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

	For the Period Ended March 31,	
	2016	**2015**
Assets		
Cash and due from banks	$ 49,486,987	$ 32,977,904
Federal funds sold	-	-
Investment securities	15,102,930	-
Investment in subsidiary	-	-
Loans and leases held for sale	712,351	1,267,198
Loans and leases	360,414,845	202,130,684
Non accrual loans	1,079,814	-
Deferred loan costs / (fees)	209,276	133,627
Allowance for loan losses	(2,121,130)	(1,965,000)
Net loans and leases	359,582,805	200,299,311
Fixed assets, net	2,614,895	215,051
Accrued interest receivable	849,839	498,752
Bank owned life insurance	3,878,085	-
Other assets	6,239,627	4,129,989
Total assets	**$ 438,467,519**	**$ 239,388,205**
Liabilities		
Deposits:		
Demand deposits	$ 95,492,815	$ 36,067,123
Interest bearing demand deposits	45,202,832	20,467,505
Money market accounts	50,701,514	38,639,411
Savings accounts	24,038,604	432,165
Certificates of deposit	116,311,764	78,790,068
Total deposits	331,747,529	174,396,272
Federal funds purchased	-	-
Overnight borrowings - FHLB	15,000,000	5,000,000
FHLB term borrowings	45,000,000	35,000,000
Accrued interest payable	66,242	52,368
Other liabilities	4,308,273	735,014
Total liabilities	396,122,044	215,183,653
Stockholders' equity		
Common stock; issued and outstanding 4,967,476 shares at 03/31/16 and 3,396,550 shares at 03/31/15	38,364,550	26,985,142
Add'l paid-in-capital - stock based comp.	4,174,491	1,313,693
Retained earnings - preopening expenses	(863,858)	(863,858)
Retained earnings	(1,744,367)	(3,614,343)
Cash dividend	-	-
Current year net income (loss)	2,356,918	383,918
Unrealized gain (loss) on securities AFS	57,741	-
Total stockholders' equity	42,345,475	24,204,552
Total liabilities and stockholders' equity	**$ 438,467,519**	**$ 239,388,205**

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

	For the 3 Months Ended	
	3/31/16	**3/31/15**
Interest income:		
Loans and leases, including fees	$ 4,011,412	$ 2,312,032
Investment securities	50,506	-
Federal funds sold	0	-
Interest Income-FRB	46,775	15,275
Interest Income-Other	42,793	24,727
Total interest income	4,151,486	2,352,034
Interest expense:		
Interest bearing demand deposits	11,181	7,748
Money market accounts	45,491	46,260
Savings accounts	4,985	199
Retail certificates of deposit	147,335	48,165
Qwickrate and brokered certificates of deposit	138,541	157,381
FHLB overnight borrowings and federal funds purchased	16,389	176
FHLB term borrowings	131,076	79,679
Other borrowings	556	-
Total interest expense	495,554	339,608
Net int. income before prov. for loan losses	3,655,933	2,012,427
Provision for loan losses	-	100,000
Net int. income after prov. for loan losses	3,655,933	1,912,427
Noninterest income:		
Fees and service charges on dep. accts.	28,832	5,506
Analysis charges	21,159	26,737
Gain (loss) on sale of SBA loans	227,490	197,636
Other income	1,926,989	3,154
Total noninterest income	2,204,470	233,033
Noninterest expense:		
Salaries and benefits	1,650,900	1,022,201
Occupancy expense	158,139	90,315
Furniture, fixtures and equipment	73,335	43,503
Other expenses	1,210,520	329,846
Total noninterest expense	3,092,894	1,485,865
Income before tax provision	2,767,508	659,595
Provision for income taxes	410,590	275,677
Net income (loss)	**$ 2,356,918**	**$ 383,918**