

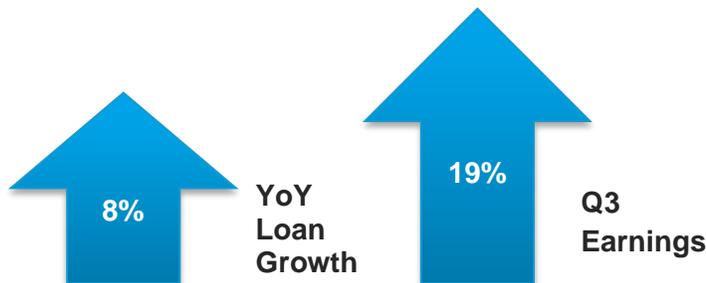


Pacific Coast Bankers' Bancshares Reports Financial Results for 3Q 2017 (*unaudited*)

A Letter from the President & CEO, Steve Brown

Pacific Coast Bankers' Bancshares, parent company of PCBB ("Bank"), reported net income through the third quarter 2017 of \$3.9mm or \$3.35 per share. This is a 19% improvement over the second quarter, and for the nine months ending September 30, we also delivered a solid consolidated 10.9% return on tangible common equity for shareholders.

Looking at Bank performance, the loan portfolio grew 8% YoY, while operating expenses decreased 1% and net interest margin grew 10% versus the same quarter prior year. 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 \$824mm and the loan portfolio was \$318mm at the end of the quarter.



“By helping bankers in support of their communities as a true partner, our team continues to deliver solid financial results and ongoing shareholder value.”

*- Ken Cosgrove
Chairman of PCBB*

Since the end of last year, the PCBB team has continued to focus on a strategic plan designed to streamline business processes, proactively manage shifting customer behaviors and leverage technology for future growth to provide further shareholder benefit. Our ongoing digital transformation initiative positions us not only to better serve our customers in a rapidly changing environment, but also to continue adding value for our shareholders over the longer term.

During the past quarter, we also announced the launch of our complete Current Expected Credit Loss (CECL) solution – the only one in the industry provided by a bank for other banks. To ensure a successful CECL implementation, community banks seek blended technical, financial and credit expertise and our solution delivers. Our solution not only helps throughout CECL's transition period, but also delivers market leader expertise in risk management along the way.



Consolidated Financial Highlights

	2Q 2017	3Q 2017
Total Assets (000's)	\$769,754	\$824,234
Total Loans (000's)	\$308,723	\$318,162
Net Income (000's)	\$1,141	\$1,367
Tangible ROAE (%)	9.5%	11.2%
EPS	\$1.05	\$1.26
Book Value per Share	\$43.14	\$44.41

We have just finished a series of successful Executive Management Conferences around the country. These provide a forum not only for community bank discussion around strategic issues and opportunities, but also the opportunity for community bankers to directly engage with experts to solve specific bank needs. These conferences provided a great mix of takeaways that community bankers are putting into action, as they leverage thought-provoking and impactful information to drive long-term success.

The quarter stands as a small reflection of our more than 20-year commitment to helping community bankers just like you thrive and succeed. Thank you for your support over the years, and to find more detailed information on Bank capital ratios and other information, visit our Investor Relations Center at www.pccb.com/company/investors.html.

Steve Brown
President and CEO | PCBB