



FOR IMMEDIATE RELEASE

**PCBB Receives \$11.6 Million In
U.S. Treasury Department TARP Capital Purchase Program**
Leading Bankers' Bank Further Strengthens Capital Ratios

SAN FRANCISCO, Jan. 14, 2009 – Pacific Coast Bankers' Bancshares (PCBB), the nation's leading bankers' bank, today announced that it has received \$11.6 million as an approved participant in the U.S. Treasury Department's TARP Capital Purchase Program.

The TARP Capital Purchase Program is a voluntary program for healthy U.S. financial institutions created to stimulate lending to businesses and consumers across the country. Institutions receiving TARP capital must undergo an extensive review by their primary banking regulator and the U.S. Treasury Department.

"TARP capital fortifies PCBB's already strong capital ratios and enables PCBB to fulfill its mission of helping our community bank customers increase lending to individuals and businesses," said Steve Brown, PCBB President and Chief Executive Officer. "Given the unprecedented challenges in today's marketplace, increasing capital is a prudent measure that also gives PCBB greater flexibility."

The table below shows the impact to consolidated capital ratios from the U.S. Department of Treasury's \$11.6 million investment in PCBB.

	Actual <u>12/31/2007</u>	Unaudited <u>12/31/2008</u>
Tier 1 risk-based capital ratio	12.71%	16.28%
Total risk-based capital ratio	15.10%	17.53%

About Pacific Coast Bankers' Bancshares

Pacific Coast Bankers' Bancshares (PCBB) is the holding company for Pacific Coast Bankers' Bank and its broker-dealer, Banc Investment Group, LLC ("BIG"). For over a decade, PCBB has been one of the fastest growing financial services companies dedicated to serving the needs of more than 4,000 community banks across the country. PCBB provides its services with a highly personalized touch and is a leader in the community banking industry. PCBB provides a suite of innovative products and services, including loan participations, cash management, international payments, federal funds, capital markets products, consulting services and bank organizational support across the country. For more information, call 415.399.1900, or www.pccb.com.

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