



FOR IMMEDIATE RELEASE

**Community Bankers Now Have Powerful New Solution To
Measure Loan Profitability, Determine Fair Market Loan Value**
Suite LLCs ALib Provides Access To Advanced Portfolio Analytics

SAN FRANCISCO, April 28, 2009 – Community bankers can now determine loan profitability and fair market value with the same level of precision as the nation’s largest banks using new functionality made available today in BIG Relationship Profitability, from Banc Investment Group (BIG).

Through a partnership between BIG and Suite LLC, which is providing its ALib™ solution, community bankers using BIG Relationship Profitability now have access to advanced functionality to perform the following analyses:

- Measure the value of the floor, cap and prepayment penalties of any loan and the entire portfolio on a risk-adjusted, option-adjusted basis.
- Determine the fair market value of both individual loans and deposits and an entire portfolio of both on a risk-adjusted, option-adjusted basis.

Leveraging ALib’s proprietary algorithm, BIG Relationship Profitability assesses loan profitability by category, duration, geography, interest rate, branch office or by individual loan officer. Bankers can also analyze the entire portfolio’s profitability. The new mark-to-market capabilities enable bankers to better understand fair market loan value to support M&A activity and to satisfy regulatory reporting obligations.

“Until now, community bankers haven’t had an affordable solution for measuring loan profitability and determining fair market loan value on a risk-adjusted, option-adjusted basis,” said Chris Nichols, CEO of BIG, the capital markets group of Pacific Coast Banker’s Bancshares. “Suite LLC’s capabilities provide community bankers with much better indicators of loan profitability and fair market than just analyzing interest rate spreads. These new capabilities are major enhancements to BIG Relationship Profitability, and they help level the playing field for community banks. We’re pleased to partner with such a market-leading innovator as Suite LLC.”

Gerard Galluscio, CEO and founder of Suite said, “ALib delivers sophisticated modeling and analysis capabilities that allows community banks to measure risks and manage profitability with a new level of granularity and insight. Our partnership with Banc Investment Group marks the first time we’ve made these tools widely available to community banks.”

In addition to evaluating loan profitability and fair market value enhancements, BIG Relationship Profitability measures the profitability of an institution's deposit mix. Using BIG Relationship Profitability, community bankers can manage both sides of their balance sheet strategically and thus enhance the profitability of both lending and deposit-taking initiatives on a risk-adjusted basis.

For more information about BIG Relationship Profitability, visit www.bancinvestment.com or contact BIG Managing Director Mike Middleton at 877.777.0412, mmiddleton@bancinvestment.com.

About Suite LLC

Suite LLC is an independent software and services company specializing in advanced analytics and valuations. Our technology helps some of the world's top banks and largest funds with pricing and risk management. We cover a broad range of fixed income, derivatives, credit and structured products. We have offices in New York, NY and Austin, Texas.

For more information about Suite LLC and its analytics software and services visit www.suitellc.com.

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About Banc Investment Group

Banc Investment Group (BIG) was founded in 2002 and is a wholly-owned subsidiary of Pacific Coast Bankers' Bancshares (PCBB). BIG is a registered broker-dealer and a member of FINRA and SIPC, and regulated by the Securities and Exchange Commission. BIG provides independent bankers across the country with capital markets solutions and consulting expertise to maximize performance and minimize risk. For information, call 877.777.0412, or www.bancinvestment.com. All securities are offered through Banc Investment Group.

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