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## PRESS RELEASE

### CB RESOURCE, INC. ADDS “CAPITAL RISK ANALYZER” APP TO CB BANKANALYTICS™

Irvine, CA, June 8, 2016 – (BUSINESS WIRE) – [CB Resource, Inc.](#) (“CBR”) today announced that they have released the latest application (“APP”) in [CB BankAnalytics™](#), the “Capital Risk Analyzer” (“CRA”). CRA is an interactive model that supports community bankers’ ability to determine their capital adequacy based on their bank’s risk profile.

“The Capital Risk Analyzer is our latest community bank risk-based decision-making solution. This APP quickly illustrates and compares the bank’s regulatory capital requirement (PCA/Basel III minimum plus buffer), the bank’s implied capital level based on their bank’s risk profile, the bank’s capital policy target, and the bank’s actual capital ratio in all four capital ratio categories,” according to Jeff Rigsby, CB Resource, Inc.’s President and CEO. He went on to state “having this level of analysis at their fingertip allows the bank’s board and management team to quickly determine, based on their risk profile and capital policies, whether their current level of capital supports their growth strategy and regulatory requirements”.

#### Key Features and Benefits of CB BankAnalytics – Capital Risk Analyzer:

- Easy access through the CB BankAnalytics intuitive icon-driven dashboard
- Quickly integrates capital levels and ratios for any reporting period
- Benchmarks capital levels vs. PCA/Basel III minimums plus buffer requirements
- Custom fields to input bank’s composite risk profile (includes: Credit Risk, Interest Rate Risk, Liquidity Risk, Operational Risk, Compliance Risk, Strategic Risk and Reputation Risk (Price Risk – coming soon))
- Custom field to input each risk category’s risk weight
- Custom field to input capital buffer thresholds by risk rating
- Outputs include: Summary Page, Tier 1 Leverage Analysis Page, Common Equity Tier 1 Analysis Page, Tier 1 Risk-Based Analysis Page and Total Risk-Based Analysis Page
- Ability to run multiple scenarios based on the bank’s risk profile, risk weighting and buffer levels

CB BankAnalytics is a first generation, highly interactive community bank industry intelligence system. This member-based service is designed to provide community bank executives with actionable intelligence when addressing strategic growth, bank performance, competitive analysis and regulatory compliance.

“Making better decisions and executing plans requires actionable intelligence, we believe that by listening to and collaborating with our members [CB BankAnalytics™](#) will forge the next generation of community bankers’ business information solutions,” concluded Rigsby.

#### About CB Resource, Inc.

CB Resource, Inc. (“CBR”) serves its National network of community bank clients by providing actionable intelligence, risk management and planning solutions. CBR solutions are the new standard when focusing on strategic growth, operational efficiency, enterprise risk, regulatory compliance and increasing shareholder value. Since joining forces with Finance 500 (“F500”), a national leader in fixed income products for community banks, CBR has significantly expanded its capabilities and is positioned to provide its clients with innovative solutions to support their unique performance management requirements.

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