

Income Statement Metrics

- Interest Income of \$5.6 million, up \$1.1 million, or 25.9%;
- Interest Expense of \$472 thousand, down \$9 thousand, or (1.9%);
- Net-Interest Income of \$5.1 million, up \$1.2 million, or 29.2%;
- Non-Interest Income of \$3.2 million, up \$884 thousand, or 37.7%;
- Non-Interest Expenses of \$5.8 million, up \$1.4 million or 32.6%;
- Positive operating leverage with growth in revenue of \$2.0 million versus growth in non-interest expenses of only \$1.4 million.

Other Metrics

- SBA loans funded QTD of \$58.6 million, up \$13.0 million, or 28.4%;
- SBA loans funded YTD of \$161.2 million, up \$37.9 million, or 30.7%;
- Quarter-end ALLL of \$5.5 million was 4.50% of loans held for investment;
- Quarter-end ALLL was 380% of non-performing loans;
- Non-performing loans to total gross loans was 0.38%;
- Non-performing assets to Tier 1 Capital plus ALLL (Texas Ratio) was 5.11%;
- YTD Net charge-offs of \$51.7 thousand;
- Since inception of the Bank's SBA program six years ago, the bank has funded 1,141 loans for \$881 million in small business financing;
- The Bank services a total of 950 SBA loans for \$664 million, of which \$293 million has been sold in the secondary market and is not reflected on the banks balance sheet.

The Bank has always maintained capital levels well above the regulatory highest designation, "well capitalized", and had capital ratios at September 30, 2015, as follows:

		<u>"Well Capitalized" Level</u>
BASEL Tier 1 Capital Ratio:	8.18%	5.00%
BASEL Common Equity Tier 1 Ratio:	18.79%	7.00%
BASEL Tier 1 Risk-Based Capital Ratio:	18.79%	8.50%
BASEL Total Risk-Based Capital Ratio:	20.06%	10.50%

As reported by the U.S. Small Business Administration ("SBA") for their fiscal year ended September 30, 2015, Seacoast Commerce Bank was the 10th largest SBA lender in the nation. SBA rankings are based on total dollars approved, with Seacoast having \$293.6 million approved. In addition to being ranked the 10th largest SBA lender in the nation, Seacoast was the 4th largest SBA lender in the State of California.

Richard M. Sanborn, President & Chief Executive Officer, commented, "We are pleased to report another consistent quarter of performance with meaningful growth and improvement in all areas. Our focus remains the same; retain more SBA guaranteed portions of the loans we originated; improve our funding (deposit) mix; and maintain excellent credit quality, all of which we continue to do. Our 'hold strategy' is driving our income statement results where we had a 33% increase in year-to-date core net-interest income, before any gain-on-sale of loans income. It has always been our focus to grow our balance sheet with high-quality assets that can provide a consistent, predictable, re-occurring income stream, which we believe will continue to provide shareholders with returns exceeding our peers." Sanborn concluded.

Allan W. Arendsee, Chairman of the Board, stated, "The third quarter of 2015 was again a continuation of the board's plan to focus on consistency and quality, not purely quantity, and to do so in a safe and sound manner. We were very excited to finally surpass two significant benchmarks; exceeding \$500 million in assets, and funding more than \$1 billion in SBA loans, since the inception of our SBA program in late 2009. The board firmly believes that our strategy will result in greater long-term shareholder value, and with the board and management team all being significant shareholders, we are highly invested in protecting the long-term success of our company." Arendsee concluded.

About [Seacoast Commerce Banc Holdings](#): Seacoast Commerce Banc Holdings is a bank holding company with one wholly-owned banking subsidiary, [Seacoast Commerce Bank](#). Both the Company and the Bank are headquartered in San Diego, California, with the Bank having full-service banking branches in San Diego, Chula Vista, and Glendale, California, and production offices in San Diego, Orange County, Los Angeles, Sacramento and San Ramon, California; Phoenix, Arizona; Denver, Colorado; Portland, Oregon; Las Vegas and Reno, Nevada; Houston and Dallas, Texas; and Bellevue, Washington. For more information on [Seacoast Commerce Banc Holdings](#), please visit www.scbholdings.com; to learn more about [Seacoast Commerce Bank](#), visit www.sccombank.com, or contact Richard M. Sanborn, President and Chief Executive Officer at 858-432-7001.

This press release contains some non-GAAP financial analysis provided to supplement information regarding the Bank's performance, and to enhance investors' overall understanding of such financial performance.

Certain statements in this press release, including statements regarding the anticipated development and expansion of the Bank's business, and the intent, belief or current expectations of the Bank, its directors or its officers, are "forward-looking" statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Because such statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such "forward-looking" statements. These risks and uncertainties include, but are not limited to, risks related to the local and national economy, the Bank's performance and regulatory matters.

Seacoast Commerce Banc Holdings
Selected Financial Data
Consolidated and Unaudited (000)

	For the Quarters Ended			% Change 9/30 - 9/30
	09/30/2015	06/30/2015	09/30/2014	
Balance Sheet Items				
Total Gross Loans	383,552	377,011	319,074	20.2%
<i>SBA Loans Available for Sale (Memo Only)</i>	262,154	256,441	189,127	38.1%
Total Assets	519,795	463,525	366,993	41.6%
Total Deposits	470,963	417,449	317,044	48.5%
<i>Non-Interest DDA (Memo Only)</i>	174,468	142,438	59,179	194.8%
Shareholders' Equity	36,280	34,233	30,241	20.2%
Income Statement Items				
Total Interest Income	5,559	5,526	4,417	25.9%
Total Interest Expense	472	483	481	(1.9%)
Net Interest Income	5,087	5,043	3,936	29.2%
Provision for Loan Losses	0	250	100	(100.0%)
Non-Interest Income	3,229	3,030	2,345	37.7%
Non-Interest Expense	5,822	5,521	4,391	32.6%
Pre-Tax Income	2,494	2,302	1,791	39.3%
Our Fair Share of Income Taxes (41.58%)	1,037	938	790	31.3%
Net Income	1,457	1,363	1,001	45.6%
QTD Basic Earnings per Share	\$0.25	\$0.24	\$0.18	38.9%
YTD Basic Earnings per Share	\$0.72	\$0.47	\$0.62	16.1%
Book Value per Share	\$5.60	\$5.31	\$4.66	20.2%
QTD Return on Average Assets	1.16%	1.20%	1.15%	0.9%
YTD Return on Average Assets	1.20%	1.23%	1.34%	(10.45%)
QTD Return on Average Common Equity	18.86%	18.45%	15.30%	23.3%
YTD Return on Average Common Equity	18.94%	19.06%	18.70%	1.3%
Ending Shares Outstanding	5,759,671	5,698,534	5,630,138	2.3%
Stock Price	\$16.00	\$12.04	\$10.04	59.4%
Market Capitalization	\$92,154,736	\$68,610,349	\$56,526,586	63.0%

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