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CBC National Bank Achieves Lending Milestones

FERNANDINA BEACH, FL / ACCESSWIRE / April 26, 2016 / CBC National Bank, headquartered in Fernandina Beach and with branches in Fernandina Beach, Ocala and The Villages, Fla., and Beaufort and Port Royal, S.C., and with its mortgage banking division headquartered in Atlanta, today announced that the bank achieved milestones in both mortgage lending and SBA lending.

CBC National Bank's Mortgage Division produced over \$2.8 billion in mortgage loans in 2015, funding \$1.84 billion and brokering approximately \$960 million, and the division has now exceeded \$10 billion in total production since its inception in September 2007. It follows a conservative, risk-averse business model, originating primarily full-documentation, conforming mortgage loans pre-sold into the secondary market.

In June 2015, CBC National Bank was recognized by Scotsman Guide as one of the nation's Top Mortgage Lenders 2014, ranking No. 43 in overall volume and No. 16 in wholesale volume. And the bank recently learned that six of its mortgage bankers have been recognized individually as among the Scotsman Guide's Top Originators 2015 across categories including Top VA Volume (ranking No. 13, 19, 46 and 58), Most Loans Closed (ranking No. 263) and Top Dollar Volume (ranking No. 327).

The bank also continued to thrive in SBA lending in 2015. Once again, CBC was recently recognized as the No. 1 ranked community bank SBA lender in the north Florida district in total dollar volume and number of loans (and was ranked No. 2 in the south Florida district).

And in October, the U.S. Small Business Administration (SBA) named the bank's Small Business Administration lending division among the 100 most active SBA 7(a) lenders of fiscal year 2015.

CBC National Bank was ranked No. 69 by lending volume by the SBA, with 48 loans during fiscal year 2015 totaling \$57,860,500.

The bank also launched a new Georgia SBA lending operation in October to serve the needs of the growing market for SBA loans in the metropolitan Atlanta and Georgia markets, and will continue to ramp up that operation throughout 2016.

"Both our mortgage banking division and SBA lending division continue to perform well while doing outstanding work to meet the needs of their customers," said Charles Wagner, president of CBC National Bank. "The milestones reached in 2015 and early 2016 are a testament to the divisions' ability to adapt to changing economic and market conditions, to the strong leadership in place at each division, and to all the associates' daily work in making CBC a recognized leader in both mortgage and SBA lending."

About CBC National Bank

CBC National Bank, headquartered in Fernandina Beach, Fla., provides a full range of consumer and business banking services through full-service banking offices in Fernandina Beach, Ocala and The Villages, Fla., and

Beaufort and Port Royal, S.C. The company's residential mortgage banking division, headquartered in Atlanta, includes traditional retail and wholesale lending, as well as a National Retail Group that has lending offices in Arizona, Florida, Georgia, Maryland, Michigan, Indiana, Illinois and Ohio. The company's government guaranteed lending division originates SBA loans primarily in Jacksonville, Ft. Myers, Tampa and Vero Beach, Fla., Greensboro, N.C., Atlanta and Beaufort. For more information, please visit CBC National Bank's website, www.cbcnationalbank.com.

About Coastal Banking Company Inc.

Coastal Banking Company Inc., headquartered in Beaufort, S.C., which had assets of \$464.7 million as of Dec. 31, 2015, is the bank holding company of CBC National Bank. Total pro forma assets will be nearly \$590 million at March 31, 2016, after including Q1 loan growth and the assets from the previously announced acquisition of First Avenue National Bank. The company's common stock is publicly traded on the OTCQX Markets under the symbol CBCO. The company was named to the OTCQX® Best 50 in both 2015 and 2016, an annual ranking of the top 50 U.S. and international companies traded on the OTCQX Best Market, based on the combined one-year total return on market value and average growth in daily dollar trading volume. For more information, please visit the company's website, www.coastalbanking.com.

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SOURCE: Coastal Banking Company Inc.