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

	For the Period Ended September 30,	
	Consolidated	Bank Only
	2015	2014
Assets		
Cash and due from banks	$ 37,362,364	$ 44,456,801
Federal funds sold	-	-
Investment securities	-	-
Investment in subsidiary	-	-
	-	-
Loans and leases held for sale	1,494,019	-
	-	-
Loans and leases	224,142,785	161,308,160
Non Accrual loans	-	-
Deferred loan costs / (fees)	174,779	183,892
Allowance for loan losses	(2,100,000)	(1,715,000)
Net loans and leases	222,217,565	159,777,052
	-	-
Fixed assets, net	167,025	262,687
Accrued interest receivable	571,076	408,273
Other assets	3,476,772	4,393,533
Total assets	**$ 265,288,820**	**$ 209,298,346**
	-	-
Liabilities	-	-
	-	-
Deposits:	-	-
Demand deposits	$ 41,002,386	$ 36,764,362
Interest bearing demand deposits	17,054,287	10,732,036
Money market accounts	37,119,023	37,176,004
Savings accounts	650,472	206,839
Certificates of deposit less than $100K	20,227,567	10,882,936
Certificates of deposit $100K or more	77,677,013	58,922,454
Total deposits	193,730,748	154,684,632
	-	-
Federal funds purchased	-	-
Overnight Borrowings - FHLB	-	11,000,000
FHLB Term Borrowings	45,000,000	19,000,000
Accrued interest payable on deposits	75,482	59,115
Other liabilities	973,874	1,127,572
Total liabilities	239,780,103	185,871,319
	-	-
Stockholders' equity	-	-
	-	-
Common stock; issued and outstanding	26,985,142	26,985,142
3,396,550 shares at 09/30/15 and 09/30/14	-	-
Add'l paid-in-capital - stock based comp.	1,348,793	1,279,985
Retained earnings - preopening expenses	(863,858)	(863,858)
Retained earnings	(3,614,343)	(4,346,642)
Cash dividend	-	-
Current year net income (loss)	1,652,983	372,399
Unrealized gain (loss) on securities AFS	-	-
Total stockholders' equity	25,508,717	23,427,027
Total liabilities and stockholders' equity	**$ 265,288,820**	**$ 209,298,346**

PBB BANCORP

Consolidated Statement of Operations
Prior Year Quarterly Comparison
(unaudited)

	For the 3 Months Ended	
	Consolidated	Bank Only
	9/30/15	9/30/14
Interest income:		
Loans and leases, including fees	$ 2,724,083	$ 1,763,535
Investment securities	-	-
Federal funds sold	-	-
Interest Income-FRB	18,275	19,555
Interest Income-Other	44,356	17,185
Total interest income	2,786,714	1,800,275
Interest expense:		
Interest bearing demand deposits	8,148	4,862
Money market accounts	42,118	45,001
Savings accounts	306	105
Certificates of deposit less than $100K	49,822	15,523
Certificates of deposit $100K or more	190,062	137,909
FHLB Overnight Borrowings and federal funds purchased	-	881
FHLB Term Borrowings	129,853	59,857
Total interest expense	420,307	264,138
Net int. income before prov. for loan losses	2,366,407	1,536,138
Provision for loan losses	-	-
Net int. income after prov. for loan losses	2,366,407	1,536,138
Noninterest income:		
Fees and service charges on dep. accts.	5,643	5,057
Analysis charges	20,861	21,988
Gain (loss) on sale of SBA loans	80,668	27,678
Other income	25,122	37,050
Total noninterest income	132,294	91,772
Noninterest expense:		
Salaries and benefits	1,015,606	795,232
Occupancy expense	105,176	91,187
Furniture, fixtures and equipment	47,642	43,963
Other expenses	372,347	383,133
Total noninterest expense	1,540,770	1,313,514
Income before tax provision	957,931	314,396
Provision for income taxes	398,506	131,584
Net income (loss)	**$ 559,425**	**$ 182,812**

PBB BANCORP

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

	For the 9 Months Ended	
	Consolidated	Bank Only
	9/30/15	9/30/14
Interest income:		
Loans and leases, including fees	$ 7,688,934	$ 5,133,790
Investment securities	-	-
Federal funds sold	-	-
Interest Income-FRB	43,838	67,142
Interest Income-Other	149,623	47,593
Total interest income	7,882,396	5,248,525
Interest expense:		
Interest bearing demand deposits	23,201	13,862
Money market accounts	130,975	161,409
Savings accounts	705	217
Certificates of deposit less than $100K	146,757	53,568
Certificates of deposit $100K or more	512,526	411,703
FHLB Overnight Borrowings and federal funds purchased	516	912
FHLB Term Borrowings	329,977	177,619
Total interest expense	1,144,656	819,291
Net int. income before prov. for loan losses	6,737,740	4,429,234
Provision for loan losses	235,000	-
Net int. income after prov. for loan losses	6,502,740	4,429,234
Noninterest income:		
Fees and service charges on dep. accts.	17,128	13,996
Analysis charges	70,153	57,132
Gain (loss) on sale of SBA loans	706,233	43,803
Other income	38,103	88,494
Total noninterest income	831,617	203,425
Noninterest expense:		
Salaries and benefits	3,037,070	2,490,417
Occupancy expense	291,131	277,352
Furniture, fixtures and equipment	135,958	134,628
Other expenses	1,039,248	1,083,173
Total noninterest expense	4,503,407	3,985,570
Income before tax provision	2,830,950	647,089
Provision for income taxes	1,177,967	274,690
Net income (loss)	**$ 1,652,983**	**$ 372,399**