Dear Friends and Shareholders, February 5th, 2016

We at Suncrest Bank thank you for your interest, involvement, and investment in our growing Bank. The results of our fourth quarter and full year ended December 31, 2015, were outstanding and our dedicated and hard working employees continue to produce record breaking results.

We ended 2015, with assets of **$296.9 million,** which is an increase of $**108.3 million**, or **57%,** over the December 31, 2014 asset totals. Our loan portfolio was **$208.3 million** at 2015 year's end, having grown by **$83.1 million** or **66%.** Deposits grew by **$90.3 million** and ended the year at **$256.7 million.** Our pretax earnings continue to improve in line with our strategic growth trajectory, and were **$1,637,715** for 2015, an increase of **120%** over the prior year. This is an excellent result particularly given that we had one-time expenses of approximately $600,000 associated with our acquisition of Sutter Community Bank.

On December 11th we officially welcomed the shareholders, staff, and customers of the former Sutter Community Bank to the Suncrest family. We have been extremely impressed by the strong bond that exists between the Yuba City team and their local customers, and we are fully committed to supporting that team in preserving, strengthening, and growing those relationships. With that in mind, we were delighted to announce the appointments of four talented and highly experienced individuals from the Yuba-Sutter community to senior leadership positions within Suncrest. Mr. Dan Jacuzzi and Mr. Matt Pomeroy, both former directors of Sutter Community Bank, have joined our Board of Directors. Mr. Aman Bains and Mr. Tim Cole have been appointed to the positions of Market President and Head of Agribusiness respectively, for the Yuba-Sutter market. In addition, the remaining local directors from the Sutter board will continue to work with the bank as part of a local market advisory board. The ongoing involvement, guidance, and leadership of all of these individuals will ensure that Suncrest becomes an integral part of the local community and builds on the legacy and success of Sutter Community Bank.

In closing, we thank you for your business and support. We are here to serve you and appreciate all you do for us.

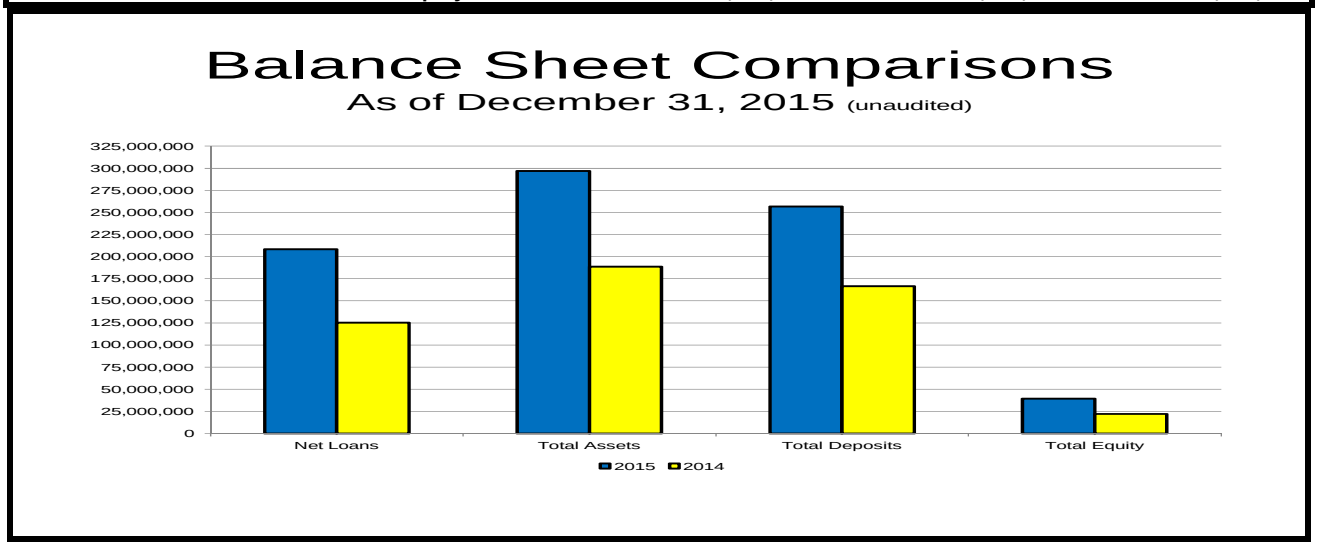
Sincerely,

Bill Benneyan, Chairman

Ciaran McMullan, President & CEO

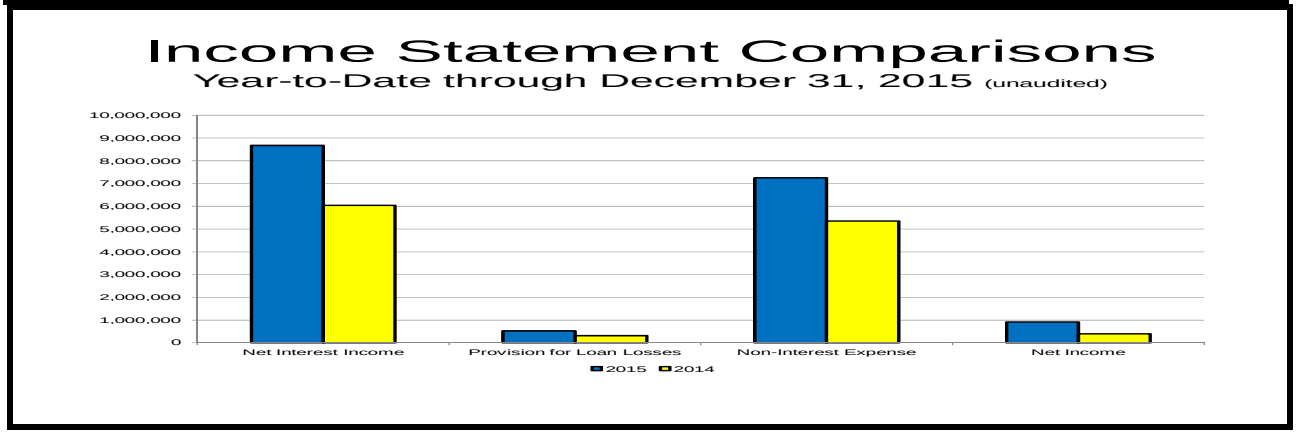
Balance Sheet
Combined Bank
(Unaudited)

	Actual Dec 2015	Actual Dec 2014	$ Change
Assets			
Cash and due from banks	15,370,557	4,282,154	11,088,403
Fed funds sold & repos	8,691,000	15,821,000	(7,130,000)
Investment Securities	55,808,917	41,153,952	14,654,965
Loans, net of unearned income	208,309,617	125,248,108	83,061,509
Less: Allowance for loan losses	(2,245,566)	(1,723,391)	(522,175)
Premises and equipment, net	2,810,505	583,940	2,226,565
Accrued interest receivable	1,182,707	578,071	604,636
Other assets	6,955,374	2,693,818	4,261,555
Total Assets	**296,883,111**	**188,637,652**	**108,245,458**
Liabilities			
Non-Interest Bearing Deposits	84,064,4201	55,502,263	28,562,157
Interest bearing demand deposits	27,960,924	11,459,152	16,501,772
Savings and Money Market Deposits	86,632,300	58,535,542	28,096,758
Time Deposits - Retail	58,019,593	40,919,905	17,099,688
Total Deposits	256,677,237	166,416,862	90,260,375
Federal Funds Purchased	-	-	-
Accrued expenses and other liabilities	874,393	342,598	531,794
Total Liabilities	257,551,630	166,759,460	90,792,169
Equity			
Common stock	40,557,502	24,114,358	16,443,144
Capital surplus	1,799,951	1,626,658	173,293
Retained earnings	(3,851,640)	(4,247,207)	395,567
Accumulated other comprehensive income (loss)	(82,986)	(11,184)	(71,802)
Net Income	908,654	395,567	513,087
Total Equity	39,331,481	21,878,192	17,453,289
Total Liabilities & Equity	**296,883,111**	**188,637,652**	**108,245,458**



Income Statement
Combined Bank
(Unaudited)

	YTD Actual Dec 2015	YTD Actual Dec 2014	$ Change
Interest Income			
Interest on Loans	7,846,282	5,753,860	2,092,422
Fees on Loans	374,362	237,442	136,920
Interest on federal funds sold	34,633	38,694	(4,061)
Interest on deposits with banks	721	47	674
Investment Securities - Taxable	808,488	453,088	355,400
Total Interest Income	9,064,486	6,483,131	2,581,355
Interest Expense			
Interest bearing demand deposits	22,731	11,779	10,952
Savings and Money Market Deposits	138,611	164,737	(26,126)
Time Deposits - Retail	226,177	272,420	(46,243)
Interest on other borrowings	5	6	(1)
Total Interest Expense	387,524	448,942	(61,418)
Net Interest Income	**8,676,962**	**6,034,189**	**2,642,773**
Provision for loan losses	522,275	314,400	207,875
Net Int. Inc. After Prov. for Loan Losses	**8,154,687**	**5,719,789**	**2,434,898**
Non Interest Income			
Service charges and fees	170,250	101,937	68,313
Other noninterest income	562,426	277,470	284,956
Total Non Interest Income	732,676	379,407	353,269
Non Interest Expense			
Salaries and employee benefits	4,182,051	3,018,771	1,163,280
Occupancy	889,204	821,636	67,568
Other noninterest expense	2,178,393	1,513,169	665,224
Total Non Interest Expense	7,249,648	5,353,576	1,896,072
Income Before Taxes	**1,637,715**	**745,621**	**892,094**
Income taxes	729,061	350,054	379,007
Net Income	**908,654**	**395,567**	**513,087**



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.