Dear Friends and Shareholders, July 29, 2015

We are moving forward with the execution of our strategic plan at an excellent rate. The opening of our first branch in Fresno County in the City of Kingsburg was proudly accomplished this quarter. This is our third branch and is a great addition to our existing family. The other major step that we have taken is the signing of a definitive agreement whereby Sutter Community Bank will merge with Suncrest Bank in an all-stock deal. This was announced on July27th, 2015. The transaction will combine two of the leading agribusiness focused community banks located in California's North and South Central Valley, with approximately $300 million in combined assets. The merger is subject to customary closing conditions, including the receipt of all regulatory approvals and the approval of the shareholders of both Suncrest and Sutter.

Our financial results also continue to set new records for Suncrest Bank. We ended June with total assets of $205.6 million, an increase of 28% over our total assets position a year ago and 5% growth over our March 31st, 2015 position. Our loan portfolio grew by 9.3% over the prior quarters total and ended with a balance of $139.2 million, at June 30th. Our deposits totaled $174.9 million at June 30th, an increase of 5.8% over the prior quarter end. Our pretax earnings totaled $330,891 for the quarter and are approximately $691,038 for 2015 year-to-date.

Thanks to each of you, all of our customers and our great staff of banking professionals for making these results possible.

Sincerely,

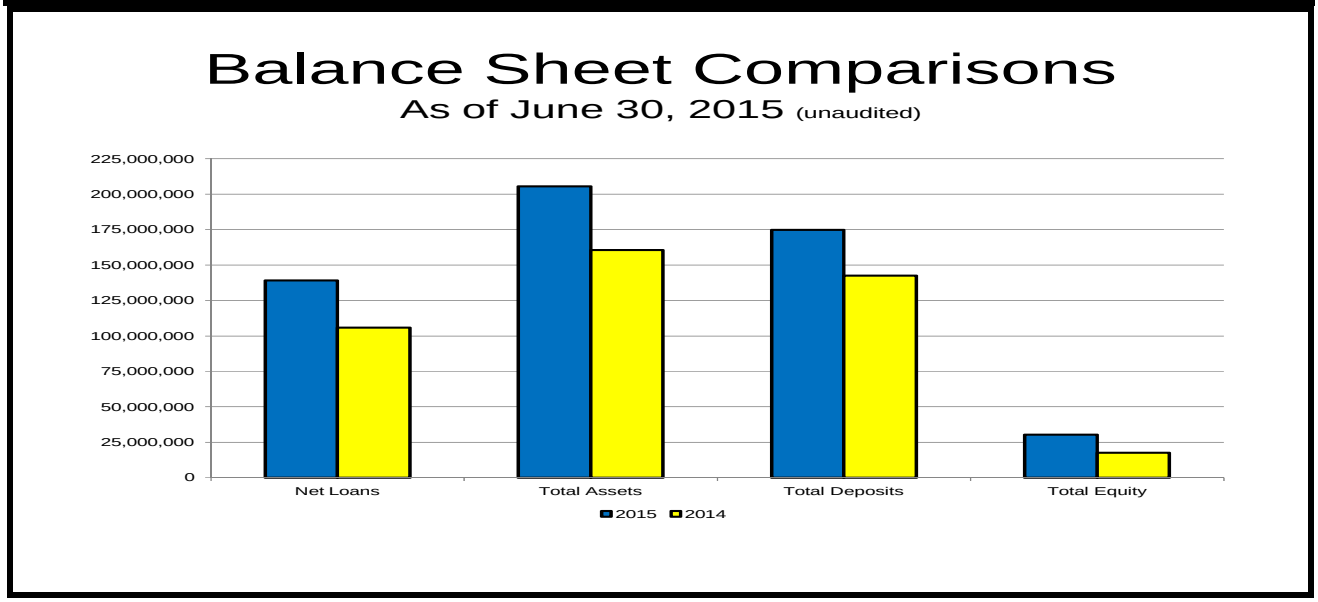
Bill Benneyan, Chairman

Ciaran McMullan, President & CEO

This letter includes forward-looking information, which is subject to the "safe harbor" created by Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act and the Private Securities Litigation Reform Act of 1995. When the Bank uses or incorporates by reference in this letter the words "anticipate," "estimate," "expect," "project," "intend," "commit," "believe" and similar expressions, the Company intends to identify forward-looking statements. Our actual results may differ materially from those projected in any forward-looking statements, as they will depend on many factors about which we are unsure, including many factors which are beyond our control.

Balance Sheet
Combined Bank
(Unaudited)

	Actual Jun 2015	Actual Jun 2014	$ Change
Assets			
Cash and due from banks	3,236,828	6,353,418	(3,116,590)
Fed funds sold & repos	15,494,000	16,887,000	(1,393,000)
Investment Securities	45,566,762	28,803,844	16,762,917
Loans, net of unearned income	139,186,256	105,857,604	33,328,652
Less: Allowance for loan losses	(1,942,581)	(1,463,381)	(479,200)
Premises and equipment, net	505,519	678,444	(172,925)
Accrued interest receivable	703,668	516,672	186,996
Other assets	2,802,103	3,006,527	(204,424)
Total Assets	**205,552,555**	**160,640,129**	**42,912,426**
Liabilities			
Non-Interest Bearing Deposits	56,9856541	48,071,940	8,913,714
Interest bearing demand deposits	15,425,129	7,565,224	7,859,905
Savings and Money Market Deposits	61,353,298	45,864,080	15,489,218
Time Deposits - Retail	41,093,549	41,147,270	(53,721)
Total Deposits	174,857,630	142,648,514	32,209,116
Federal Funds Purchased	-	-	-
Accrued expenses and other liabilities	420,345	323,981	96,364
Total Liabilities	175,277,975	142,972,494	32,305,481
Equity			
Common stock	32,133,924	20,238,197	11,895,727
Capital surplus	1,700,899	1,583,736	117,163
Retained earnings	(3,851,640)	(4,247,207)	395,567
Accumulated other comprehensive income (loss)	(57,041)	8,950	(65,991)
Net Income	348,438	83,959	264,480
Total Equity	30,274,580	17,667,634	12,606,946
Total Liabilities & Equity	**205,552,555**	**160,640,129**	**44,912,426**



Income Statement
Combined Bank
(Unaudited)

	YTD Actual Jun 2015	YTD Actual Jun 2014	$ Change
Interest Income			
Interest on Loans	3,496,093	2,616,585	879,508
Fees on Loans	163,861	127,275	36,587
Interest on federal funds sold	14,548	20,341	(5,793)
Interest on deposits with banks	25	13	12
Investment Securities - Taxable	371,382	173,898	197,484
Total Interest Income	4,045,910	2,938,112	1,107,797
Interest Expense			
Interest bearing demand deposits	10,072	5,212	4,860
Savings and Money Market Deposits	54,367	86,495	(32,128)
Time Deposits - Retail	114,043	134,604	(20,561)
Interest on other borrowings	5	6	(1)
Total Interest Expense	178,486	226,316	(47,830)
Net Interest Income	**3,867,424**	**2,711,796**	**1,155,628**
Provision for loan losses	219,290	46,000	173,290
Net Int. Inc. After Prov. for Loan Losses	**3,648,134**	**2,665,796**	**982,338**
Non Interest Income			
Service charges and fees	68,397	44,304	24,093
Other noninterest income	31,537	93,788	(62,251)
Total Non Interest Income	99,934	138,092	(38,158)
Non Interest Expense			
Salaries and employee benefits	1,789,891	1,531,638	258,253
Occupancy	394,598	391,916	2,682
Other noninterest expense	872,540	709,622	162,918
Total Non Interest Expense	3,057,029	2,633,175	423,854
Income Before Taxes	**691,038**	**170,713**	**520,326**
Income taxes	342,600	86,754	255,846
Net Income	**348,438**	**83,959**	**264,480**

Income Statement Comparisons

Year-to-Date through June 30, 2015 (unaudited)

