



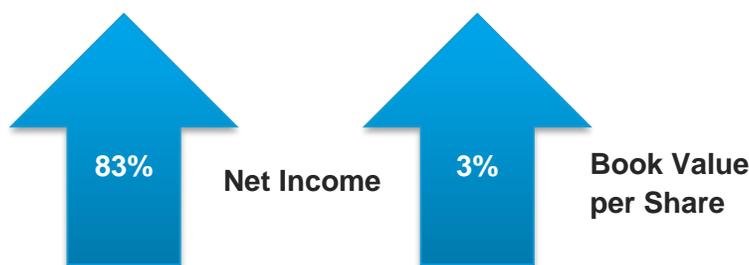
## Pacific Coast Bankers' Bancshares Reports Financial Results for 1Q 2017 *(unaudited)*

### A Letter from the President & CEO, Steve Brown

Pacific Coast Bankers' Bancshares, parent company of Pacific Coast Bankers' Bank ("Bank"), reported net income for the first quarter 2017 of \$1.4mm or \$1.20 per share, compared to \$0.8mm or \$0.94 per share for the prior quarter. For the quarter, we delivered a solid consolidated 12.0% return on tangible common equity for shareholders.

The first quarter was a strong one, as we built on momentum from last year. During the quarter our community bank customers continued to leverage our products and services, as many continued to take action to boost their growth, protect margins, manage risk and capture and retain more of their clients. The quarter stands as a small reflection of our more than 20 year commitment to working with community bankers to help them thrive and succeed. We deeply appreciate the relationships we have built together over the years and look forward to strengthening them even further in 2017.

Looking at Bank performance, we delivered record first quarter earnings, with significant contributions from strong growth in both net interest income and non-interest income. Asset quality and liquidity remained strong, as the Texas Ratio was less than 1% and over 50% of assets were in cash and securities. Total assets were \$770mm and the loan portfolio was \$299mm at the end of the quarter.



*"We are pleased to have helped so many community banks during the quarter and to see the resulting corporate performance. Despite a rapidly changing environment, PCBB continues to deliver strong shareholder performance."*

*- Ken Cosgrove  
Chairman of PCBB*

On a consolidated basis, net income jumped almost 83% compared to the prior quarter and was only slightly below the prior first quarter record. Meanwhile, book value per share climbed almost 3% from the prior quarter. Customer activity ramped up post-election and our suite of products and services positioned us to surpass prior quarter results.



## Consolidated Financial Highlights

Quarterly Period Ended	Q4 2016	Q1 2017
Total Assets (000's)	767,989	769,754
ROAE (%)	6.5	12.0
EPS	0.94	1.20
Book Value per Share	41.36	42.53
Net Income (000's)	780	1,426

As we have been writing about, digital banking is no longer considered a technology innovation but is now a customer expectation. According to eMarketer's most recent assessment, almost 60% of the US population will be digital banking customers this year. Given this level of industry growth, all banks continue their work in this area and we're no exception. We have already taken steps to well-position ourselves for this shift, as we seek to better serve our community bank customers with expanded digital offerings.

To find more detailed information on bank capital ratios and other bank information, visit our Investor Relations Center at [www.pccb.com/company/investors.html](http://www.pccb.com/company/investors.html).

Steve Brown  
President and CEO | PCBB