PBB BANCORP
Consolidated Statement of Condition
Prior Year Comparison
(unaudited)

	For the Period Ended June 30,	
	Consolidated	Bank Only
	2015	2014
Assets		
Cash and due from banks	$ 36,613,568	$ 47,128,333
Federal funds sold	-	-
Investment securities	-	-
Investment in subsidiary	-	-
	-	-
Loans and leases held for sale	1,302,750	-
	-	-
Loans and leases	211,333,303	135,701,564
Non Accrual loans	-	-
Deferred loan costs / (fees)	146,854	167,174
Allowance for loan losses	(2,100,000)	(1,715,000)
Net loans and leases	209,380,157	134,153,738
	-	-
Fixed assets, net	190,452	297,488
Accrued interest receivable	508,434	344,217
Other assets	3,993,130	4,086,191
Total assets	**$ 251,988,491**	**$ 186,009,967**
	-	-
Liabilities	-	-
	-	-
Deposits:	-	-
Demand deposits	$ 34,659,655	$ 27,526,786
Interest bearing demand deposits	19,854,290	12,719,879
Money market accounts	37,903,552	33,471,028
Savings accounts	545,087	209,004
Certificates of deposit less than $100K	16,659,924	4,812,168
Certificates of deposit $100K or more	71,007,839	59,325,806
Total deposits	180,630,347	138,064,671
	-	-
Federal funds purchased	-	-
Overnight Borrowings - FHLB	-	6,000,000
FHLB Term Borrowings	45,000,000	19,000,000
Accrued interest payable on deposits	61,554	49,846
Other liabilities	1,364,847	866,787
Total liabilities	227,056,748	163,981,304
	-	-
Stockholders' equity	-	-
	-	-
Common stock; issued and outstanding 3,396,550 shares at 06/30/15 and 3,176,912 shares at 06/30/14	26,985,142	25,777,948
	-	-
Add'l paid-in-capital - stock based comp.	1,331,243	1,271,627
Retained earnings - preopening expenses	(863,858)	(863,858)
Retained earnings	(3,614,343)	(4,346,642)
Cash dividend	-	-
Current year net income (loss)	1,093,558	189,588
Unrealized gain (loss) on securities AFS	-	-
Total stockholders' equity	24,931,742	22,028,663
Total liabilities and stockholders' equity	**$ 251,988,491**	**$ 186,009,967**

PBB BANCORP

Consolidated Statement of Operations
Prior Year Quarterly Comparison
(unaudited)

	For the 3 Months Ended	
	Consolidated	Bank Only
	6/30/15	6/30/14
Interest income:		
Loans and leases, including fees	$ 2,649,592	$ 1,669,646
Investment securities	-	-
Federal funds sold	-	-
Interest Income-FRB	10,288	25,389
Interest Income-Other	80,540	15,729
Total interest income	2,740,420	1,710,763
Interest expense:		
Interest bearing demand deposits	7,305	4,787
Money market accounts	42,598	58,331
Savings accounts	200	73
Certificates of deposit less than $100K	48,770	14,907
Certificates of deposit $100K or more	165,083	138,181
FHLB Overnight Borrowings and federal funds purchased	340	31
FHLB Term Borrowings	120,445	59,206
Total interest expense	384,741	275,517
Net int. income before prov. for loan losses	2,355,680	1,435,247
Provision for loan losses	135,000	-
Net int. income after prov. for loan losses	2,220,680	1,435,247
Noninterest income:		
Fees and service charges on dep. accts.	5,980	5,223
Analysis charges	22,555	17,968
Gain (loss) on sale of SBA loans	427,929	-
Other income	13,053	19,033
Total noninterest income	469,517	42,224
Noninterest expense:		
Salaries and benefits	999,263	847,046
Occupancy expense	95,640	94,631
Furniture, fixtures and equipment	44,814	45,176
Other expenses	337,055	339,189
Total noninterest expense	1,476,772	1,326,041
Income before tax provision	1,213,424	151,430
Provision for income taxes	503,784	65,430
Net income (loss)	**$ 709,640**	**$ 86,000**

PBB BANCORP

Consolidated Statement of Operations
Prior Year to Date Comparison
(unaudited)

	For the 6 Months Ended	
	Consolidated	Bank Only
	6/30/15	6/30/14
Interest income:		
Loans and leases, including fees	$ 4,964,851	$ 3,338,465
Investment securities	-	-
Federal funds sold	-	-
Interest Income-FRB	25,563	47,586
Interest Income-Other	105,267	30,408
Total interest income	5,095,682	3,416,460
Interest expense:		
Interest bearing demand deposits	15,053	9,000
Money market accounts	88,857	116,409
Savings accounts	399	112
Certificates of deposit less than $100K	96,936	38,045
Certificates of deposit $100K or more	322,464	273,794
FHLB Overnight Borrowings and federal funds purchased	516	31
FHLB Term Borrowings	200,124	117,762
Total interest expense	724,349	555,153
Net int. income before prov. for loan losses	4,371,333	2,861,307
Provision for loan losses	235,000	-
Net int. income after prov. for loan losses	4,136,333	2,861,307
Noninterest income:		
Fees and service charges on dep. accts.	11,485	8,939
Analysis charges	49,292	35,144
Gain (loss) on sale of SBA loans	625,565	16,125
Other income	12,980	83,234
Total noninterest income	699,323	143,443
Noninterest expense:		
Salaries and benefits	2,021,465	1,695,185
Occupancy expense	185,955	186,165
Furniture, fixtures and equipment	88,317	90,665
Other expenses	666,901	700,041
Total noninterest expense	2,962,637	2,672,056
Income before tax provision	1,873,019	332,694
Provision for income taxes	779,461	143,106
Net income (loss)	**$ 1,093,558**	**$ 189,588**