

SHORE PREMIER — FINANCE —

SHORE PREMIER FINANCE ANNOUNCES 2-YEAR VESSELVANGUARD SUBSCRIPTION ON ALL NEW PRE-OWNED BOAT LOANS

*Direct Marine Lending Bank Partners with Leading Vessel Management Solution to Deliver Added Value
to Pre-Owned Boats*

BALTIMORE, Md., June 19, 2014,— Shore Premier Finance (SPF), a direct marine lending bank and a division of Shore Bank, announced today a new partnership with VesselVanguard, a leading marine maintenance management solution. Effective immediately, all new SPF consumer loans on pre-owned boats will include VesselVanguard provisioning and a 2-year subscription to the award winning service.

“At VesselVanguard we constantly strive to provide our subscribers with exciting new benefits to enhance their membership while advancing our technology features to reflect the modern day needs of boaters,” said Don Hyde, CEO, VesselVanguard. “By partnering with industry leaders like SPF who recognize the unique qualities of a boat and the boater who is a member of our community, we are able to deliver value that extends well beyond that of our dynamic maintenance solution.

With its team of seasoned marine lending professionals, SPF knows the importance of keeping a well-maintained boat and is constantly striving to improve the entire customer experience, even well after the boat loan closing.

“As a marine lender, we want our borrowers to understand their boat's maintenance requirements in a way that is simple, straightforward and actionable, and VesselVanguard is the logical solution,” said Herve Bonnet, president, Shore Premier Finance. “Since a well maintained boat adds significant strength to our loan collateral, we decided to go the extra mile and provide it to our customers.”

For more information on Shore Premier Finance please visit www.shorepremierfinance.com.

About Shore Premier Finance

Shore Premier Finance (SPF) is a direct marine lending division of Shore Bank, held by Hampton Roads Bankshares. Headquartered in Baltimore, MD, SPF is comprised of seasoned lending professionals who joined Shore Bank from a large European bank. The company specializes in marine financing for US Coast Guard documented vessels to customers throughout the nation.

Caution About Forward-Looking Statements

Certain statements made in this press release may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are statements that include projections, predictions, expectations, or beliefs about events or results or otherwise are not statements of historical facts, including statements about future products, trends and strategies. Although the Company believes that its expectations with respect to such forward-looking statements are based upon reasonable assumptions within the bounds of its existing knowledge of its business and operations, there can be no assurance that actual results, performance or achievements of the Company will not differ materially from those expressed or implied by such forward-looking statements. Factors that could cause actual events or results to differ significantly from those described in the forward-looking statements include, but are not limited to those described in the cautionary language included under the headings "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2013, Quarterly Report on Form 10-Q for the quarter ended March 31, 2014, and other filings made with the SEC.

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Source: Shore Premier Finance, a division of Shore Bank