Multifamily Residential Properties	17,832,938	17,205,320	16,346,739	12,977,421
Owner Occupied Nonresidential Properties	46,285,573	44,799,500	46,777,960	32,915,591
Non-Owner Occupied Nonresidential Properties	88,346,003	86,723,872	72,451,421	38,821,711
Total Loans Secured by Real Estate	288,204,349	281,487,129	244,440,272	179,879,821
Other Loans:	253,132	270,778	352,881	354,685
Total Loans	<u>\$ 347,476,766</u>	<u>\$ 337,052,420</u>	<u>\$ 307,517,754</u>	<u>\$221,809,956</u>

(2) These non-GAAP measures have inherent limitations, are not required to be uniformly applied and are not audited. They should not be considered in isolation or as a substitute for analyses of results reported under GAAP. These non-GAAP measures may not be comparable to similarly titled measures reported by other companies.

Suncrest Bank
Average Balance Sheet and Yields (Unaudited)
For the Three Months Ended

	September 30, 2017			June 30, 2017		
	Average Balance	Interest	Average Yield/Rate	Average Balance	Interest	Average Yield/Rate
Interest Earning Assets:						
Deposits in Other Financial Institutions	\$ 71,702,935	\$ 245,898	1.36%	\$ 63,624,529	\$ 178,555	1.13%
Investment Securities	47,616,726	213,100	1.79%	46,121,258	200,428	1.74%
Loans	<u>343,995,185</u>	<u>5,245,296</u>	6.05%	<u>321,163,279</u>	<u>5,170,236</u>	6.46%
Total Interest Earning Assets	463,314,846	5,704,294	4.88%	430,909,066	5,549,219	5.17%
Noninterest Earning Assets	<u>37,914,993</u>			<u>36,802,262</u>		
Total Assets	<u><u>\$501,229,839</u></u>			<u><u>\$467,711,328</u></u>		
Interest Bearing Liabilities						
Interest Bearing Transaction Accounts	\$ 54,683,752	17,167	0.12%	\$ 53,439,987	16,349	0.12%
Savings and Money Market Accounts	165,318,981	112,579	0.27%	150,330,207	100,742	0.27%
Time Deposits	<u>72,870,206</u>	<u>115,384</u>	0.63%	<u>82,211,779</u>	<u>139,860</u>	0.68%
Total Interest Bearing Deposits	292,872,939	245,130	0.33%	285,981,973	256,951	0.36%
Other Borrowings	<u>-</u>	<u>-</u>	-	<u>-</u>	<u>-</u>	-
Total Interest Bearing Liabilities	292,872,939	245,130	0.33%	285,981,973	256,951	0.36%
Noninterest Bearing Transaction Accounts	<u>147,076,072</u>			<u>121,918,602</u>		
Total Funding Sources	439,949,011			407,900,575		
Noninterest Bearing Liabilities	948,545			895,612		
Shareholders' Equity	<u>60,332,283</u>			<u>58,915,141</u>		
Total Liabilities and Shareholder's Equity	<u><u>\$501,229,839</u></u>			<u><u>\$467,711,328</u></u>		
Net Interest Income		<u>\$ 5,459,164</u>			<u>\$ 5,292,268</u>	
Net Interest Margin			4.67%			4.93%

Suncrest Bank
Average Balance Sheet and Yields (Unaudited)
For the Three Months Ended

	September 30, 2017			September 30, 2016		
	Average Balance	Interest	Average Yield/Rate	Average Balance	Interest	Average Yield/Rate
Interest Earning Assets:						
Deposits in Other Financial Institutions	\$ 71,702,935	\$ 245,898	1.36%	\$ 37,130,076	\$ 46,916	0.50%
Investment Securities	47,616,726	213,100	1.79%	48,060,364	209,382	1.74%
Loans	<u>343,995,185</u>	<u>5,245,296</u>	6.05%	<u>226,045,935</u>	<u>3,305,861</u>	5.82%
Total Interest Earning Assets	463,314,846	5,704,294	4.88%	311,236,375	3,562,159	4.55%
Noninterest Earning Assets	<u>37,914,993</u>			<u>19,580,472</u>		
Total Assets	<u><u>\$501,229,839</u></u>			<u><u>\$330,816,847</u></u>		
Interest Bearing Liabilities						
Interest Bearing Transaction Accounts	\$ 54,683,752	17,167	0.12%	\$ 31,571,601	9,325	0.12%
Savings and Money Market Accounts	165,318,981	112,579	0.27%	86,256,527	36,063	0.17%
Time Deposits	<u>72,870,206</u>	<u>115,384</u>	0.63%	<u>76,111,726</u>	<u>136,973</u>	0.72%
Total Interest Bearing Deposits	292,872,939	245,130	0.33%	193,939,854	182,361	0.37%
Other Borrowings	<u>-</u>	<u>-</u>	-	<u>-</u>	<u>-</u>	-
Total Interest Bearing Liabilities	292,872,939	245,130	0.33%	193,939,854	182,361	0.37%
Noninterest Bearing Transaction Accounts	<u>147,076,072</u>			<u>94,570,166</u>		
Total Funding Sources	439,949,011			288,510,020		
Noninterest Bearing Liabilities	948,545			1,016,741		
Shareholders' Equity	<u>60,332,283</u>			<u>41,290,086</u>		
Total Liabilities and Shareholder's Equity	<u><u>\$501,229,839</u></u>			<u><u>\$330,816,847</u></u>		
Net Interest Income		<u>\$ 5,459,164</u>			<u>\$ 3,379,798</u>	
Net Interest Margin			4.67%			4.32%

Suncrest Bank
Average Balance Sheet and Yields (Unaudited)
For the Nine Months Ended

	September 30, 2017			September 30, 2016		
	Average Balance	Interest	Average Yield/Rate	Average Balance	Interest	Average Yield/Rate
Interest Earning Assets:						
Deposits in Other Financial Institutions	\$ 62,935,383	\$ 539,950	1.15%	\$ 20,297,498	\$ 81,579	0.54%
Investment Securities	46,909,391	610,261	1.73%	48,815,121	643,919	1.76%
Loans	324,251,898	15,003,130	6.19%	219,301,420	9,558,208	5.82%
Total Interest Earning Assets	434,096,672	16,153,341	4.98%	288,414,039	10,283,706	4.76%
Noninterest Earning Assets	38,526,376			21,457,734		
Total Assets	\$ 472,623,048			\$ 309,871,773		
Interest Bearing Liabilities						
Interest Bearing Transaction Accounts	\$ 53,440,858	48,385	0.12%	\$ 30,432,484	28,546	0.13%
Savings and Money Market Accounts	150,982,831	298,946	0.26%	85,394,829	106,020	0.17%
Time Deposits	79,722,368	401,260	0.67%	66,449,315	309,889	0.62%
Total Interest Bearing Deposits	284,146,057	748,591	0.35%	182,276,628	444,455	0.33%
Other Borrowings	-	-	-	357,835	3,806	1.42%
Total Interest Bearing Liabilities	284,146,057	748,591	0.35%	182,634,463	448,261	0.33%
Noninterest Bearing Transaction Accounts	128,101,012			85,830,371		
Total Funding Sources	412,247,069			268,464,834		
Noninterest Bearing Liabilities	1,021,248			835,897		
Shareholders' Equity	59,354,731			40,571,042		
Total Liabilities and Shareholder's Equity	\$ 472,623,048			\$ 309,871,773		
Net Interest Income		\$ 15,404,750			\$ 9,835,445	
Net Interest Margin			4.74%			4.56%