

**FOR IMMEDIATE RELEASE**

**May 20, 2019**

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## **Suncrest Bank Named to Top 200 Healthiest Banks**

### **Receives A+ Rating**

SACRAMENTO & VISALIA, Calif. Suncrest Bank (OTCQX: SBKK) today announced it has been named as one of DepositAccounts.com Top 200 Healthiest Banks for 2019. This is the second year in a row that Suncrest Bank has been named to this prestigious list. Suncrest received an A+ rating signifying its status as one of the healthiest banks in the United States. To compile the rankings, DepositAccounts.com analyzes data from 5,267 federally insured U.S. banks and considers a set of performance criteria including; capitalization, adjusted Texas ratio, and deposit growth.

- [Click here](#) to see the review by DepositAccount.com

“Our goal is to be *The Best Community Bank in California*,” said Ciaran McMullan, President and CEO of Suncrest Bank. “We call it our “Three in Three Strategy,” which is to be 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 communities, and *the best to invest in*, in terms of financial performance and shareholder value.”

McMullan added, “Making this list for the second year running is an important step in achieving our “Three in Three” goals and a reflection of our strong growth in core, low cost deposits.”

#### **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.