

DECEMBER 31, 2017

EST. 2008

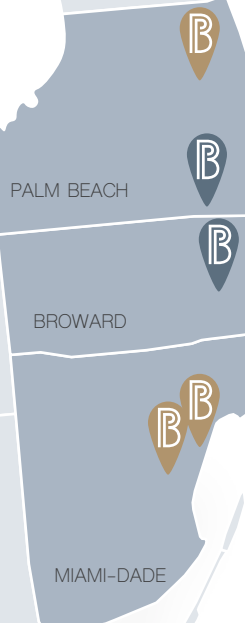
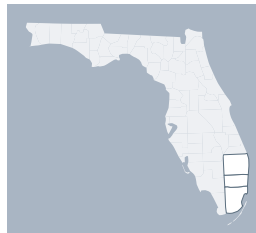
TEAM

CHAIRMAN OF THE BOARD
Daniel R. Sheehan, 42

CEO AND PRESIDENT
Abel Iglesias, 55

CHIEF FINANCIAL OFFICER
Mary Usategui, 33

CHIEF RISK OFFICER
Larry Goldberg, 59



SNAPSHOT

	12/31/2017	12/31/2016	% Variance
Total Assets	\$546,972	\$384,484	42.26%
Deposits	\$476,113	\$329,041	44.70%
Total Gross Loans	\$470,121	\$324,302	44.96%

Loans/Deposits	98.7%
ROAA	0.45%
ROAE	5.73%
Net Interest Margin	3.66
Efficiency Ratio	72.31
NPAs/Assets	0.00%
NPA/Loans & OREO	0.00%
Reserves/NPLs	N/A
Reserves/Loans	0.97%
TCE/TA	8.09%
Leverage Ratio	8.67%
Tier 1 Capital Ratio	10.90%
Total Capital Ratio	12.06%



BRANCH LOCATIONS

CORAL GABLES HQ 396 Alhambra Cir, Ste 150 | Coral Gables, FL 33134

SOUTH MIAMI 1567 San Remo Ave. | Coral Gables, FL 33146

PALM BEACH GARDENS 5100 PGA Blvd, Ste 101 | Palm Beach Gardens, FL 33418

LOAN PRODUCTION OFFICES

BOCA RATON 1900 Glades Rd, Ste 201 | Boca Raton, FL 33431

FORT LAUDERDALE 888 E. Las Olas Blvd. | Fort Lauderdale, FL 33301

\$ in thousands

www.professionalbankfl.com

BALANCE SHEET

ASSETS

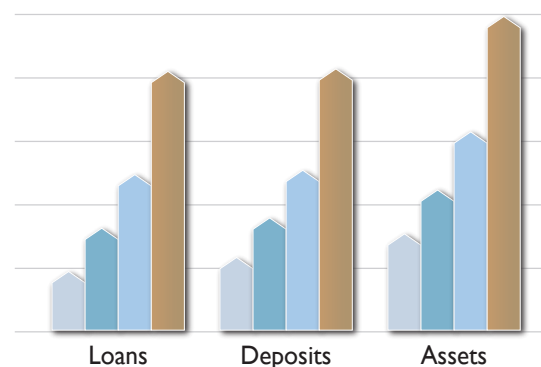
	12/31/2017	12/31/2016	Variance
Total Cash	\$37,126	\$16,720	\$20,406
Total Securities	\$26,073	\$30,212	(\$4,139)
Gross Loans	\$470,121	\$324,302	\$145,819
Loans, Net	\$465,587	\$320,650	\$144,937
Total Other Assets	\$18,186	\$16,902	\$1,284
TOTAL ASSETS	\$546,972	\$384,484	\$162,488

LIABILITIES & STOCKHOLDERS' EQUITY

	12/31/2017	12/31/2016	Variance
Total Deposits	\$476,113	\$329,041	\$147,072
Total Liabilities	\$502,698	\$351,609	\$151,089
Total Stockholder Equity	\$44,274	\$32,875	\$11,399
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	\$546,972	\$384,484	\$162,488

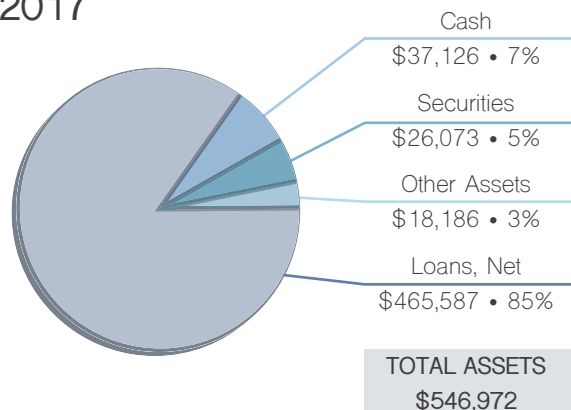
2014-2017 COMPOUND ANNUAL GROWTH RATE

	12/31/2014	12/31/2015	12/31/2016	12/31/2017	CAGR (3 Years)
Loans	187,704	248,482	324,182	470,121	35.80%
Deposits	207,412	263,169	330,373	476,113	31.91%
Assets	240,810	301,838	384,586	546,972	31.45%
NPAs/Assets	0.01%	N/A	N/A	N/A	N/A
Net Income <i>(Pre-Tax, Pre-Provision)</i>	888	2,285	3,261	4,927	77.03%

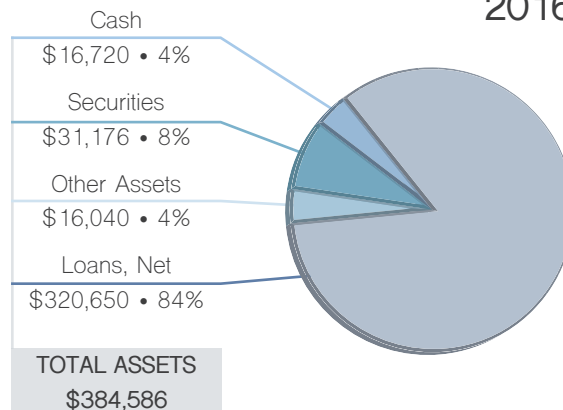


SUPPLEMENTAL BALANCE SHEET DATA

DEC. 31
2017



DEC. 31
2016



LOAN MIX COMPOSITION/COMPARISON

	12/31/2017		12/31/2016	
C&I	\$51,919	11.04%	\$37,807	11.66%
1-4 Family	\$208,626	44.38%	\$128,779	39.72%
Commercial RE	\$142,225	30.25%	\$109,488	33.77%
Construction	\$29,082	6.19%	\$29,036	8.96%
Home Equity Loans	\$16,367	3.48%	\$13,150	4.06%
Multifamily	\$10,466	2.23%	\$3,886	1.20%
Land	\$403	0.09%	\$446	0.14%
Other	\$11,033	2.35%	\$1,590	0.49%
Non-Accrual	-	0.00%	-	0.00%
GROSS LOANS	\$470,121	100%	\$324,182	100%

DEPOSIT MIX COMPOSITION/COMPARISON

	12/31/2017		12/31/2016	
Demand Deposits	\$117,787	24.74%	\$70,215	21.25%
MMK, NOW & IOTA	\$280,366	58.89%	\$158,916	48.10%
Savings Accounts	\$2,660	0.56%	\$2,343	0.71%
Time Deposits	\$75,300	15.82%	\$98,899	29.94%
TOTAL DEPOSITS	\$476,113	100.00%	\$330,373	100.00%