

Q1 Q2 Q3 Q4

B Professional Bank

September 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

1518 San Ignacio Avenue
Coral Gables, FL 33146

Loan Production Offices

Boca Raton

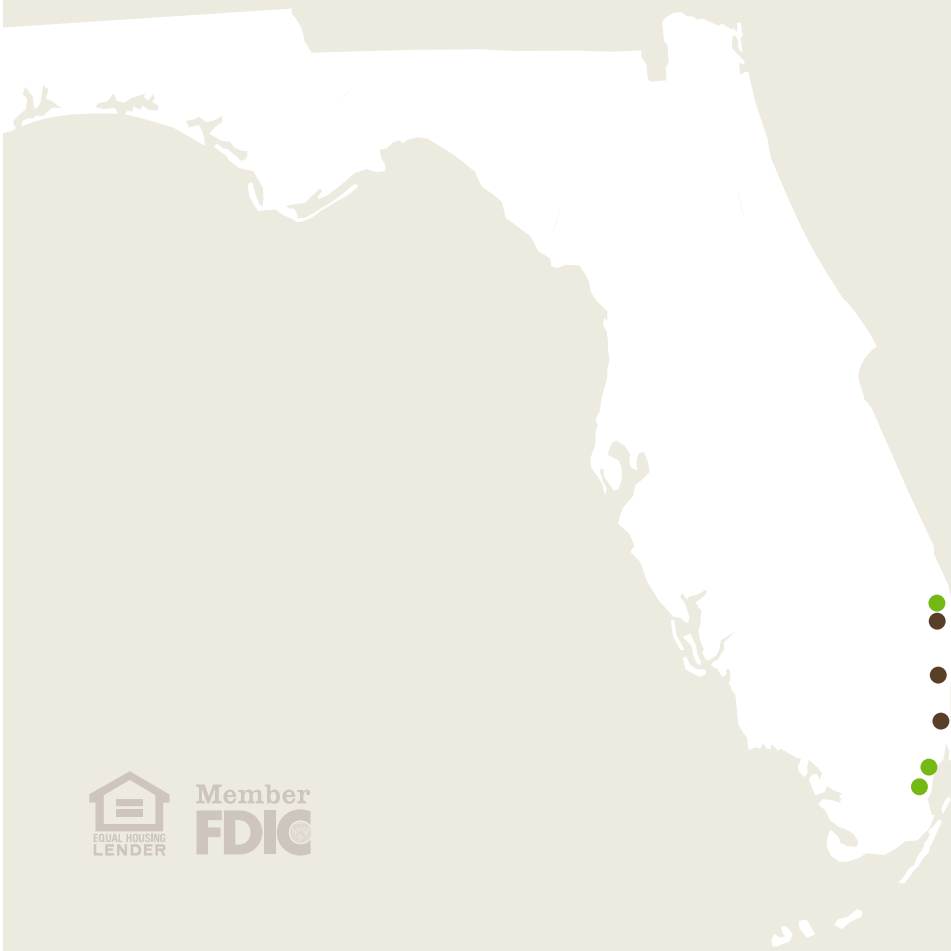
1900 Glades Road, Suite 201
Boca Raton, FL 33431

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

9.30.2018	Variance	9.30.2017
Total Assets		
\$705,480	▲ 43.50%	\$491,608
Deposits		
\$597,276	▲ 39.62%	\$427,776
Total Gross Loans		
\$593,303	▲ 46.17%	\$405,905

Loans/Deposits	99.3%	Reserves/NPLs	N/A
ROAA	0.39%	Reserves/Loans	0.90%
ROAE	5.49%	TCE/TA	8.18%
Net Interest Margin	3.48	Leverage Ratio	8.53%
Efficiency Ratio	81.14	Tier 1 Capital Ratio	11.54%
NPAs/Assets	0.00%	Total Capital Ratio	12.65%
NPA/Loans & REO	0.00%		

Balance Sheet

Assets

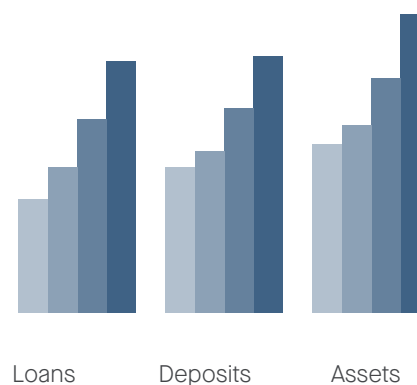
	2018	2017	Variance
Total Cash	\$76,471	\$45,753	\$30,718
Total Securities	\$20,514	\$27,324	(\$6,810)
Gross Loans	\$593,303	\$405,905	\$187,398
Loans, Net	\$587,564	\$401,585	\$185,979
Total Other Assets	\$20,931	\$16,946	\$3,985
Total Assets	\$705,480	\$491,608	\$213,872

Liabilities & Stockholders' Equity

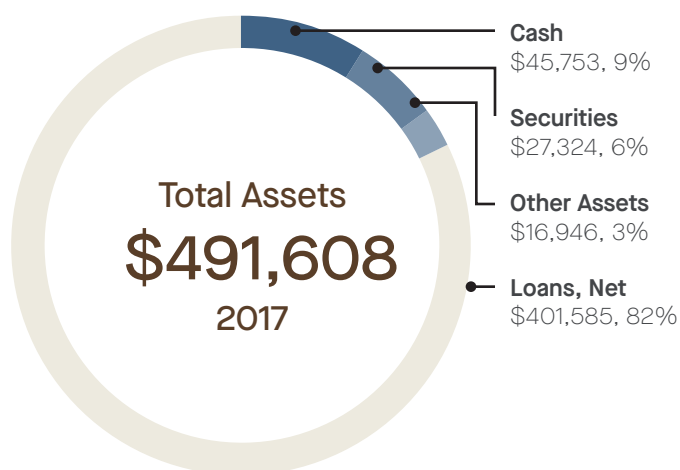
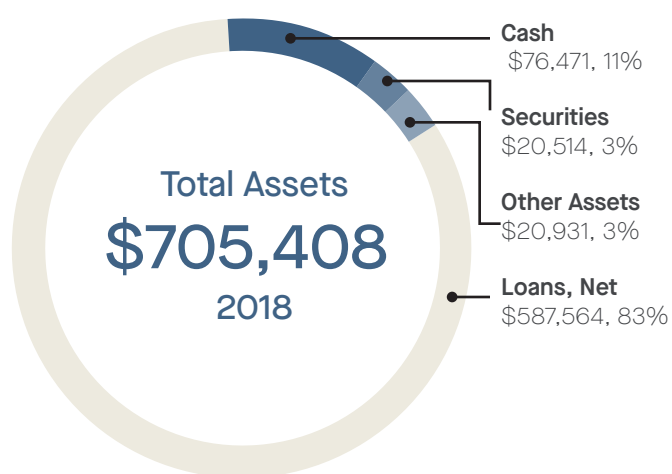
	2018	2017	Variance
Total Deposits	\$597,276	\$427,776	\$169,500
Total Liabilities	\$684,049	\$451,290	\$196,759
Total Stockholders' Equity	\$57,431	\$40,318	\$17,113
Total Liabilities & Stockholders' Equity	\$705,480	\$491,608	\$213,872

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	\$88,008	14.83%	\$43,440	10.70%
1-4 Family	\$281,933	47.52%	\$178,730	44.03%
Commercial RE	\$162,682	27.42%	\$123,801	30.50%
Construction	\$18,495	3.12%	\$25,911	6.38%
Home Equity Loans	\$18,351	3.09%	\$14,237	3.51%
Multi-family	\$12,158	2.05%	\$9,244	2.88%
Land	\$518	0.09%	\$414	0.10%
Other	\$11,157	1.88%	\$10,128	2.50%
Non-Accrual	-	0.00%	-	0.00%
Gross Loans	\$593,303	100%	\$405,905	100%

Deposit Mix

Composition/Comparison

	2018		2017	
Demand Deposits	\$137,651	23.05%	\$118,988	27.82%
MMK, NOW & IOTA	\$372,412	62.35%	\$232,329	54.31%
Savings Accounts	\$2,393	0.40%	\$3,128	0.73%
Time Deposits	\$84,821	14.20%	\$73,331	17.14%
Total Deposits	\$533,463	100%	\$427,776	100%

