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*For Immediate Release*

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**SILVERGATE BANK'S LA MESA BRANCH CELEBRATES ONE-YEAR ANNIVERSARY**

**LA MESA, Calif., October 15, 2013** – Silvergate Bank is celebrating the first anniversary of the expansion of its La Mesa branch, which now serves East County customers from an easy-to-access location at 8530 La Mesa Blvd. The branch was previously located in the Village of La Mesa and moved in direct response to the needs of its growing base of business and individual customers throughout the area.

"This is a very special celebration for us since La Mesa is where we opened our very first location in 1988 and has been an integral part of our growth over the past 25 years," said Bryan Shull, vice president and La Mesa branch manager. "We are very honored to be part of the East County community and look forward to growing our relationships with our customers through the high level of personal service we provide along with the growing range of competitive and customizable products and services we offer."

Originally founded as a thrift and loan in La Mesa in 1988, Silvergate Bank later secured its commercial bank charter and is now a widely respected commercial community bank with five full-service branches, including La Mesa. The bank's growth is attributed directly to its understanding of the unique needs of small businesses, local decision-making, and its investment in technology.

"We continue to innovate our practices to give our customers the ability to bank how they prefer – whether it's in branch, through business and personal online banking, or the convenience of office and mobile deposit," Shull said. "What differentiates us the most is that we continually strive to provide our customers with a rewarding experience and we focus on serving their needs through strong relationships over the long-term."

Business services include, but are not limited to, business deposit products, cash management services, Silvergate Office Deposit, lockbox services for property management companies, commercial loans and lines of credit, owner-occupied real estate loans and small business lending. Silvergate Bank also serves personal banking customers through competitive product offerings, on-line banking at [www.silvergate.com](http://www.silvergate.com), or through mobile access via SGB Mobile.

Silvergate Bank's La Mesa branch is open Monday through Friday from 9 a.m. to 5 p.m. The phone number is 619-460-2265 or toll free at 888-541-1164.

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### **About Silvergate Bank**

Silvergate Bank is a San Diego-based bank that specializes in meeting the needs of small businesses through a comprehensive offering of lending products and personalized banking services. Silvergate Bank opened in 1988 and is a subsidiary of Silvergate Capital Corporation. Bank branches are located in La Jolla, Carlsbad, Escondido, La Mesa and Lancaster. Silvergate Bank's headquarters are located at 4275 Executive Square, Suite 800, La Jolla, CA 92037. The Bank's website is [www.silvergatebank.com](http://www.silvergatebank.com).

Statements concerning future performance, developments or events, expectations for growth and income forecasts, and any other guidance on future periods, constitute forward-looking statements that are subject to a number of risks and uncertainties. Actual results may differ materially from stated expectations. When used in this release, the words or phrases such as "will continue," "is anticipated," "estimate," "expect," "projected," "believe," "seeking," or similar expressions, are intended to identify "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Readers should not place undue reliance on the forward-looking statements, which reflect views only as of the date hereof. Neither Silvergate Capital Corporation nor Silvergate Bank undertakes any obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

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