

Q1 Q2 Q3 Q4

B 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

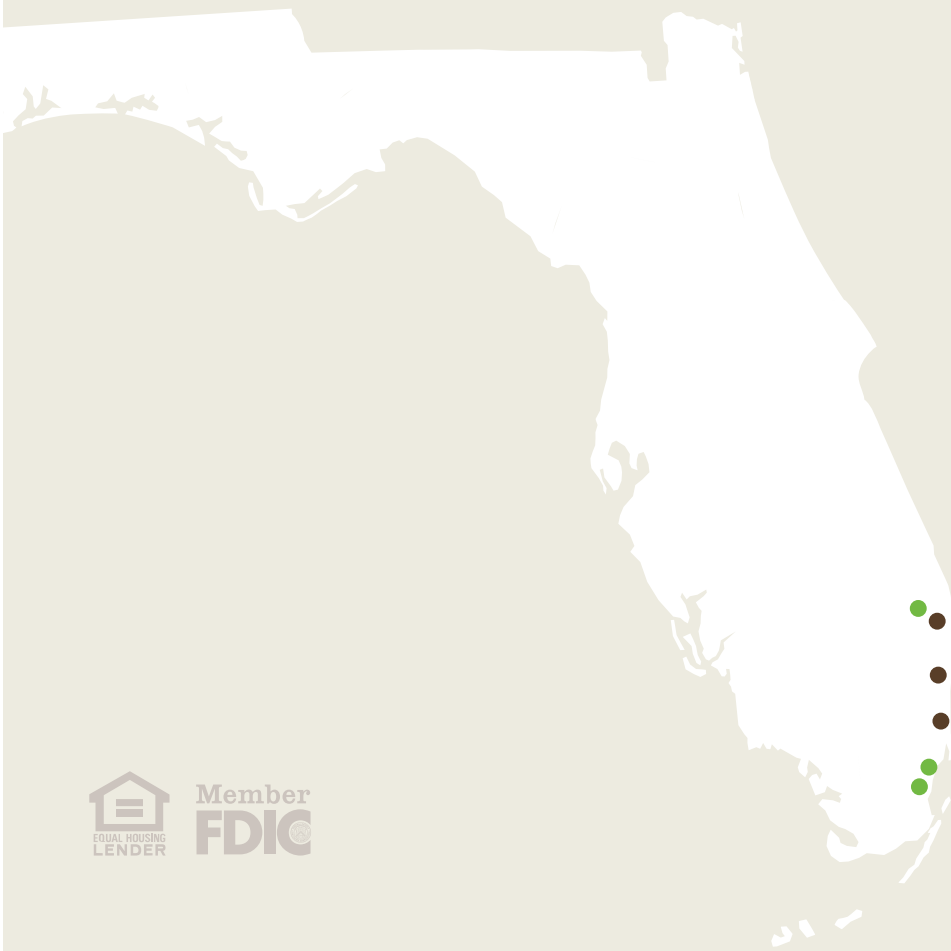
1900 Glades Road, Suite 201
Boca Raton, FL 33431

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

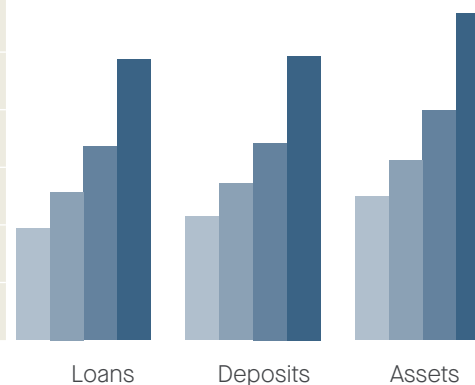
	2018	2017	Variance
Total Cash	\$75,295	\$21,420	\$53,875
Total Securities	\$23,532	\$28,441	(\$4,909)
Gross Loans	\$520,563	\$392,953	\$127,610
Loans, Net	\$515,372	\$388,994	\$126,378
Total Other Assets	\$19,968	\$16,281	\$3,687
Total Assets	\$634,167	\$455,136	\$179,031

Liabilities & Stockholders' Equity

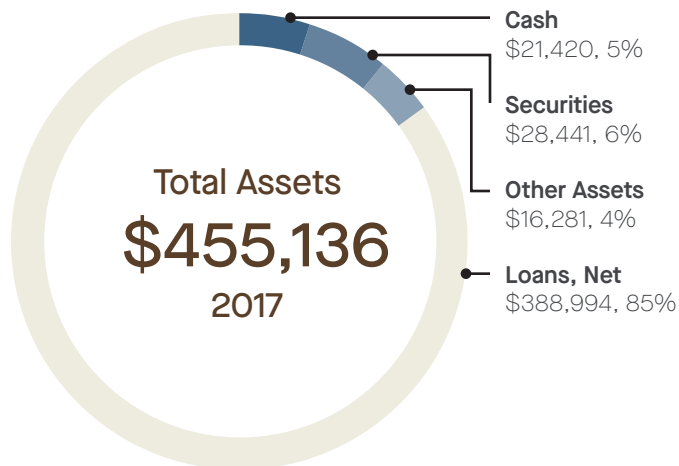
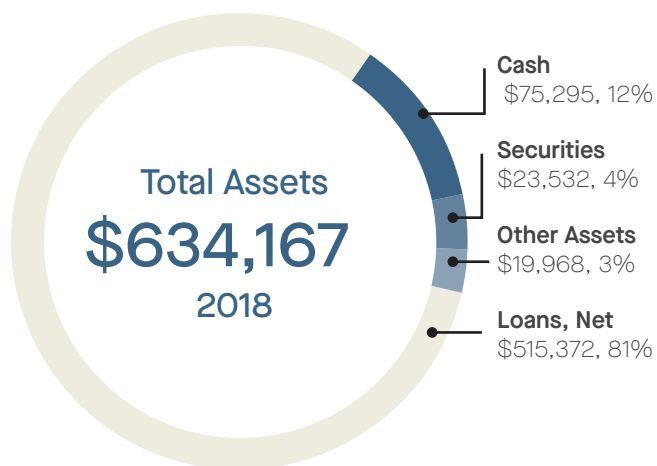
	2018	2017	Variance
Total Deposits	\$533,463	\$396,948	\$136,515
Total Liabilities	\$581,440	\$418,552	\$162,888
Total Stockholders' Equity	\$52,727	\$36,584	\$16,143
Total Liabilities & Stockholders' Equity	\$634,167	\$455,136	\$179,031

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%

