

Q1 Q2 Q3 Q4

Professional Bank

June 30, 2018
professionalbankfl.com

Team

Chairman of The Board
Daniel R. Sheehan, 43

President & CEO
Abel L. Iglesias, 55

EVP & Chief Financial Officer
Mary Usategui, 33

EVP & Chief Risk Officer
Luis Castillo, 48

Branch Locations

Coral Gables

396 Alhambra Circle, Suite 150
Coral Gables, FL 33134

Palm Beach Gardens

5100 PGA Boulevard, Suite 101
Palm Beach Gardens, FL 33418

South Miami

1567 San Remo Avenue
Coral Gables, FL 33146

Loan Production Offices

Boca Raton

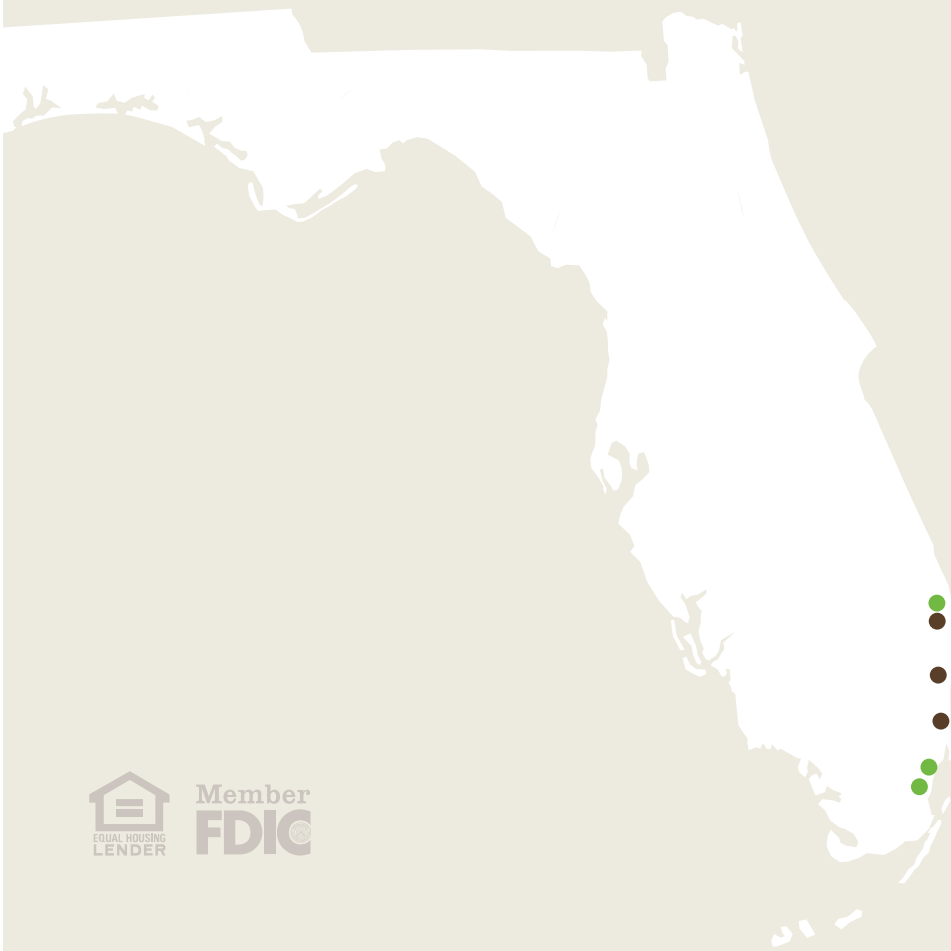
1900 Glades Road, Suite 201
Boca Raton, FL 33431

Ft. Lauderdale

888 East Las Olas Boulevard, Suite 201
Ft. Lauderdale, FL 33301

West Palm Beach

625 North Flagler Drive, Suite 509
West Palm Beach, FL 33401



Snapshot

| 6.30.2018 | Variance | 6.30.2017 |
|--------------------------|----------|-----------|
| Total Assets | | |
| \$634,167 | ▲ 39.34% | \$455,136 |
| Deposits | | |
| \$533,463 | ▲ 34.39% | \$396,948 |
| Total Gross Loans | | |
| \$520,563 | ▲ 32.47% | \$392,953 |

| | | | |
|---------------------|-------|----------------------|--------|
| Loans/Deposits | 97.6% | Reserves/NPLs | N/A |
| ROAA | 0.38% | Reserves/Loans | 0.97% |
| ROAE | 4.88% | TCE/TA | 8.37% |
| Net Interest Margin | 3.54 | Leverage Ratio | 8.81% |
| Efficiency Ratio | 82.06 | Tier 1 Capital Ratio | 11.92% |
| NPAs/Assets | 0.00% | Total Capital Ratio | 13.10% |
| NPA/Loans & REO | 0.00% | | |

Balance Sheet

Assets

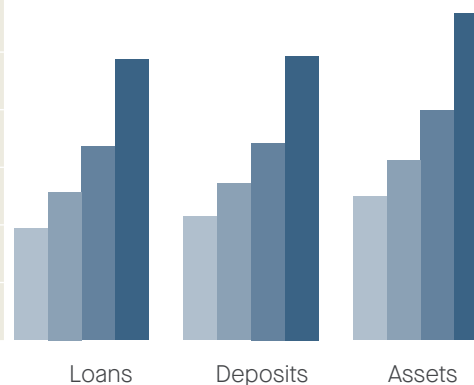
| | 2018 | 2017 | Variance |
|---------------------|------------------|------------------|------------------|
| Total Cash | \$75,295 | \$21,420 | \$53,875 |
| Total Securities | \$23,532 | \$28,441 | (\$4,909) |
| Gross Loans | \$520,563 | \$392,953 | \$127,610 |
| Loans, Net | \$515,372 | \$388,994 | \$126,378 |
| Total Other Assets | \$19,968 | \$16,281 | \$3,687 |
| Total Assets | \$634,167 | \$455,136 | \$179,031 |

Liabilities & Stockholders' Equity

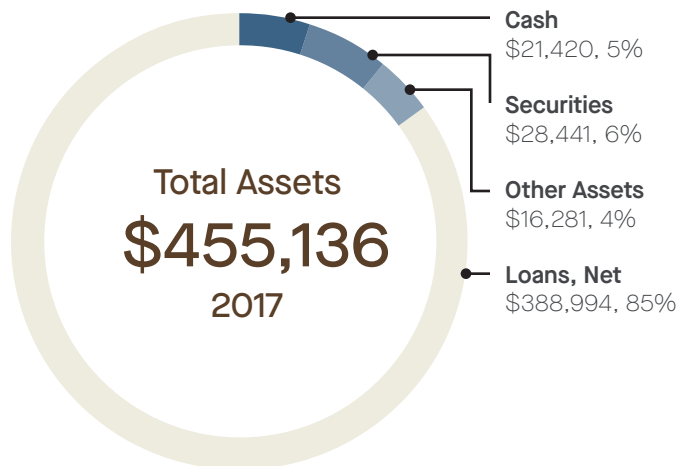
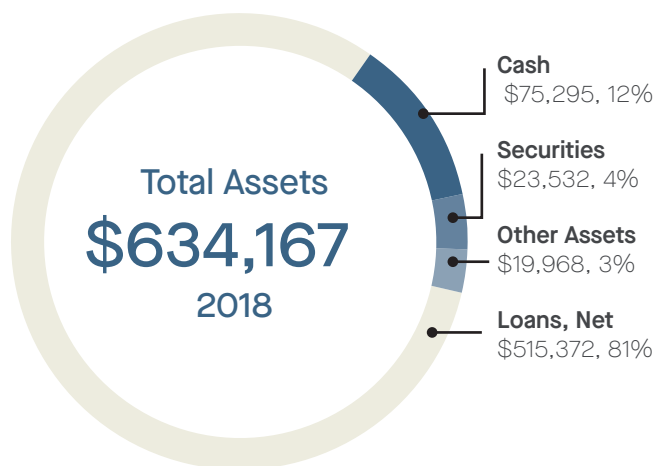
| | 2018 | 2017 | Variance |
|---|------------------|------------------|------------------|
| Total Deposits | \$533,463 | \$396,948 | \$136,515 |
| Total Liabilities | \$581,440 | \$418,552 | \$162,888 |
| Total Stockholders' Equity | \$52,727 | \$36,584 | \$16,143 |
| Total Liabilities & Stockholders' Equity | \$634,167 | \$455,136 | \$179,031 |

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% | - | - | - | - |
| Net Income (Pre-Tax, Pre-Provision) | 888 | 2,285 | 3,261 | 4,927 | 77.03% |



Supplemental Balance Sheet Data



Loan Mix

Composition/Comparison

| | 2018 | | 2017 | |
|--------------------|------------------|-------------|------------------|-------------|
| C&I | \$74,407 | 14.30% | \$38,411 | 9.78% |
| 1-4 Family | \$241,339 | 46.36% | \$176,646 | 44.95% |
| Commercial RE | \$147,992 | 28.43% | \$123,903 | 31.53% |
| Construction | \$18,082 | 3.47% | \$27,743 | 7.06% |
| Home Equity Loans | \$16,984 | 3.26% | \$12,296 | 3.13% |
| Multi-family | \$10,514 | 2.02% | \$3,506 | 0.89% |
| Land | \$380 | 0.07% | \$424 | 0.11% |
| Other | \$10,865 | 2.09% | \$10,024 | 2.55% |
| Non-Accrual | - | 0.00% | - | 0.00% |
| Gross Loans | \$520,563 | 100% | \$392,953 | 100% |

Deposit Mix

Composition/Comparison

| | 2018 | | 2017 | |
|-----------------------|------------------|----------------|------------------|----------------|
| Demand Deposits | \$136,779 | 25.63% | \$111,458 | 28.09% |
| MMK, NOW & IOTA | \$306,293 | 57.42% | \$210,677 | 53.07% |
| Savings Accounts | \$2,012 | 0.38% | \$1,920 | 0.48% |
| Time Deposits | \$88,379 | 16.57% | \$72,893 | 18.36% |
| Total Deposits | \$533,463 | 100.00% | \$396,948 | 100.00% |

