

Press Release: July 28, 2015

FOR IMMEDIATE RELEASE

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FPB FINANCIAL CORP. (OTCQB: FPBF), the Holding Company for Florida Parishes Bank,  
Announces 2015 Second Quarter Results and Declares Dividends.

Hammond, LA -- FPB Financial Corp. (OTCQB: FPBF), the holding company for Florida Parishes Bank, announced financial results for the 2015 second quarter ended June 30, 2015.

Earnings

Net income in the 2015 second quarter increased 57.6% to \$702,000 (\$0.58 per fully diluted common share) as compared to the 2014 second quarter net income of \$446,000 (\$0.37 per fully diluted common share). Earnings per share increased by 56.8%. Return on Equity for the second quarter of 2015 was 11.6% on an annualized basis.

Items affecting and contributing to the Company's 2015 Second quarter gain in net income when compared to the 2014 quarterly period:

- Net Interest Income increased to \$2.6 million from \$2.3 million, or 11.9%
- Mortgage Banking Fees totaled \$296,000 up from \$104,000 in 2014, or 183.8%
- Total Non-Interest Income increased to \$781,000 from \$562,000, or 38.9%

Other items and per share data of note this Year-To-Date (YTD) as of June 30, 2015, compared to June 30, 2014

- Return on Equity (ROE) increased to 11.8% from 8.7%
- Net-Interest Margin increased to 4.98% from 4.85%
- The Company's Efficiency Ratio improved to 67.1% from 77.4%
- Book Value per common share increased by 11.3% to \$20.16 per share
- Total Common Stockholders' Equity increased to \$24.5 million, or 12.5%
- Dividends paid to common shareholders total \$169,000 in 2015 and \$168,000 in 2014
- Non-Interest Bearing Deposits increased by 16.0% to \$49.3 million
- Non-Maturity deposits increased by 8.5% to \$143.2 million
- Net Loans increased to \$139.8 million or 11.2%
- Total Assets increased by 7.2% to \$232.2 million
- Net-Loan Charge-offs decreased by \$193,000, or 111.6%
- Foreclosed Assets totaled \$0.00 in both 2015 and 2014
- Non-performing Assets decreased by \$525,000 to \$1.3 million, or 28.5%

Asset Quality

Total non-performing assets at June 30, 2015, decreased by \$525,000, or 28.5% to \$1.3 million as compared to June 30, 2014. Non-performing assets at March 31, 2015 were \$1.8 million. The Company's allowance for loan losses increased by 9.0% to \$3.1 million at June 30, 2015 while increasing to 234.0% of total non-performing assets. Total allowance for loan losses were \$3.0 million at March 31, 2015.

Net loan recoveries for the second quarter totaled \$5,000, an improvement of 124.2% from \$21,000 of net loan charge-offs in the 2014 second quarter. Net loan recoveries were \$15,000 in the 2015 first quarter. Performing Troubled Debt Restructured (TDR's) as of June 30, 2015 totaled \$3.1 million, or an increase of \$171,000 from June 30, 2014. Performing TDR's on March 31, 2015 totaled \$3.0 million.

Balance Sheet and Capital

Total assets at June 30, 2015 increased by 7.2% to \$232.2 million as compared to \$216.6 at June 30, 2014. The increase in total assets was primarily attributed to an increase of \$14.1 million in net loans, an increase of \$4.3 million in cash and cash equivalents. These increases were primarily offset by a \$2.6 million decrease in total investment securities. Total liabilities increased by 6.6% to \$207.7 million primarily due to an increase of \$16.2 million, or 9.5% in total deposits to \$187.0 million offset by a decrease of \$3.8 million or 18.7% in Federal Home Loan Bank advances.

Common Stockholders' Equity increased by a net of \$2.7 million, or 12.5%, to \$24.5 million for the twelve months ended June 30, 2015. Retained earnings increased by \$2.2 million to \$17.6 million for the twelve month period. Other comprehensive income increased by \$367,000 at June 30, 2015 when compared to June 30, 2014. Tangible common stockholders' equity increased to \$24.5 million for the period. Book value per common share increased to \$20.16 as total common shares of 1,214,447 were outstanding at June 30, 2015. At the Subsidiary Bank level, Tier 1 Capital increased to \$23.6 million at June 30, 2015.

Our subsidiary, Florida Parishes Bank, is considered "well capitalized" by all applicable federal banking regulations and definitions as of June 30, 2015.

FPB Financial Corp. is headquartered in Hammond, LA and is the parent company of Florida Parishes Bank. The Company's common stock is traded under the "FPBF" symbol.

*This news release contains certain forward-looking statements, including statements about the financial condition, results of operations and earnings outlook for FPB Financial Corp. and its subsidiaries. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "estimate" and "intend" or future or conditional verbs such as "will," "would," "should," "could" or "may." Forward-looking statements, by their nature, are subject to risks and uncertainties. A number of factors, many of which are beyond the Company's control, could cause actual conditions, events or results to differ significantly from those described in the forward-looking statements. These factors include, among others, the following: general economic conditions, changes in interest rates, deposit flows, the cost of funds, changes in credit quality, interest rate risks associated with the Company's business and operations and the adequacy of our allowance for loan losses. Other factors include changes in our loan portfolio, changes in competition, fiscal and monetary policies and legislation and regulatory changes. We undertake no obligation to update any forward-looking statements.*

FPB Financial Corp.

<b><u>Selected Balances</u></b>	<b>June 30, 2015 <u>(Unaudited)</u></b>	<b>June 30, 2014 <u>(Unaudited)</u></b>	<b>% <u>Change</u></b>	<b>March 31, 2015 <u>(Unaudited)</u></b>	<b>% <u>Change</u></b>
Tangible Common Stockholders' Equity	24,479,484	21,764,077	12%	24,127,005	1%
Net Loans	139,844,421	125,728,515	11	139,232,457	-
Foreclosed Assets	0	0	-	0	-
Non-Performing Assets (Includes Foreclosed Assets)	1,318,224	1,842,896	(28)	1,836,336	(28)
Allowance for Loan Losses	3,084,940	2,830,652	9	2,991,929	3
Total Assets	232,160,472	216,622,073	7	229,531,566	1
Non-Interest Bearing Deposits	49,325,889	42,539,401	16	47,733,994	3
Non-Maturity Deposits (Included in interest and non-interest bearing deposits)	143,171,989	131,935,775	9	149,609,597	(4)
Brokered Deposits (Included in interest-bearing deposits)	1,549,029	1,798,280	(14)	1,549,037	-
FHLB Advances	16,591,000	20,418,000	(19)	12,893,000	29

CONSOLIDATED STATEMENTS OF EARNINGS

	<b>For the Three Months Ended</b>			<b>For the six Months Ended</b>	
	<b>June 30, 2015 <u>(Unaudited)</u></b>	<b>March 31, 2015 <u>(Unaudited)</u></b>	<b>June 30, 2014 <u>(Unaudited)</u></b>	<b>June 30, 2015 <u>(Unaudited)</u></b>	<b>June 30, 2014 <u>(Unaudited)</u></b>
INTEREST AND DIVIDEND INCOME:					
Mortgage Loans	\$2,100,708	\$2,074,196	\$1,844,756	\$4,174,904	\$3,660,755
Consumer Loans	230,796	222,673	258,377	453,469	511,354
Commercial Loans	172,149	163,946	148,328	336,095	260,632
Investment Securities and					

Deposits	<u>309,361</u>	<u>301,340</u>	<u>293,409</u>	<u>610,701</u>	<u>580,218</u>
TOTAL INTEREST AND DIVIDEND INCOME	<u>2,813,014</u>	<u>2,762,155</u>	<u>2,544,870</u>	<u>5,575,169</u>	<u>5,012,959</u>
INTEREST EXPENSE:					
Deposits	166,109	163,918	149,318	330,027	300,412
Federal Home Loan Bank Advances	44,526	54,244	68,122	98,770	138,841
Other	<u>26,633</u>	<u>25,939</u>	<u>26,361</u>	<u>52,572</u>	<u>52,234</u>
TOTAL INTEREST EXPENSE	<u>237,268</u>	<u>244,101</u>	<u>243,801</u>	<u>481,369</u>	<u>491,487</u>
NET INTEREST INCOME	2,575,746	2,518,054	2,301,069	5,093,800	4,521,472
Provisions for loan losses	<u>88,000</u>	<u>75,000</u>	<u>0</u>	<u>163,000</u>	<u>0</u>
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	<u>2,487,746</u>	<u>2,443,054</u>	<u>2,301,069</u>	<u>4,930,800</u>	<u>4,521,472</u>
NON-INTEREST INCOME:					
Mortgage Banking Fees	296,064	329,520	104,326	625,584	192,416
Service Charge on deposits	189,599	200,615	199,674	390,214	431,818
Interchange Fees	149,580	141,364	107,562	290,944	215,944
Loan Fees and Charges	75,895	60,438	65,319	136,333	126,596
Gain on bank owned life insurance	31,345	30,692	36,815	62,038	72,563
Gain/(Loss) on Sale of Investments and Foreclosed Assets	(38,059)	15,849	8,147	(22,211)	36,580
Gain/(Loss) on Trading Accounts	9,663	(9,280)	(10,798)	383	(25,711)
Other	<u>66,859</u>	<u>62,219</u>	<u>51,020</u>	<u>129,078</u>	<u>139,432</u>
TOTAL NON-INTEREST INCOME	<u>780,946</u>	<u>831,417</u>	<u>562,065</u>	<u>1,612,363</u>	<u>1,189,638</u>
NON-INTEREST EXPENSE:					
Compensation and Employee Benefits	1,299,591	1,338,801	1,243,814	2,638,392	2,492,590
Occupancy, local and state taxes, and equipment	326,989	356,600	287,222	683,589	550,460
Technology and Information Processing	194,811	168,996	214,874	363,807	409,275
Professional Fees	88,863	55,909	76,732	144,772	151,705
Regulatory Fees	52,087	50,277	50,870	102,364	99,370
Foreclosed Assets	(56)	588	4,795	532	38,363
Other	<u>286,436</u>	<u>276,862</u>	<u>351,472</u>	<u>563,298</u>	<u>678,638</u>
TOTAL NON-INTEREST EXPENSE	<u>2,248,721</u>	<u>2,248,033</u>	<u>2,229,779</u>	<u>4,496,754</u>	<u>4,420,401</u>
INCOME BEFORE INCOME TAXES	1,019,971	1,026,438	633,355	2,046,409	1,290,709
Income Tax Expense	<u>317,527</u>	<u>322,348</u>	<u>187,778</u>	<u>639,875</u>	<u>379,612</u>
NET INCOME	<u>702,444</u>	<u>704,090</u>	<u>445,577</u>	<u>1,406,534</u>	<u>911,097</u>
<u>PER COMMON SHARE DATA:</u>					
Net Earnings	\$0.58	\$0.58	\$0.37	\$1.16	\$0.76
Diluted Net Earnings	\$0.58	\$0.58	\$0.37	\$1.16	\$0.76
Revenue (Net Interest Income and Non-Interest Income)	\$2.78	\$2.78	\$2.38	\$5.55	\$4.76

Dividends Paid	\$0.07	\$0.07	\$0.07	\$0.14	\$0.14
Book Value (Period End)	\$20.16	\$19.99	\$18.12	\$20.16	\$18.12
Book Value adjusted Net of Other comprehensive income (Period Ended)	\$20.07	\$19.63	\$18.34	\$20.07	\$18.34
<b>RATIOS:</b>					
ROA (Annualized Net Income to Average Period Assets)	1.22%	1.25%	0.84%	1.24%	0.88%
ROE (Annualized Net Income to Average Period Total Stockholders' Equity)	11.57%	12.03%	8.30%	11.80%	8.66%
Net Interest Margin (Average) for the period	5.00%	4.96%	4.86%	4.98%	4.85%
Non-Interest Expense less Non-Interest Income to Average Period Total Assets (Annualized)	2.56%	2.51%	3.16%	2.53%	3.10%
Efficiency Ratio for the Period	66.99%	67.12%	77.88%	67.05%	77.40%
Net Loan Charge-Offs (Recoveries) for the Period to Average Period Net Loans (Annualized)	\$(5,012) (0.02)%	\$(15,041) (0.04)%	\$21,487 0.07%	\$(20,053) (0.03)%	\$173,296 0.29%
TDRs (Performing) at Period End to Average Period Net Loans	\$3,075,826 2.21%	\$2,956,807 2.14%	\$2,905,005 2.39%	\$3,075,826 2.22%	\$2,905,005 2.42%
Non-Performing Assets at Period End to Average Period Total Assets	\$1,318,224 0.57%	\$1,836,336 0.80%	\$1,842,896 0.87%	\$1,318,224 0.58%	\$1,842,896 0.88%
Allowance for Loan Losses at Period End to Average Period Net Loans to Non-Performing Assets at Period End	\$3,084,940 2.22% 234.02%	\$2,991,929 2.16% 162.93%	\$2,830,652 2.33% 153.60%	\$3,084,940 2.22% 234.02%	\$2,830,652 2.36% 153.60%

#### CONSOLIDATED STATEMENTS OF CONDITION

	<b>June 30, 2015 (Unaudited)</b>	<b>June 30, 2014 (Unaudited)</b>	<b>% Change</b>	<b>March 31, 2015 (Unaudited)</b>	<b>% Change</b>
<b><u>ASSETS:</u></b>					
Cash and Cash Equivalents (including Interest and Non-Interest Earning Deposits)	\$13,741,724	\$9,444,417	46	\$12,513,633	10
Securities – Held to Maturity	3,984,099	5,698,479	(30)	4,193,670	(5)
Securities – Available for Sale	59,089,007	59,981,455	(1)	58,207,593	2
Trading Securities	150,292	167,969	(11)	140,629	7
Bank Owned Life Insurance	4,217,986	4,084,581	3	4,186,670	1
Net Loans	139,844,421	125,728,515	11	139,232,457	-
Accrued Interest Receivable	927,834	880,523	5	831,843	12
Premises and Equipment, Net	9,035,878	9,325,698	(3)	9,151,825	(1)
Foreclosed Assets	0	0	-	0	-
Other Assets	<u>1,169,231</u>	<u>1,310,436</u>	<u>(11)</u>	<u>1,073,246</u>	<u>9</u>
<b>TOTAL ASSETS</b>	<b><u>\$232,160,472</u></b>	<b><u>\$216,622,073</u></b>	<b><u>7</u></b>	<b><u>\$229,531,566</u></b>	<b><u>1</u></b>
<b><u>LIABILITIES:</u></b>					
Deposits	186,973,118	170,751,521	10	188,341,795	(1)
Federal Home Loan Bank Advances	16,591,000	20,418,000	(19)	12,893,000	29
Subordinated debentures/trust	3,093,000	3,093,000	-	3,093,000	-

preferred securities

Other Liabilities	<u>1,023,870</u>	<u>595,475</u>	<u>72</u>	<u>1,076,766</u>	<u>(5)</u>
TOTAL LIABILITIES	<u>\$207,680,988</u>	<u>\$194,857,996</u>	<u>7</u>	<u>\$205,404,561</u>	<u>1</u>
<b><u>STOCKHOLDERS' EQUITY:</u></b>					
Common Stock	\$13,202	\$13,127	1	\$13,127	1
Capital Surplus	8,529,946	8,404,758	1	8,470,021	1
Retained Earnings	17,615,780	15,395,118	14	16,998,349	4
Unearned Compensation	(4,341)	(6,902)	37	(4,341)	-
Treasury Stock	(1,783,468)	(1,783,468)	-	(1,783,468)	-
Other Comprehensive Income (Loss)	<u>108,365</u>	<u>(258,556)</u>	-	<u>433,317</u>	<u>(75)</u>
Total Stockholders' Equity	<u>24,479,484</u>	<u>21,764,077</u>	<u>12</u>	<u>24,127,005</u>	<u>1</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>\$232,160,472</u>	<u>\$216,622,073</u>	<u>7%</u>	<u>\$229,531,566</u>	<u>1%</u>

Fritz W. Anderson II, Chairman of the Board, announced today that, "On July 9, 2015, the Board of Directors of FPB Financial Corp. declared a cash dividend on the common stock of the company. The dividend rate of \$0.07 per share will be paid on September 25, 2015 to stockholders of record at the close of business on September 10, 2015."