



COMMUNITY BUSINESS BANK

DISCOVER THE DIFFERENCE®

Merger of Suncrest Bank & CBBC Bancorp

Investor Presentation - November 7th, 2017



Forward Looking Statements

Except for the historical information in this presentation, 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 but are not limited to, that the all requirements to consummate the merger will be met or if the merger is consummated, that it will be completed during the second quarter of 2018, 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.

The Creation of a Leading Central Valley Franchise

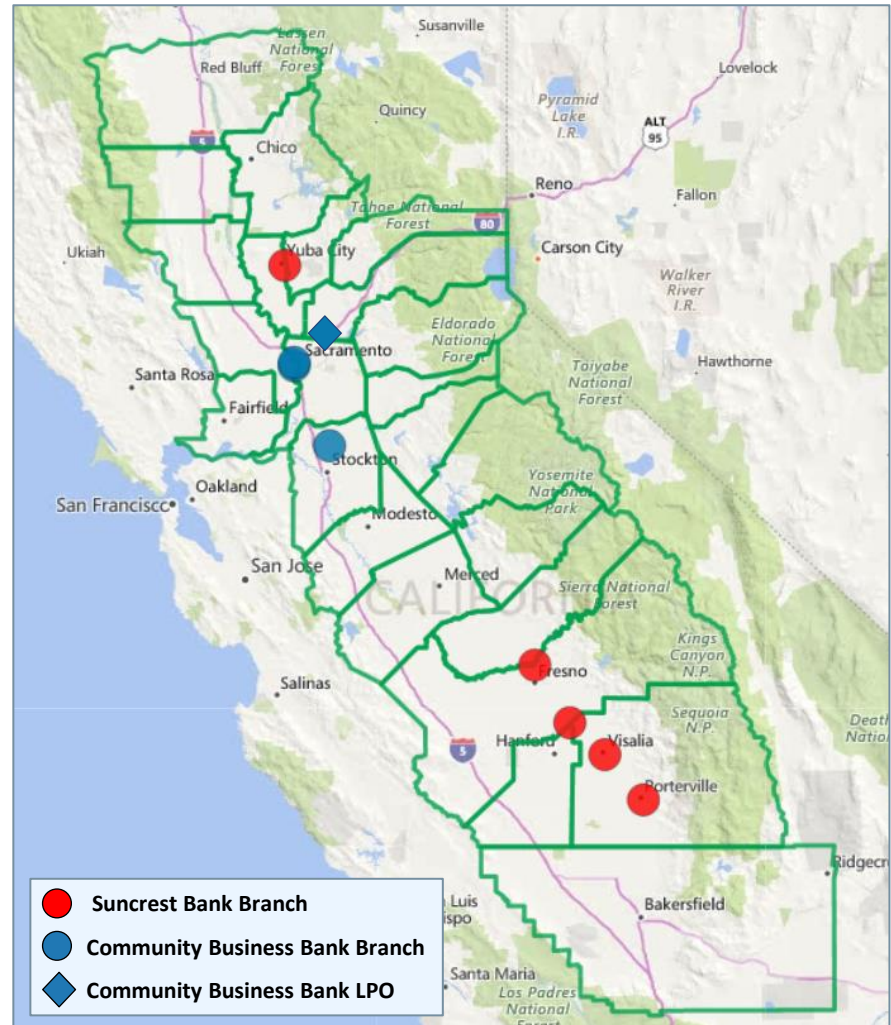
Merger Highlights

- Approximately \$900 million in pro forma assets at close
- Immediately accretive to earnings in year one⁽²⁾ by over 40%
- Expands Suncrest's footprint into the Greater Sacramento market
- Internal rate of return greater than 35%
- Potential pro forma market capitalization of \$142⁽³⁾ million

CBBC Key Financials⁽⁴⁾

Total Assets (\$mm)	\$325.5
Gross Loans (\$mm)	\$242.2
Total Deposits (\$mm)	\$267.6
Loans / Deposits	90.5%
NIB Deposits / Total Deposits	34.0%
TCE / TA	10.0%
Total Capital Ratio	13.4%
LTM ROAA	1.12%
LTM ROATCE	11.3%
LTM NIM	3.98%
LTM Efficiency Ratio	56.6%
NPAs / Assets	0.00%
NCOs / Average Loans	0.00%
LLR / Gross Loans	1.04%

Central Valley California by County⁽¹⁾



Source: SNL Financial. GAAP Financials as of September 30, 2017.

(1) Counties included in the "Central Valley" are Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Kern, Kings, Madera, Mariposa, Merced, Nevada, Placer, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Tuolumne, Yolo, and Yuba County

(2) First full year following deal close

(3) Based on Suncrest's stock price of \$11.59 as of November 6, 2017

(4) GAAP Financials as of September 30, 2017.

Suncrest's Strategic Rationale for the Merger

1. Location

Is there a geographical fit?

- Access to expanding Sacramento metropolitan market
- Expands existing footprint in Central Valley
- Previously acquired Sutter Community Bank in December 2015

2. Bank

Is there a capability & cultural fit?

- CBBC continues to experience superior asset growth, averaging 20% from 2012 through 2016 and 14.4% YoY as of Q3 '17
- Clean balance sheet with no NPAs or OREO
- Strong earnings performance with an ROAA of 1.18%⁽¹⁾
- Identical core banking platform
- Shared expertise in ag and government guaranteed lending (SBA, USDA/FSA)

3. Deal

Does the deal make sense?

- Transformational opportunity for Suncrest
- Immediately EPS accretive in year one and beyond
- Attractive ROIC, highly positive NPV and acceptable earn-back
- Enhances potential for increased liquidity and a major exchange listing in the future
- Supported by our key capital partners

Transaction Overview

Transaction Pricing

- Deal pricing is \$23.75 per share
- Equivalent to 1.86x TBV or 17.6x LTM EPS
- Plus cash out of CBBC options for approximately \$2.1 million
- Total aggregate transaction value of \$62.5⁽¹⁾ million (inclusive of the options)

Transaction Structure

- CBBC shareholder election for either \$23.75 in cash or 2.262 shares of Suncrest common stock
- Election is subject to automatic proration such that 50% of CBBC shares receive cash and 50% of CBBC shares receive stock
- Suncrest shares issued at \$10.50 per share. Implied exchange ratio of 1.131 (2.262 as if all stock)
- Pro forma ownership as of 2017 close: 76.5% Suncrest / 23.5% CBBC⁽²⁾
- CBBC may pay a cash dividend (pre-close) equal to CBBC's equity in excess of certain pre-closing equity targets established by Suncrest (dividend expected to be non-material)

Closing & Approvals

- Expected closing in Q2 2018
- Customary regulatory approvals
- Suncrest and CBBC shareholder approvals

(1) Assumes Suncrest stock price of \$10.50

(2) Based on 7,002,594 SBKK common shares outstanding as of September 30, 2017.

Pro Forma Financial Impact and Assumptions

Estimated Pro Forma Financial Impact

Year One EPS Accretion	> 40%
TBV Earnback	~ 5 years
Internal Rate of Return	> 35%
TCE / TA:	9.1%
Leverage Ratio:	9.75%
Total Risk Based Capital Ratio:	12.5%

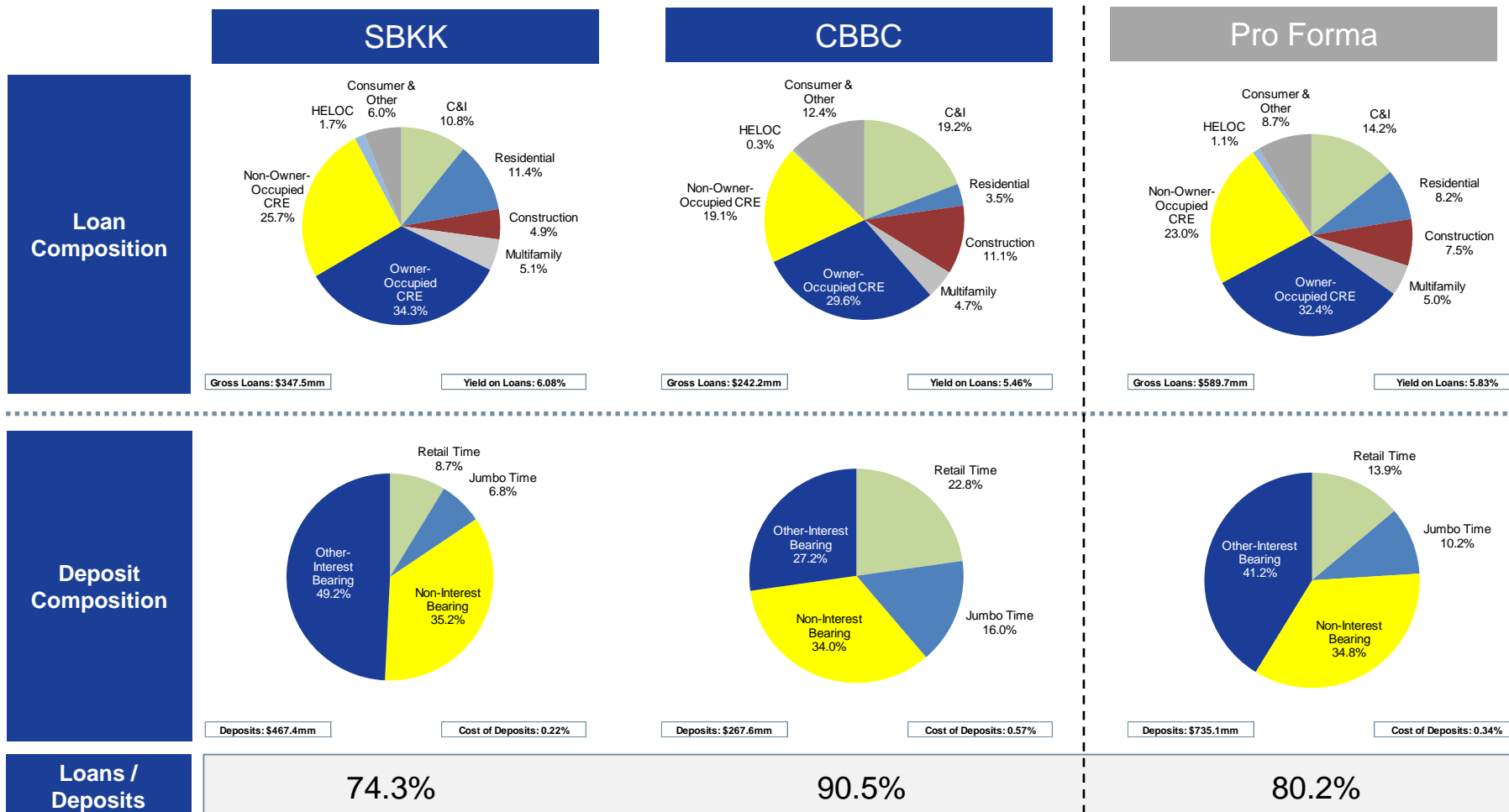
Selected Transaction Assumptions

Cost savings	- 35% of CBBC NIE - 75% realized in year one
Key Marks	- Credit mark equal to ALLL
Intangibles	- CDI of 1.2% - Goodwill of \$27.8 million
Revenue Synergies	- none
Transaction / Financing Costs	- \$5.5 million approximately (pre-tax)

Note: Based on Suncrest shares issued at \$10.50 per share

Pro Forma Loan & Deposit Composition

- SBKK and CBBC have similar lending philosophies that would create a pro-forma portfolio with minimal integration risks, strong weighted-average loan yield, and will result in larger lending limit that will better serve customer lending needs
- Suncrest continues to be successful at attracting and retaining core deposits that could potentially lead to further margin expansion when combined with Community Business Bank's high loan growth track record



Source: SNL Financial. Bank Level Regulatory Financials.
 Note: Regulatory financial data as of or for the quarter ended September 30, 2017.
 No purchase accounting adjustments assumed.