PBB BANCORP - CONSOLIDATED
Statement of Condition - Prior Year Comparison
As of March 31, 2015
(unaudited)

	For the Period Ended March 31,			
	Consolidated	Bank Only	Variance	
	2015	2014	$	%
Assets				
Cash and due from banks	$ 32,977,904	$ 44,249,426	$ (11,271,522)	-25.47%
Investment securities	-	-	-	0.00%
Loans and leases held for sale	1,267,198	-	1,267,198	100.00%
Loans and leases	202,130,684	133,760,063	68,370,621	51.11%
Non Accrual loans	-	-	-	0.00%
Deferred loan costs / (fees)	133,627	155,695	(22,068)	-14.17%
Allowance for loan losses	(1,965,000)	(1,715,000)	(250,000)	14.58%
Net loans and leases	200,299,311	132,200,758	68,098,553	51.51%
Fixed assets, net	215,051	321,446	(106,394)	-33.10%
Accrued interest receivable	498,752	327,335	171,417	52.37%
Other assets	4,129,989	3,870,955	259,034	6.69%
Total assets	**$ 239,388,205**	**$ 180,969,920**	**$ 58,418,285**	**32.28%**
Liabilities				
Deposits:				
Demand deposits	$ 36,067,123	$ 28,815,560	$ 7,251,562	25.17%
Interest bearing demand deposits	20,467,505	8,261,802	12,205,703	147.74%
Money market accounts	38,639,411	34,859,112	3,780,299	10.84%
Savings accounts	432,165	77,384	354,781	458.46%
Certificates of deposit less than $100K	16,600,794	7,803,405	8,797,389	112.74%
Certificates of deposit $100K or more	62,189,274	61,191,721	997,553	1.63%
Total deposits	174,396,272	141,008,985	33,387,287	23.68%
Federal funds purchased	-	-	-	0.00%
Overnight Borrowings - FHLB	5,000,000	-	5,000,000	100.00%
FHLB Term Borrowings	35,000,000	19,000,000	16,000,000	84.21%
Accrued interest payable on deposits	52,368	40,769	11,599	28.45%
Other liabilities	735,014	733,221	1,792	0.24%
Total liabilities	215,183,653	160,782,975	54,400,678	33.83%
Stockholders' equity				
Common stock; issued and outstanding 3,396,550 shares at 03/31/15 and 2,851,063 shares at 03/31/14	26,985,142	24,031,343	2,953,799	12.29%
Add'l paid-in-capital - stock based comp.	1,313,693	1,262,513	51,180	4.05%
Retained earnings - preopening expenses	(863,858)	(863,858)	-	0.00%
Retained earnings	(3,614,343)	(4,346,642)	732,299	-16.85%
Cash dividend	-	-	-	0.00%
Current year net income (loss)	383,918	103,588	280,330	270.62%
Unrealized gain (loss) on securities AFS	-	-	-	0.00%
Total stockholders' equity	24,204,552	20,186,945	4,017,607	19.90%
Total liabilities and stockholders' equity	**$ 239,388,205**	**$ 180,969,920**	**$ 58,418,285**	**32.28%**

PBB BANCORP - CONSOLIDATED
Statement of Operations
Prior Year to Date Comparison
For the Three Months Ended March 31, 2015
(unaudited)

	For the 3 Months Ended			
	Consolidated	Bank Only	Variance	
	3/31/15	3/31/14	$	%
Interest income:				
Loans and leases, including fees	$ 2,315,259	$ 1,633,765	$ 681,494	41.71%
Other interest income	40,002	36,877	3,125	8.48%
Total interest income	2,355,261	1,670,642	684,620	40.98%
Interest expense:				
Deposit interest expense	259,753	221,081	38,672	17.49%
FHLB borrowings interest expense	79,855	58,556	21,299	36.37%
Total interest expense	339,608	279,637	59,971	21.45%
Net int. income before prov. for loan losses	2,015,654	1,391,005	624,649	44.91%
Provision for loan losses	100,000	-	100,000	100.00%
Net int. income after prov. for loan losses	1,915,654	1,391,005	524,649	37.72%
Noninterest income:				
Gain (loss) on sale of SBA loans	197,636	16,125	181,511	1125.65%
Other noninterest income	32,170	120,148	(87,978)	-73.22%
Total noninterest income	229,806	136,273	93,533	68.64%
Noninterest expense:				
Salaries and benefits	1,022,201	848,139	174,062	20.52%
Occupancy expense	90,315	91,534	(1,219)	-1.33%
Furniture, fixtures and equipment	43,503	45,489	(1,986)	-4.37%
Other noninterest expense	329,846	360,852	(31,006)	-8.59%
Total noninterest expense	1,485,865	1,346,014	139,851	10.39%
Income before tax provision	659,595	181,264	478,331	263.89%
Provision for income taxes	275,677	77,676	198,001	254.91%
Net income (loss)	**$ 383,918**	**$ 103,588**	**$ 280,330**	**270.62%**