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

	For the Period Ended December 31,	
	2015	**2014**
Assets		
Cash and due from banks	$ 33,747,425	$ 33,686,023
Federal funds sold	-	-
Investment securities	1,636,776	-
Investment in subsidiary	-	-
Loans and leases held for sale	2,258,797	-
Loans and leases	235,262,712	183,360,593
Non Accrual loans	-	-
Deferred loan costs / (fees)	150,019	154,669
Allowance for loan losses	(2,120,000)	(1,865,000)
Net loans and leases	233,292,730	181,650,262
Fixed assets, net	135,376	248,288
Accrued interest receivable	579,139	404,103
Other assets	3,219,763	3,885,181
Total assets	**$ 274,870,006**	**$ 219,873,857**
Liabilities		
Deposits:		
Demand deposits	$ 42,936,110	$ 29,483,961
Interest bearing demand deposits	18,535,574	18,280,250
Money market accounts	36,417,107	38,453,573
Savings accounts	800,821	387,898
Certificates of deposit less than $100K	20,455,494	16,600,900
Certificates of deposit $100K or more	69,188,113	62,154,449
Total deposits	188,333,219	165,361,032
Federal funds purchased	-	-
Overnight Borrowings - FHLB	15,000,000	11,000,000
FHLB Term Borrowings	45,000,000	19,000,000
Accrued interest payable on deposits	49,273	39,948
Other liabilities	753,754	669,793
Total liabilities	249,136,246	196,070,773
Stockholders' equity		
Common stock; issued and outstanding 3,396,550 shares at 12/31/15 and 12/31/14	26,985,142	26,985,142
Add'l paid-in-capital - stock based comp.	1,366,343	1,296,143
Retained earnings - preopening expenses	(863,858)	(863,858)
Retained earnings	(3,614,343)	(4,346,642)
Cash dividend	-	-
Current year net income (loss)	1,869,976	732,299
Unrealized gain (loss) on securities AFS	(9,500)	-
Total stockholders' equity	25,733,760	23,803,084
Total liabilities and stockholders' equity	**$ 274,870,006**	**$ 219,873,857**

PBB BANCORP

Consolidated Statement of Operations
Prior Year Quarterly Comparison
(unaudited)

	For the 3 Months Ended	
	12/31/15	**12/31/14**
Interest income:		
Loans and leases, including fees	$ 2,890,413	$ 2,162,083
Investment securities	3,906	-
Federal funds sold	-	-
Interest Income-FRB	20,619	11,491
Interest Income-Other	34,528	23,664
Total interest income	2,949,466	2,197,238
Interest expense:		
Interest bearing demand deposits	8,398	5,339
Money market accounts	42,711	41,888
Savings accounts	365	205
Certificates of deposit less than $100K	62,408	39,038
Certificates of deposit $100K or more	201,199	142,056
FHLB Overnight Borrowings and federal funds purchased	111	535
FHLB Term Borrowings	129,948	59,857
Total interest expense	445,141	288,917
Net int. income before prov. for loan losses	2,504,325	1,908,322
Provision for loan losses	20,000	150,000
Net int. income after prov. for loan losses	2,484,325	1,758,322
Noninterest income:		
Fees and service charges on dep. accts.	6,138	4,910
Analysis charges	18,241	24,504
Gain (loss) on sale of SBA loans	-	71,211
Other income	38,788	133,898
Total noninterest income	63,166	234,523
Noninterest expense:		
Salaries and benefits	1,165,909	865,060
Occupancy expense	101,972	92,572
Furniture, fixtures and equipment	50,784	44,147
Other expenses	696,730	372,506
Total noninterest expense	2,015,396	1,374,285
Income before tax provision	532,096	618,559
Provision for income taxes	315,103	258,660
Net income (loss)	**$ 216,993**	**$ 359,899**

PBB BANCORP

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

	For the 12 Months Ended	
	12/31/15	**12/31/14**
Interest income:		
Loans and leases, including fees	$ 10,579,348	$ 7,229,028
Investment securities	3,906	-
Federal funds sold	-	-
Interest Income-FRB	64,457	78,633
Interest Income-Other	184,152	71,258
Total interest income	10,831,862	7,378,919
Interest expense:		
Interest bearing demand deposits	31,599	19,201
Money market accounts	173,687	203,298
Savings accounts	1,070	421
Certificates of deposit less than $100K	209,165	92,605
Certificates of deposit $100K or more	713,725	553,759
FHLB Overnight Borrowings and federal funds purchased	627	1,447
FHLB Term Borrowings	459,925	237,476
Total interest expense	1,589,796	1,108,208
Net int. income before prov. for loan losses	9,242,066	6,270,711
Provision for loan losses	255,000	150,000
Net int. income after prov. for loan losses	8,987,066	6,120,711
Noninterest income:		
Fees and service charges on dep. accts.	23,266	18,926
Analysis charges	88,394	81,636
Gain (loss) on sale of SBA loans	706,233	115,013
Other income	76,890	289,217
Total noninterest income	894,784	504,793
Noninterest expense:		
Salaries and benefits	4,202,979	3,355,477
Occupancy expense	393,103	369,924
Furniture, fixtures and equipment	186,743	178,775
Other expenses	1,735,978	1,455,679
Total noninterest expense	6,518,803	5,359,855
Income before tax provision	3,363,046	1,265,649
Provision for income taxes	1,493,070	533,350
Net income (loss)	**$ 1,869,976**	**$ 732,299**