

Press Release: January 30, 2018

FOR IMMEDIATE RELEASE

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FPB FINANCIAL CORP. (OTCQB: FPBF), the Holding Company for Florida Parishes Bank,
Announces 2017 Fourth Quarter/Full Year Results and Declares Dividends

Hammond, LA—FPB Financial Corp. (OTCQB: FPBF), the holding for Florida Parishes Bank, announced financial results for the 2017 period ended December 31, 2017.

Balance Sheet and Capital

Total assets at December 31, 2017 increased 16% to \$346.2 million when compared to December 31, 2016. The increase in total assets was primarily due to a 35% increase in net loans over the twelve month period to \$217.0 million. Total Liabilities increased 13% over the period. Deposits were the primary component of these increases with total deposits of \$290.6 million at December 31, 2017 of which \$76.3 million were Non-Interest Bearing, which represents an increase of 13% from December 31, 2016.

Total loans increased to \$221.3 million at December 31, 2017. Of that total \$195.3 million, or 88.2%, were secured by real estate.

REAL ESTATE SECURED LOANS

December 31, 2017

(In Thousands)

	Balances	% of Portfolio
1-4 Family	\$78,296	35.38%
Multi-Family	7,191	3.25%
Land & Construction	43,320	19.57%
Commercial Real Estate		
Non-Owner Occupied	31,711	14.33%
Owner Occupied	<u>34,766</u>	<u>15.71%</u>

TOTAL REAL ESTATE	\$195,284	88.23%
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NON - REAL ESTATE SECURED LOANS

Commercial & Industrial	\$19,597	8.85%
Consumer	<u>7,369</u>	<u>3.33%</u>
TOTAL COMMERCIAL & INDUSTRIAL & CONSUMER	<u>\$26,966</u>	<u>12.18%</u>
Less unearned income on loans	<u>(923)</u>	<u>(0.42%)</u>
TOTAL LOANS	<u>\$221,327</u>	<u>100.00%</u>

CONSOLIDATED LOAN AND DEPOSIT BALANCES BY MARKET

December 31, 2017

(In Thousands)

Market	Deposit Balances	Loan Balances
Tangipahoa Parish (4 offices)	\$223,246	\$102,740
St. Tammany Parish (2 offices)	34,725	69,013
Jefferson Parish (1 office)	32,592	46,060
Other	<u>0</u>	<u>3,564</u>
Total	<u>\$290,563</u>	<u>\$221,377</u>

Total Common Stockholders' Equity increased by a net of \$11.0 million, or 35% to \$42.1 million for the twelve months ended December 31, 2017. This was primarily due to the sale of 594,806 shares of common stock in a private placement during the first and second quarters of 2017. The common shares were sold at a per share price of \$16.75 producing gross proceeds of \$10.0 million. A total of 198,275 warrants shares were authorized in connection with the 2017 private placement sale of common shares, the warrants which are convertible into common shares were authorized at a conversion price of \$16.75 per share. The warrant holders have until March 31, 2019 to exercise and convert their warrants into common shares of the company. The net proceeds from this common stock issue will be used to fund business development and growth opportunities primarily in both the New Orleans and Hammond, LA Metropolitan Statistical Areas (MSA's) through our subsidiary, Florida Parishes Bank and for other general corporate purposes at the Company level.

Capital Surplus increased by \$9.9 million to \$22.1 million at December 31, 2017 when compared to December 31, 2016. Retained Earnings increased by \$719,000 to \$20.0 million for the twelve month period. Other Comprehensive Income increased by \$343,000, or 95% from December 31, 2016 to December 31, 2017. Book value per common share increased to \$15.56 as total common shares of 2,706,732 were outstanding at December 31, 2017 (this common share total does not include 198,275 of authorized warrants). In the 2017 fourth quarter, a total of 49,500 restricted common shares were awarded to officers and executive officers of Florida Parishes Bank and FPB Financial Corp. These recently awarded shares are scheduled to be fully vested on or before the fourth quarter of 2032. As of the 2017 year-end, 51,383 shares of the 2,706,732 common shares outstanding are restricted common shares that represent stock awards to officers of the Bank and Company which are not vested as of December 31, 2017.

At the subsidiary bank level, Tier 1 Capital increased to \$ 33.0 million at December 31, 2017.

Earnings

Net Income in the 2017 fourth quarter decreased 70% to \$167,000 (\$0.06 per fully diluted common share) as compared to the 2016 fourth quarter net income of \$560,000 (\$0.27 per fully diluted common share). For the year ending December 31, 2017 net income decreased 52% to \$1.3 million (\$0.51 per fully diluted common share) as compared to the 2016 period net income of \$2.6 million (\$1.36 per fully diluted common share). The decline in net income in both the 2017 fourth quarter and for the 2017 year was primarily attributed to increases in Non-Interest expense, Provisions for Loan Losses and Income Tax expense.

Compensation, Occupancy and Other expenses increased in both periods primarily due to the March 2017 opening of our full service banking center in Metairie, LA. Provisions for Loan Losses increased primarily due to an increase in total loans outstanding of \$59.3 million, or 35%, in the 12 month period ending December 31, 2017 and by \$19.3 million, or 9.4%, in the 2017 fourth quarter. Income tax expense increased in the 2017 fourth quarter by \$278,000, or 136%, primarily due to the December 2017 change in Federal taxation requirements in relation to the company's deferred tax assets (DTAs).

Revenue (defined as Net-Interest income and Total Non-Interest income) in the 2017 fourth quarter increased to \$4.3 million, or 17.1% when compared to the 2016 period. Pre-Provision for loan losses, Pre-Income tax expense - net income in the 3 month period ending December 31, 2017 increased to \$1.0 million, or 21.7% when compared to the 2016 period. The Company's Net-Interest Margin declined in the 2017 fourth quarter to 4.31% from 4.39% in the 2016 period.

CONSOLIDATED RATE & YIELD
For the Twelve Months Ended December 31, 2017

	Average Balance	Interest	2017 Average Yield/ Rate	2016 Average Yield/ Rate
Interest-Earning Assets				
Loans Receivable	\$190,370	\$12,240	6.43%	6.86%
Mortgage-Backed Securities	18,137	337	1.86%	1.78%
Investment Securities AFS	51,937	1,042	2.01%	2.07%
Investment Securities HTM	3,784	106	2.80%	3.29%
Trading Assets	127	-	0.00%	0.00%
State & Municipal Securities	14,374	322	2.24%	2.63%
Federal Home Loan Bank Stock	605	7	1.16%	0.87%
First National Bankers Bank Stock	300	3	1.00%	1.00%
Interest-earning deposits	<u>18,815</u>	<u>159</u>	<u>0.85%</u>	<u>0.37%</u>
Total Interest-Earning Assets	298,449	14,216	<u>4.76%</u>	<u>5.13%</u>
Non-Interest Earning Assets	29,373			
Less Allowance for Loan Loss	<u>3,805</u>			
Total Assets	<u>\$324,017</u>			
Interest-Bearing Liabilities				
Deposits	\$204,297	\$1,265	0.62%	0.54%
FHLB Advances	4,327	76	1.76%	1.30%
Fed Funds Purchased	250	-	0.00%	0.00%
Preferred Statutory Trust	<u>3,093</u>	<u>135</u>	<u>4.36%</u>	<u>3.85%</u>
Total Interest-Bearing Liabilities	<u>211,967</u>	<u>1,476</u>	<u>0.70%</u>	<u>0.64%</u>
Non-Interest Bearing Liabilities	<u>72,441</u>			
Total Liabilities	284,408			
Stockholders' Equity	<u>39,609</u>			
Total Liabilities and Stockholders' Equity	<u>\$324,017</u>			
Net Interest-Earning Assets	<u>\$86,482</u>			
Net Interest Income; Average Interest Rate Spread		<u>\$12,740</u>	<u>4.07%</u>	<u>4.49%</u>

Net Interest Margin		<u>4.27%</u>	<u>4.67%</u>
Average Interest-Earning Assets to Average Interest-Bearing Liabilities	<u>140.80%</u>		

CONSOLIDATED RATE & YIELD
For the Three Months Ended December 31, 2017

	Average Balance	Interest	2017 Average Yield/ Rate	2016 Average Yield/ Rate
Interest-Earning Assets:				
Loans Receivable	\$213,177	\$3,377	6.28%	6.71%
Mortgage-Backed Securities	16,911	77	1.81%	1.42%
Investment Securities AFS	56,249	257	1.81%	2.01%
Investment Securities HTM	5,075	38	2.97%	2.45%
Trading Assets	126	-	0.00%	0.00%
State & Municipal Securities	14,245	80	2.23%	2.43%
Federal Home Loan Bank Stock	278	-	0.00%	0.99%
First National Bankers Bank Stock	300	-	0.00%	0.00%
Interest-earning deposits	<u>10,967</u>	<u>19</u>	<u>0.69%</u>	<u>0.38%</u>
Total Interest-Earning Assets	<u>317,328</u>	<u>3,848</u>	<u>4.81%</u>	<u>4.85%</u>
Non-Interest Earning Assets	29,397			
Less Allowance for Loan Loss	<u>4,385</u>			
Total Assets	<u>\$342,340</u>			
Interest-Bearing Liabilities:				
Deposits	\$215,183	\$351	0.65%	0.54%
FHLB Advances	2,800	17	2.41%	1.45%
Fed Funds Purchased	998	-	0.00%	0.00%
Preferred Statutory Trust	<u>3,093</u>	<u>35</u>	<u>4.49%</u>	<u>3.99%</u>
Total Interest-Bearing Liabilities	<u>222,074</u>	<u>403</u>	<u>0.72%</u>	<u>0.63%</u>
Non-Interest Bearing Liabilities	<u>77,882</u>			
Total Liabilities	299,956			
Stockholders' Equity	<u>42,384</u>			
Total Liabilities and Stockholders' Equity	<u>\$342,340</u>			
Net Interest-Earning Assets	<u>\$95,254</u>			
Net Interest Income; Average Interest Rate Spread		<u>\$3,445</u>	<u>4.09%</u>	<u>4.22%</u>
Net Interest Margin			<u>4.31%</u>	<u>4.39%</u>
Average Interest-Earning Assets to Average Interest-Bearing Liabilities	<u>142.89%</u>			

Items affecting and contributing to the Company's 2017 fourth quarter change in net income when compared to the 2016 quarterly period:

- Net Interest Income increased to \$3.4 million from \$2.8 million in 2016, or 23.0%
- Total non-interest expenses increased to \$3.3 million in 2017 from \$2.8 million in 2016, or 15.7%
- Compensation and employee benefits increased to \$1.9 million from \$1.7 million in 2016, or 10.5%
- Provisions for Loan Losses increased to \$400,000, or 433.0%

Other items and per share data of note this Year-To-Date (YTD) as of December 31, 2017, compared to the twelve month period ending December 31, 2016

- Total Revenue (Net interest income and Non-interest income) increased to \$16.4 million or 14.0%
- Net Interest income increased to \$12.7 million or 17.2%
- Total Common Stockholders' Equity increased to \$42.1 million, or 35.3%
- Cash Dividends paid to common shareholders total \$499,000 in 2017 and \$365,000 in 2016
- Book Value per common share increased by 3.1% to \$15.56
- Net Loans increased to \$217.0 million or 35.1%
- Allowance for Loan Losses increased to \$4.4 million, or 31.0%
- Non-Interest Bearing Deposits increased by 13.0% to \$76.3 million
- Non-Maturity deposits increased by 18.1% to \$241.5 million
- Total Assets increased by 15.6% to \$346.2 million
- FHLB advances decreased by 17.8% to \$8.8 million

Asset Quality

Total non-performing assets (NPA's) at December 31, 2017 increased by \$1.0 million, or 45% to \$3.1 million when compared to December 31, 2016 and represents 1.4% of gross loans. NPA's at September 30, 2017 totaled \$3.4 million. The increase during the 12 month period ending December 31, 2017 in NPA's were attributed to an increase of \$148,000 in loans on nonaccrual, to \$1.8 million; an increase of \$814,000 in Other Real Estate Owned (OREO), to \$1.3 million and a \$20,000 increase in loans 90-days past due and accruing, to \$20,000. The decrease in NPA's during the 3 month period ending December 31, 2017 were attributed to a decrease of \$320,000 in non-accrual loans, an increase of \$158,000 in OREO and a \$121,000 decrease in loans 90-days past due and accruing. The Company's allowance for loan losses (ALLL) increased by 31% to \$4.4 million at December 31, 2017 when compared to December 30, 2016. The \$4.4 million in the ALLL represents 2.1% of average net loans in the 2017 fourth quarter period and 139% of NPA's on December 31, 2017. At September 30, 2017 the Company's ALLL totaled \$4.3 million or 2.2% of 2017 third quarter average net loans and 124% of NPA's at period end.

Net loan charge-offs for the 2017 fourth quarter totaled \$292,000 (0.55% of average net loans) up from \$156,000 (0.40%) of net loan charge-offs in the 2016 fourth quarter. Net loan charge-offs were \$70,000 (0.14%) in the 2017 third quarter. Troubled Debt Restructured (TDR's) cumulative total through December 31, 2017 was \$2.9 million, of which \$471,000 are on nonaccrual. Total TDR's on December 31, 2016 and September 30, 2017 were \$3.4 million and \$3.2 million respectively.

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

<u>Selected Balances</u>	Dec. 31, 2017 (Unaudited)	Dec. 31, 2016 (Unaudited)	%	Sept. 30, 2017 (Unaudited)	%
			Change		Change
Tangible Common Stockholders' Equity	\$ 42,111,968	\$ 31,122,382	35	\$ 42,325,625	(1)
Total Assets	346,174,764	299,319,113	16	337,925,939	2
Net Loans	217,000,626	160,595,181	35	200,004,420	8
Non-Interest Bearing Deposits	76,322,570	67,565,911	13	75,276,323	1
Non-Maturity Deposits (included in Interest and non-interest bearing Deposits)	241,536,253	204,402,513	18	242,251,184	(0)
Brokered Deposits (included in Interest-Bearing deposits)	4,380,507	5,400,997	(19)	4,022,470	9
FHLB Advances	8,800,000	10,700,000	(18)	2,000,000	340
Foreclosed Assets	943,500	129,470	629	786,120	20
Non-Performing Assets (includes Foreclosed Assets and Other Real Estate Owned)	3,147,007	2,165,737	45	3,430,584	(8)
Allowance for Loan Losses	4,376,126	3,340,404	31	4,267,899	3

CONSOLIDATED STATEMENT OF EARNINGS

	<u>For the Three Months Ended</u>			<u>For the Twelve Months Ended</u>	
	Dec. 31, 2017 (Unaudited)	Sept. 30, 2017 (Unaudited)	Dec. 31, 2016 (Unaudited)	Dec. 31, 2017 (Unaudited)	Dec. 31, 2016 (Unaudited)
INTEREST AND DIVIDEND INCOME					
Mortgage Loans	\$2,895,980	\$2,768,117	\$2,261,610	\$10,412,504	\$8,685,243
Commercial Loans	283,229	281,084	227,207	1,031,324	882,296
Consumer Loans	195,689	191,637	210,909	786,149	837,454
Investment Securities and Deposits	<u>473,403</u>	<u>523,803</u>	<u>386,490</u>	<u>1,986,301</u>	<u>1,545,525</u>
TOTAL INTEREST AND DIVIDEND INCOME	<u>3,848,301</u>	<u>3,764,641</u>	<u>3,086,216</u>	<u>14,216,278</u>	<u>11,950,518</u>
INTEREST EXPENSE					
Deposits	351,280	351,440	233,810	1,265,149	841,752
Subordinated debentures/trust Preferred securities	34,892	34,909	30,935	135,098	119,038
Federal Home Loan Bank					

Advances	<u>17,172</u>	<u>13,008</u>	<u>26,525</u>	<u>75,841</u>	<u>118,549</u>
TOTAL INTEREST EXPENSE	<u>403,345</u>	<u>399,357</u>	<u>291,270</u>	<u>1,476,088</u>	<u>1,079,339</u>
NET INTEREST INCOME	3,444,956	3,365,284	2,794,946	12,740,190	10,871,179
Provisions for loan losses	<u>400,000</u>	<u>612,000</u>	<u>75,000</u>	<u>1,522,000</u>	<u>216,000</u>
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	<u>3,044,956</u>	<u>2,753,284</u>	<u>2,719,946</u>	<u>11,218,190</u>	<u>10,655,179</u>
NON-INTEREST INCOME					
Mortgage Banking Fees	225,776	410,517	333,145	1,239,980	1,296,793
Service Charges on Deposits	251,248	236,450	203,132	916,487	855,350
Interchange Fees	188,701	181,428	179,132	733,596	654,499
Gain on Bank Owned Life Insurance	47,318	48,265	46,576	184,876	139,966
Loan Fees and Charges	37,958	53,424	41,697	168,956	203,920
Gain/(Loss) on Trading Accounts	(46)	(211)	16,921	(8,646)	(4,992)
Gain/(Loss) on Sale of Investments and Foreclosed Assets	(51,169)	24,327	(2,422)	(30,717)	165,846
Other	<u>156,060</u>	<u>192,059</u>	<u>59,201</u>	<u>489,360</u>	<u>236,449</u>
TOTAL NON-INTEREST INCOME	855,846	1,146,259	877,382	3,693,892	3,547,831
NON-INTEREST EXPENSE					
Compensation and Employee Benefits	1,877,674	1,811,219	1,698,472	7,499,832	6,174,112
Occupancy, local and state taxes and Equipment	379,369	413,537	336,536	1,608,216	1,352,807
Technology and Information Processing	275,370	268,269	247,666	1,024,949	940,287
Professional Fees	83,401	127,491	76,560	388,942	354,135
Regulatory Fees	105,830	106,312	52,844	346,672	208,639
Other	<u>529,866</u>	<u>451,581</u>	<u>397,971</u>	<u>1,893,017</u>	<u>1,398,995</u>
TOTAL NON-INTEREST EXPENSE	<u>3,251,510</u>	<u>3,178,409</u>	<u>2,810,049</u>	<u>12,761,627</u>	<u>10,428,975</u>
INCOME BEFORE INCOME TAXES	649,293	721,134	787,279	2,150,455	3,774,035
Income Tax Expense	<u>481,802</u>	<u>204,114</u>	<u>227,211</u>	<u>872,072</u>	<u>1,132,206</u>
NET INCOME	<u>\$167,490</u>	<u>\$517,020</u>	<u>\$560,068</u>	<u>\$1,278,383</u>	<u>\$2,641,829</u>
<u>PER COMMON SHARE DATA</u>					
Net Earnings	\$0.06	\$0.19	\$0.27	\$0.51	\$1.36
Diluted Net Earnings	\$0.06	\$0.19	\$0.27	\$0.51	\$1.36
Revenue (Net Interest Income and Non-Interest Income)	\$1.62	\$1.70	\$1.79	\$6.58	\$7.44
Dividends Paid	\$0.05	\$0.05	\$0.05	\$0.20	\$0.20

Book Value (Period End)	\$15.56	\$15.93	\$15.09	\$15.56	\$15.09
Book Value Adjusted Net of Other Comprehensive Income (Period Ended)	\$15.56	\$15.84	\$15.27	\$15.56	\$15.27
RATIOS					
ROA (Annualized Net Income to Average Period Assets)	0.19%	0.61%	0.80%	0.39%	1.02%
ROE (Annualized Net Income to Average Period Total Stockholders' Equity)	1.57%	4.86%	7.06%	3.23%	9.07%
Net Interest Margin (Average for the Period)	4.31%	4.34%	4.39%	4.27%	4.67%
Non-Interest expense less Non-Interest Income to Average Period Total Assets (Annualized)	2.78%	2.41%	2.75%	2.80%	2.66%
Efficiency Ratio for the Period	75.60%	70.45%	76.52%	77.65%	72.33%
Net Loan Charge-Offs (Recoveries) for the Period to Average Period Net Loans (Annualized)	\$291,774 0.55%	\$69,856 0.14%	\$156,138 0.40%	\$486,278 0.26%	\$116,546 0.08%
TDR's at Period End to Average Period Net Loans	\$2,931,589 1.40%	\$3,175,034 1.61%	\$3,440,321 2.19%	\$2,931,589 1.57%	\$3,440,321 2.32%
Non-Performing Assets at Period End to Average Period Assets	\$3,147,007 0.92%	\$3,430,584 1.03%	\$2,165,737 0.77%	\$3,147,007 0.97%	\$2,165,737 0.84%
Allowance for Loan Losses at Period End to Average Period Net Loans to Non-Performing Assets at Period End	\$4,376,126 2.10%	\$4,267,899 2.17%	\$3,340,404 2.13%	\$4,376,126 2.34%	\$3,340,404 2.26%
	139.06%	124.41%	154.24%	139.06%	154.24%

CONSOLIDATED STATEMENT OF CONDITION

	Dec. 31, 2017 (Unaudited)	Dec. 31, 2016 (Unaudited)	% Change	Sept. 30, 2017 (Unaudited)	% Change
ASSETS					
Cash and Cash Equivalents (including Interest and Non-Interest Earning Deposits)	\$11,831,667	\$34,265,949	(65)	\$25,144,154	(53)
Securities - Held to Maturity	5,405,894	2,922,473	85	3,405,644	59
Securities - Available for Sale	89,217,057	80,714,624	11	86,789,197	3
Trading Securities	125,179	133,824	(6)	125,225	(0)
Bank Owned Life Insurance	7,104,450	6,419,574	11	7,057,131	1
Net Loans	217,000,626	160,595,181	35	200,326,778	8
Accrued Interest Receivable	1,362,179	1,141,310	19	1,203,375	13
Premises and Equipment, Net	11,472,614	11,616,056	(1)	11,553,154	(1)

Foreclosed Assets	943,500	129,470	629	785,170	20
Deferred Tax Assets	436,753	397,761	10	87,246	401
Other Assets	<u>1,274,844</u>	<u>982,891</u>	<u>30</u>	<u>1,448,865</u>	<u>(12)</u>
TOTAL ASSETS	<u>\$346,174,764</u>	<u>\$299,319,113</u>	<u>16</u>	<u>\$337,925,939</u>	<u>2</u>
<u>LIABILITIES</u>					
Deposits	\$290,562,949	\$253,398,720	15	\$289,418,157	0
Federal Home Loan Bank Advances	8,800,000	10,700,000	(18)	2,000,000	340
Subordinated debentures/trust Preferred securities	3,093,000	3,093,000	0	3,093,000	0
Other Liabilities	1,606,846	1,005,011	<u>60</u>	1,089,157	<u>48</u>
TOTAL LIABILITIES	<u>\$304,062,796</u>	<u>\$268,196,731</u>	<u>13</u>	<u>\$295,600,314</u>	<u>3</u>
<u>STOCKHOLDERS' EQUITY</u>					
Common Stock	\$14,192	\$12,872	10	\$14,192	0
Capital Surplus	22,075,469	12,149,513	82	22,069,909	0
Retained Earnings	20,042,572	19,319,861	4	20,004,420	0
Other Comprehensive Income (Loss)	<u>(20,264)</u>	<u>(359,864)</u>	<u>95</u>	<u>237,104</u>	<u>(107)</u>
Total Stockholders' Equity	<u>42,111,968</u>	<u>31,122,382</u>	<u>35</u>	<u>42,325,625</u>	<u>(1)</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>\$346,174,764</u>	<u>\$299,319,113</u>	<u>16%</u>	<u>\$337,925,939</u>	<u>2%</u>

Fritz W. Anderson II, CEO and Chairman of the Board, announced today that, "On January 11, 2018, the Board of Directors of FPB Financial Corp. declared a cash dividend on the common stock of the company. The dividend rate of \$0.06 per share will be paid on March 26, 2018 to stockholders of record at the close of business on March 12, 2018."