



Pacific Coast Bankers' Bancshares Reports Financial Results for 3Q 2018 (*unaudited*)

“Our commitment to customers combined with ongoing investment in digital innovation and enhancements to our core business lines all helped drive record earnings. We continue to deliver industry-leading returns to shareholders alongside increased value to our community bank customers.”

Steve Brown
President & CEO

Pacific Coast Bankers' Bancshares (“Company”) and its subsidiary, Pacific Coast Bankers' Bank (“PCBB”), reported record quarterly and YTD net income of \$2.3 million and \$5.4 million, respectively through the third quarter 2018. This net income is compared with \$1.4 million and \$3.9 million, respectively for the same periods in 2017.

Quarterly net revenues reached \$10.9 million and totaled \$28.9 million YTD. ROACE was 20% for the third quarter and 16% YTD.

As of the third quarter, Company returned 78% of earnings to common shareholders, including common dividends and common share repurchases.

Special Note: For qualified investors, shares of Company stock are available for purchase. Please contact us if you have interest.

Highlights

- Record earnings with an increase of 37% YoY
- Record quarterly revenue from international services and hedging business lines
- Strong growth in customers
- Ongoing investments in the franchise included:
 - Expanding business development teams in various markets including the Southeast and Mid-Atlantic
 - Increased technological transformation and digitization efforts across the company

Financial Summary As of 9/30/18	
Total Assets (mm)	\$789
Total Loans (mm)	\$325
Deposits (mm)	\$628
Book Value Per Share	\$42.99

Quarterly EPS is Increasing





- Significant ongoing technology investments continued in 2018 including: advisory data platform, compliance monitoring solution, and key business partner integration
- Asset quality remained strong
- Increased return to shareholders with a quarterly ROACE of 20% and YTD of 16%
- Capital ratios for the banking subsidiary remained strong, with \$79 million in total capital and a total risk-based ratio of 19.8% at the end of the third quarter

Pacific Coast Bankers' Bancshares Performance Summary		
	3Q	YTD
Net Revenues (mm)	\$10.9	\$28.9
Net Income (mm)	\$2.3	\$5.4
ROACE	20%	16%
Earnings per share	\$2.21	\$5.10

PCBB Bank Capital Ratios	
Tier 1 Capital (mm)	\$74
Total Capital (mm)	\$79
Total Risk-based	19.8%
Tier 1 Risk-based	18.6%
Leverage	9.5%

For over 20 years, our team has focused on helping your team thrive regardless of market and industry conditions. Today, we continue to digitize and transform our business lines, add more self-service capabilities for customers, and support it all with an unparalleled team. As we upgrade the customer experience, we seek to enhance and balance our personal touch with newer digital elements. With a solid foundation, supported by ongoing investments in people and technology, we are able to add value to shareholders and customers as the industry leader for years to come.

Interested in purchasing shares?

Please call (888) 399-1930

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