

FOR IMMEDIATE RELEASE

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Suncrest Bank Named to top 100 Best Performing by S&P Global Market Intelligence

Suncrest Ranks 6th Best Performing in California

SACRAMENTO & VISALIA, Calif. Suncrest Bank (OTCQX: SBKK) today announced it has been named as one of S&P's Global Market Intelligence Top 100 Best-Performing Community Banks for 2018 with assets less than \$3 billion. Suncrest ranked 30th overall and 6th in the State of California. To compile the rankings S&P considers a set of performance criteria including; return on average tangible assets before tax, net charge-offs as a percentage of average loans, adjusted Texas ratio, efficiency ratio, net interest margin and loan growth.

"Our goal is to be *The Best* Community Bank in California," said Ciaran McMullan, President and CEO of Suncrest Bank. "We want to achieve that in three ways; by being the best to work for in terms of employee engagement and our organizational culture, the best to work with in terms of how well we support our customers and our communities, and the best to invest in, in terms of financial performance and shareholder value."

McMullan added, "Being named to this list is an important milestone on the path to achieving our "Best to Invest In" goal."

- [Click here](#) to see the list of the top 100 community banks under \$3 billion in assets for 2018.

J.P. O'Sullivan, Managing Director of Financial Institutions at S&P Global Market Intelligence said, "Year-after-year, we see the increasingly significant role that community banks and credit unions play in their local communities. From metropolitan cities to the rural towns across the US, access to credit through local banks and credit unions is a key driver for local economic growth."

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

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.

About S&P Global Market Intelligence

At S&P Global Market Intelligence, we know that not all information is important—some of it is vital. We integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities globally can gain the intelligence essential to making business and financial decisions with conviction. S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI). For more information, visit www.spglobal.com.