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**Suncrest Bank Reports Record Annual Net Income. Total deposit growth of 20%. Total loan growth of 15%.**

Visalia, CA – Suncrest Bank (OTCQX: SBKK) today reported unaudited financial results for the fourth quarter and full year of 2017.

On December 22, 2017, the Tax Cuts and Jobs Act (“Tax Act”) was signed into law, reducing the federal corporate income tax rate from 35% to 21% effective January 1, 2018. As a result, and in accordance with GAAP, the Company revalued its net deferred tax asset as of December 31, 2017. This resulted in a one-time reduction in the value of our net deferred tax asset of \$1.3 million or \$0.18 per diluted share, recorded as additional income tax expense in the fourth quarter.

“2017 was an outstanding year in terms of organic balance sheet growth,” said Ciaran McMullan, President and CEO of Suncrest Bank. “We finished the year with approximately \$530 million in total assets, an 18.2% increase over the previous year, while total deposits increased by 20.0% and total loans by 14.9%.”

“Our pre “Tax Act” net income set new records of \$4.7 million for the full year and \$1.4 million for the quarter, resulting in diluted EPS<sup>(1)</sup> for the year of 65 cents, a year-over year increase of over 90%.”

McMullan added, “Our anticipated merger with Community Business Bank is progressing extremely well and we are excited by the opportunities that will come with a significantly expanded presence in the Greater Sacramento and Lodi markets.”

### **Full Year 2017 Highlights**

- Record net income for 2017 of \$4.7 million<sup>(1)</sup>, up 170.4% over the prior year
- Diluted full year EPS of \$0.65<sup>(1)</sup>, up 91.2% over the prior year
- Return on average assets of 0.96%<sup>(1)</sup> compared to 0.54% for the prior year
- Return on average equity of 7.85 %<sup>(1)</sup> compared to 4.19% for the prior year
- Efficiency ratio of 59.32% compared to 76.66% for the prior year
- Organic growth in total assets of \$81.3 million or 18.2% over the prior year
- Organic growth in total deposits of \$77.9 million, or 20.0% over the prior year
- Organic growth in total non-maturity deposits<sup>(2)</sup> of \$93.0 million, or 30.5% over the prior year
- Organic growth in total loans of \$45.9 million, or 14.9% over the prior year
- New loan originations<sup>(3)</sup> of over \$110 million with average commitment size of approximately \$600,000

### **Fourth Quarter 2017 Highlights**

- Record fourth quarter net income of \$1.4 million<sup>(1)</sup>, up 3.4% compared to the linked quarter
- Return on average equity of 9.17%<sup>(1)</sup> compared to 9.05% for the linked quarter
- Net Interest Income increased by \$2.1 million, up 61.1% compared to the fourth quarter 2016
- Net Interest Margin for the quarter was 4.45% compared to 4.02% for the fourth quarter 2016
- Total loans increased by \$5.9 million, or 1.7%, during the quarter
- New loan originations<sup>(3)</sup> were \$17.3 million during the quarter
- Total risk based capital ratio was 14.47% and Tier 1 leverage ratio was 10.58%
- On November 7, 2017 we announced an agreement to merge with Community Business Bank, headquartered in West Sacramento, CA with approximately \$325.5 million in assets at September 30, 2017
- Merger is expected to close in the second quarter of 2018 and is subject to the customary closing conditions

- (1) Excludes one-time impact of tax expense associated with the "Tax Act"  
(2) Non-interest bearing demand, NOW, Savings and Money Market  
(3) Includes unfunded commitments

## Income Statement

The comparability of fourth quarter net income to the same quarter last year, and the linked quarter, is impacted by the one-time impact of tax expense associated with the "Tax Act", non-recurring costs associated with our acquisition of Security First Bank, and non-recurring income due to the recognition of fair value discount accretion on acquired loans.

<u>Period</u>	<u>Net Income</u>	<u>Non-recurring income</u>	<u>Non-recurring costs(4)</u>	<u>Core Net Interest Income(5) (6)</u>	<u>Core Net Income(5) (6)</u>	<u>Core NIM(5) (6)</u>	<u>Core Diluted EPS(5) (6)</u>
Q4 2017	\$ 111,999	\$ 434,412	\$ 1,430,000	\$ 5,096,185	\$ 1,285,999	4.10%	\$ 0.18
Q3 2017	\$ 1,365,183	\$ 543,492	\$ -	\$ 4,915,672	\$ 1,045,338	4.21%	\$ 0.15
Q4 2016	\$ 110,438	\$ 43,986	\$ 725,000	\$ 3,389,802	\$ 554,538	3.97%	\$ 0.11

(4) Includes \$1.3 million related to the "Tax Act" and \$130,000 in non-recurring merger expenses.

(5) Excludes non-recurring income and non-recurring costs.

(6) Non-GAAP financial measure.

Core net income for the quarter, which excludes all non-recurring items, was a record \$1.29 million or \$0.18 per diluted share compared with core net income of \$0.55 million or \$0.11 per diluted share for the fourth quarter of 2016, and \$1.05 million or \$0.15 for the linked quarter. Core net interest income for the quarter was \$5.1 million, an increase of \$1.7 million or 50.3% over the same quarter last year.

Non-interest income for the quarter was \$0.29 million, an increase of 23.9% over the same quarter last year while non-interest income for the full year was \$1.36 million, an increase of 22.9% over the full year 2016. Full year 2017 non-interest income includes \$0.28 million in income generated through the gain on sale of a number of government guaranteed loans. This gain on sale income was \$0.29 million lower than the full year 2016. While we currently have a number of these loans available for sale, we chose to hold them on balance sheet, which largely explains the difference between gain on sale income from 2016 and 2017.

Non-interest expense for the quarter was \$3.33 million, a decrease of approximately \$44,000 or 1.3% compared to the fourth quarter of 2016, and an increase of approximately \$142,000 compared to the linked quarter. This increase is largely explained by \$130,000 in non-recurring costs associated with our upcoming merger.

Core net interest margin (NIM), which removes accretion of loan fair value marks and non-recurring items such as recovery of interest, was 4.10% for the quarter, an increase of 13 basis points from the same quarter last year. This improvement was driven primarily by a lower cost of funds and improved return on our investment securities. Our Core NIM declined by 11 basis points when compared to the linked quarter driven by average loans being a lower percentage of average earnings assets in the last quarter.

## Balance Sheet

Total assets declined by \$0.4 million during the quarter and have increased, year over year, by \$81.3 million, or 18.2%. Total deposits declined during the quarter by approximately \$0.5 million, or 0.1%, although this reflects the net impact of an increase in non-maturity deposits of approximately \$3.0 million and a decline in time deposits of approximately \$3.6 million. Total deposits have increased by \$77.9 million or 20% year over year. This outstanding growth reflects our focus on lower cost core deposits. Non-maturity deposits have increased by \$93.0 million or 30.5% over the prior year, while time deposits declined by \$15.1 million, or 17.9%. Our cost of funds has declined by 3 basis points when comparing this quarter to the same quarter last year.

Total loans increased by \$5.9 million during the quarter, or 1.7%, and new loan originations together with new unfunded commitments during the quarter were approximately \$17 million. Commercial real estate loans (both owner and non-owner occupied) increased by \$8.5 million or 6.3%, and were well distributed across various real estate sectors. Construction and land development loans declined by \$4.7 million, or 27.7%, due to the completion of a number of commercial construction loans, which we transitioned to permanent financing. Loans to finance agricultural production declined by \$1.3 million, which is the net result of pay downs of 2017 harvest lines and initial draws of our 2018 lines.

At December 31, 2017, commercial and industrial loans were \$39.2 million or 11.1% of total loans, loans secured by farmland and loans to finance agricultural production were \$94.7 million or 26.8%, and loans secured by real estate (excluding farmland) were \$219.2 million or 62.0%.

At December 31, 2016, commercial and industrial loans were \$47.3 million or 15.4% of total loans, loans secured by farmland and loans to finance agricultural production were \$71.3 million or 23.2%, and loans secured by real estate (excluding farmland) were \$188.6 million or 61.3%

	% of Total Loans at 12/31/17	% of Total Loans at 12/31/16
Commercial & Industrial Loans	11.1%	15.4%
Farmland & Agricultural Production	26.8%	23.2%
Real Estate (excl. Farmland)	62.0%	61.3%

Total loans have grown by \$45.9 million or 14.9% over the previous year with 100% of this growth sourced locally through direct local business relationships rather than through purchased participations or loan pool investments.

### **Asset Quality**

Non-performing assets were \$0.97 million or 0.18% of total assets at December 31, 2017 compared with \$1.95 million or 0.37% of total assets at September 30, 2017. This decrease was primarily due to the full pay off of one non-accrual loan relationship and the upgrade of an additional non-accrual loan.

The company did not record any additional loan loss provision during the fourth quarter, and the allowance for loan losses as a percentage of total loans, excluding acquired loans that have been marked to fair value, was 1.27% at December 31, 2017 (including \$246,000 in specific reserves) compared to 1.27% at September 30, 2017.

### **Capital**

Suncrest Bank remained well capitalized at December 31, 2017. All of the Bank's capital ratios are above minimum regulatory standards for "well capitalized" institutions.

At December 31, 2017 the tangible book value per common share was \$8.02 with common shares issued of 7,007,594 as of the same date. This compares to a tangible book value per common share of \$8.03 at September 30, 2017 and \$7.83 at June 30, 2017. The decline in tangible book value per share of \$0.01 from the linked quarter is primarily explained by the one-time impact of tax expense associated with the "Tax Act." 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 and 2018 was named to the 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](http://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>December 31,</u> <u>2017</u>	<u>September 30,</u> <u>2017</u>	<u>December 31,</u> <u>2016</u>
<b>ASSETS</b>			
Cash and Due from Banks	\$ 29,728,313	\$ 24,718,147	\$ 25,567,875
Federal Funds Sold	33,006,000	74,053,000	36,979,000
<b>TOTAL CASH AND CASH EQUIVALENTS</b>	<b>62,734,313</b>	<b>98,771,147</b>	<b>62,546,875</b>
Investment Securities Available for Sale (AFS)	90,368,057	60,079,743	53,567,064
Loans:			
Total Loans	353,368,194	347,476,766	307,517,754
Allowance for Loan Losses	( 3,412,669)	( 3,412,669)	( 2,496,163)
<b>NET LOANS</b>	<b>349,955,525</b>	<b>344,064,097</b>	<b>305,021,591</b>
Federal Home Loan Bank and Other Bank Stock, at Cost	3,152,891	3,152,891	3,152,891
Premises and Equipment	5,904,262	5,943,586	4,218,360
Other Real Estate Owned	313,720	313,720	788,842
Bank Owned Life Insurance	5,238,821	5,208,420	5,114,446
Goodwill	3,325,220	3,325,220	3,325,220
Core Deposit Intangible	1,313,301	1,379,129	1,576,611
Accrued Interest and Other Assets	6,611,278	7,121,563	8,340,728
	<u>\$ 528,917,388</u>	<u>\$ 529,359,516</u>	<u>\$ 447,652,628</u>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
Deposits:			
Noninterest-bearing Demand	\$ 162,335,707	\$ 164,528,813	\$ 122,835,165
Savings, NOW and Money Market Accounts	235,311,974	230,090,133	181,779,826
Time Deposits	69,253,295	72,822,776	84,371,288
<b>TOTAL DEPOSITS</b>	<b>466,900,976</b>	<b>467,441,722</b>	<b>388,986,279</b>
Accrued Interest and Other Liabilities	1,199,304	986,090	1,375,691
<b>TOTAL LIABILITIES</b>	<b>468,100,280</b>	<b>468,427,812</b>	<b>390,361,970</b>
Shareholders' Equity:			
Common Stock - No par value	57,202,344	57,202,344	57,046,519
Additional Paid-in Capital	2,062,548	2,007,428	1,851,183
Retained Earnings (Deficit)	2,295,485	2,063,487	( 1,210,042)
Accumulated Other Comprehensive Income (Loss) - Net			
Unrealized Gain (Loss) on Securities AFS	( 743,269)	( 341,555)	( 397,002)
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>60,817,108</b>	<b>60,931,704</b>	<b>57,290,658</b>
	<u>\$ 528,917,388</u>	<u>\$ 529,359,516</u>	<u>\$ 447,652,628</u>

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

	<b>December 31,</b>	<b>September 30,</b>	<b>December 31,</b>
	<b>2017</b>	<b>2017</b>	<b>2016</b>
<b>INTEREST INCOME</b>			
Interest and Fees on Loans	\$ 5,170,322	\$ 5,245,296	\$ 3,347,320
Interest on Investment Securities	368,311	213,100	217,389
Interest on Federal Funds Sold and Other	269,180	245,898	77,067
<b>TOTAL INTEREST INCOME</b>	<b>5,807,813</b>	<b>5,704,294</b>	<b>3,641,776</b>
<b>INTEREST EXPENSE</b>			
Interest on Savings Deposits, NOW and Money Market Accounts	159,900	129,746	69,232
Interest on Time Deposits	117,316	115,384	138,756
Interest on Other Borrowings	-	-	-
<b>TOTAL INTEREST EXPENSE</b>	<b>277,216</b>	<b>245,130</b>	<b>207,988</b>
<b>NET INTEREST INCOME</b>	<b>5,530,597</b>	<b>5,459,164</b>	<b>3,433,788</b>
Provision for Loan Losses	-	350,000	-
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES</b>	<b>5,530,597</b>	<b>5,109,164</b>	<b>3,433,788</b>
<b>NONINTEREST INCOME</b>			
Service Charges, Fees, and Other Income	286,759	259,989	231,512
Gain on Sale of Loans	-	157,861	-
	<b>286,759</b>	<b>417,850</b>	<b>231,512</b>
<b>NONINTEREST EXPENSE</b>			
Salaries and Employee Benefits	1,862,316	1,855,584	1,929,636
Occupancy Expenses	344,874	370,999	349,932
Other Expenses	1,122,764	961,048	1,094,794
	<b>3,329,954</b>	<b>3,187,631</b>	<b>3,374,362</b>
<b>INCOME BEFORE INCOME TAXES</b>	<b>2,487,402</b>	<b>2,339,383</b>	<b>290,938</b>
Income Taxes	2,375,403	974,200	180,500
<b>NET INCOME</b>	<b>\$ 111,999</b>	<b>\$ 1,365,183</b>	<b>\$ 110,438</b>

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

	<b>December 31,</b> <b>2017</b>	<b>December 31,</b> <b>2016</b>
<b>INTEREST INCOME</b>		
Interest and Fees on Loans	\$ 20,173,453	\$ 12,905,528
Interest on Investment Securities	978,572	861,307
Interest on Federal Funds Sold and Other	809,129	336,770
<b>TOTAL INTEREST INCOME</b>	<b>21,961,154</b>	<b>14,103,605</b>
<b>INTEREST EXPENSE</b>		
Interest on Savings Deposits, NOW and Money Market Accounts	507,232	203,798
Interest on Time Deposits	518,576	448,644
Interest on Other Borrowings	-	3,806
<b>TOTAL INTEREST EXPENSE</b>	<b>1,025,808</b>	<b>656,248</b>
<b>NET INTEREST INCOME</b>	<b>20,935,346</b>	<b>13,447,357</b>
Provision for Loan Losses	950,000	235,000
<b>NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES</b>	<b>19,985,346</b>	<b>13,212,357</b>
<b>NONINTEREST INCOME</b>		
Service Charges, Fees, and Other Income	1,081,099	535,563
Gain on Sale of Loans	275,515	568,612
	1,356,614	1,104,175
<b>NONINTEREST EXPENSE</b>		
Salaries and Employee Benefits	7,524,994	6,092,427
Occupancy Expenses	1,389,326	1,332,865
Other Expenses	4,309,610	3,730,596
	13,223,930	11,155,888
<b>INCOME BEFORE INCOME TAXES</b>	<b>8,118,030</b>	<b>3,160,644</b>
Income Taxes	4,732,503	1,427,700
<b>NET INCOME</b>	<b>\$ 3,385,527</b>	<b>\$ 1,732,944</b>

**Suncrest Bank**  
**Selected Financial Data & Ratios (Unaudited)**

	<b>December 31,</b> <b>2017</b>	<b>September 30,</b> <b>2017</b>	<b>December 31,</b> <b>2016</b>
<b>For the three months ended:</b>			
Return on Average Assets(ROAA)	0.08%	1.09%	0.12%
ROAA excluding non-recurring items <sup>(1)(2)</sup>	0.97%	0.83%	0.61%
Return on Average Equity(ROAE)	0.73%	9.05%	1.01%
ROAE excluding non-recurring items <sup>(1)(2)</sup>	8.35%	6.93%	5.06%
Noninterest Expense (NIE) To Average Assets	2.50%	2.54%	3.70%
NIE to Average Assets excluding non-recurring items <sup>(1)(2)</sup>	2.40%	2.54%	2.91%
Efficiency Ratio	57.24%	54.24%	92.06%
Efficiency Ratio excluding non-recurring items <sup>(1)(2)</sup>	59.44%	59.77%	73.16%
Net Interest Margin	4.45%	4.67%	4.02%
Core Net Interest Margin <sup>(1)(2)</sup>	4.10%	4.21%	3.97%
Cost of Funds	0.23%	0.22%	0.26%
Basic Earnings Per Share (EPS)	\$ 0.01	\$ 0.19	\$ 0.02
Diluted EPS	\$ 0.01	\$ 0.19	\$ 0.02
Diluted EPS excluding non-recurring items <sup>(1)(2)</sup>	\$ 0.18	\$ 0.15	\$ 0.11

	<b>December 31,</b> <b>2017</b>	<b>December 31,</b> <b>2016</b>
<b>For the twelve months ended:</b>		
ROAA	0.69%	0.54%
ROAA excluding non-recurring items <sup>(1)(2)</sup>	0.76%	0.64%
ROAE	5.67%	4.19%
ROAE excluding non-recurring items <sup>(1)(2)</sup>	6.20%	5.04%
NIE To Average Assets	2.71%	3.45%
NIE to Average Assets excluding non-recurring items <sup>(1)(2)</sup>	2.63%	3.21%
Efficiency Ratio	59.32%	76.66%
Efficiency Ratio excluding non-recurring items <sup>(1)(2)</sup>	63.73%	72.81%
Net Interest Margin	4.66%	4.44%
Core Net Interest Margin <sup>(1)(2)</sup>	4.19%	4.34%
Cost of Funds	0.24%	0.23%
Basic EPS	\$ 0.48	\$ 0.34
Diluted EPS	\$ 0.47	\$ 0.34
Diluted EPS excluding non-recurring items <sup>(1)(2)</sup>	\$ 0.52	\$ 0.41

(1) Non-recurring items include deferred tax asset write-down, 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>December 31,</u> <u>2017</u>	<u>September 30,</u> <u>2017</u>	<u>December 31,</u> <u>2016</u>
<b>At Period End:</b>			
Loans to Deposits	75.68%	74.34%	79.06%
Average Loans to Average Deposits (QTD)	73.46%	78.19%	73.72%
Non-Performing Assets to Assets	0.18%	0.37%	0.47%
Outstanding Shares	7,007,594	7,002,594	6,979,497
Tangible Book Value Per Share <sup>(2)</sup>	\$ 8.02	\$ 8.03	\$ 7.51
Book Value Per Share	\$ 8.68	\$ 8.70	\$ 8.21

Regulatory Capital Ratios

Tier 1 Leverage (to average assets)	10.58%	11.20%	11.70%
Common Equity Tier 1 Capital (to risk weighted assets)	13.63%	13.51%	13.86%
Tier 1 Capital (to risk weighted assets)	13.63%	13.51%	13.86%
Total Capital (to risk weighted assets)	14.47%	14.35%	14.52%

	<u>December 31,</u> <u>2017</u>	<u>September 30,</u> <u>2017</u>	<u>December 31,</u> <u>2016</u>
<u>Loan Composition</u>			
Commercial and Industrial:	\$ 39,160,436	\$ 37,476,021	\$ 47,280,544
Loans to Finance Agricultural Production and Other Loans to Farmers:	20,213,687	21,543,264	15,444,057
Loans Secured by Real Estate:			
Secured by Farmland	74,503,408	73,033,469	55,832,554
Construction, Land Development and Other Land	12,383,517	17,123,870	14,276,680
1-4 Family Residential Properties	45,261,076	45,582,496	38,754,918
Multifamily Residential Properties	18,504,600	17,832,938	16,346,739
Owner Occupied Nonresidential Properties	50,715,973	46,285,573	46,777,960
Non-Owner Occupied Nonresidential Properties	<u>92,378,431</u>	<u>88,346,003</u>	<u>72,451,421</u>
Total Loans Secured by Real Estate	293,747,005	288,204,349	244,440,272
Other Loans:	<u>247,066</u>	<u>253,132</u>	<u>352,881</u>
Total Loans	<u>\$ 353,368,194</u>	<u>\$ 347,476,766</u>	<u>\$ 307,517,754</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**

	December 31, 2017			September 30, 2017		
	Average Balance	Interest	Average Yield/Rate	Average Balance	Interest	Average Yield/Rate
<b>Interest Earning Assets:</b>						
Deposits in Other Financial Institutions	\$ 74,631,467	\$ 269,180	1.43%	\$ 71,702,935	\$ 245,898	1.36%
Investment Securities	73,019,626	368,311	2.02%	47,616,726	213,100	1.79%
Loans	345,324,119	5,170,322	5.94%	343,995,185	5,245,296	6.05%
Total Interest Earning Assets	492,975,212	5,807,813	4.67%	463,314,846	5,704,294	4.88%
Noninterest Earning Assets	39,859,575			37,914,993		
Total Assets	\$532,834,787			\$501,229,839		
<b>Interest Bearing Liabilities</b>						
Interest Bearing Transaction Accounts	\$ 57,337,498	18,006	0.12%	\$ 54,683,752	17,167	0.12%
Savings and Money Market Accounts	178,504,255	141,894	0.32%	165,318,981	112,579	0.27%
Time Deposits	71,184,502	117,316	0.65%	72,870,206	115,384	0.63%
Total Interest Bearing Deposits	307,026,255	277,216	0.36%	292,872,939	245,130	0.33%
Other Borrowings	-	-	-	-	-	-
Total Interest Bearing Liabilities	307,026,255	277,216	0.36%	292,872,939	245,130	0.33%
Noninterest Bearing Transaction Accounts	163,029,890			147,076,072		
Total Funding Sources	470,056,145			439,949,011		
Noninterest Bearing Liabilities	1,188,217			948,545		
Shareholders' Equity	61,590,425			60,332,283		
Total Liabilities and Shareholder's Equity	\$532,834,787			\$501,229,839		
Net Interest Income		\$ 5,530,597			\$ 5,459,164	
Net Interest Margin			4.45%			4.67%

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

	December 31, 2017			December 31, 2016		
	Average Balance	Interest	Average Yield/Rate	Average Balance	Interest	Average Yield/Rate
<b>Interest Earning Assets:</b>						
Deposits in Other Financial Institutions	\$ 74,631,467	\$ 269,180	1.43%	\$ 56,876,315	\$ 77,067	0.54%
Investment Securities	73,019,626	368,311	2.02%	47,420,583	217,389	1.83%
Loans	<u>345,324,119</u>	<u>5,170,322</u>	5.94%	<u>235,492,338</u>	<u>3,347,320</u>	5.65%
Total Interest Earning Assets	492,975,212	5,807,813	4.67%	339,789,236	3,641,776	4.26%
Noninterest Earning Assets	<u>39,859,575</u>			<u>24,668,775</u>		
Total Assets	<u><u>\$532,834,787</u></u>			<u><u>\$364,458,011</u></u>		
<b>Interest Bearing Liabilities</b>						
Interest Bearing Transaction Accounts	\$ 57,337,498	18,006	0.12%	\$ 37,350,079	11,545	0.12%
Savings and Money Market Accounts	178,504,255	141,894	0.32%	100,402,892	57,687	0.23%
Time Deposits	<u>71,184,502</u>	<u>117,316</u>	0.65%	<u>78,707,628</u>	<u>138,756</u>	0.70%
Total Interest Bearing Deposits	307,026,255	277,216	0.36%	216,460,599	207,988	0.38%
Other Borrowings	<u>-</u>	<u>-</u>	-	<u>-</u>	<u>-</u>	-
Total Interest Bearing Liabilities	307,026,255	277,216	0.36%	216,460,599	207,988	0.38%
Noninterest Bearing Transaction Accounts	<u>163,029,890</u>			<u>103,001,751</u>		
Total Funding Sources	470,056,145			319,462,350		
Noninterest Bearing Liabilities	1,188,217			1,180,237		
Shareholders' Equity	<u>61,590,425</u>			<u>43,815,424</u>		
Total Liabilities and Shareholder's Equity	<u><u>\$532,834,787</u></u>			<u><u>\$364,458,011</u></u>		
Net Interest Income		<u>\$ 5,530,597</u>			<u>\$ 3,433,788</u>	
Net Interest Margin			4.45%			4.02%

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

	December 31, 2017			December 31, 2016		
	Average Balance	Interest	Average Yield/Rate	Average Balance	Interest	Average Yield/Rate
<b>Interest Earning Assets:</b>						
Deposits in Other Financial Institutions	\$ 65,872,699	\$ 809,129	1.23%	\$ 29,455,847	\$ 336,770	1.14%
Investment Securities	53,504,090	978,572	1.83%	48,461,595	861,307	1.78%
Loans	<u>329,661,707</u>	<u>20,173,453</u>	6.12%	<u>225,075,700</u>	<u>12,905,528</u>	5.73%
Total Interest Earning Assets	449,038,496	21,961,154	4.89%	302,993,142	14,103,605	4.65%
Noninterest Earning Assets	<u>38,625,020</u>			<u>20,523,318</u>		
Total Assets	<u>\$ 487,663,516</u>			<u>\$ 323,516,460</u>		
<b>Interest Bearing Liabilities</b>						
Interest Bearing Transaction Accounts	\$ 54,413,673	66,391	0.12%	\$ 32,173,373	40,091	0.12%
Savings and Money Market Accounts	157,970,997	440,841	0.28%	89,149,467	163,707	0.18%
Time Deposits	<u>77,542,385</u>	<u>518,576</u>	0.67%	<u>69,548,743</u>	<u>448,644</u>	0.65%
Total Interest Bearing Deposits	289,927,055	1,025,808	0.35%	190,871,583	652,442	0.34%
Other Borrowings	<u>-</u>	<u>-</u>	-	<u>266,194</u>	<u>3,806</u>	-
Total Interest Bearing Liabilities	289,927,055	1,025,808	0.35%	191,137,777	656,248	0.34%
Noninterest Bearing Transaction Accounts	<u>136,974,114</u>			<u>90,142,557</u>		
Total Funding Sources	426,901,169			281,280,334		
Noninterest Bearing Liabilities	1,063,685			921,982		
Shareholders' Equity	<u>59,698,662</u>			<u>41,314,144</u>		
Total Liabilities and Shareholder's Equity	<u>\$ 487,663,516</u>			<u>\$ 323,516,460</u>		
Net Interest Income		<u>\$ 20,935,346</u>			<u>\$ 13,447,357</u>	
Net Interest Margin			4.66%			4.44%