



27201 Puerta Real, Suite 160  
Mission Viejo, CA 92691



- Founded in 2007
- Headquarters in Mission Viejo, CA. with an additional office in Beverly Hills, CA
- Community Bank with total assets of \$291 million as of 6/30/19
- Total Deposits of \$212 million
- Total Loans of \$236 million
- Total Capital of \$34 million
- Total Capital Ratio 14.2295%
- Total employees - 40
- OTC Stock Symbol - PBKX



- Portfolio Makeup

Type	6/30/2019	%
Construction	16,636	7%
Residential	27,666	12%
Multifamily	12,430	5%
Owner Occupied	57,357	24%
Investor CRE	77,759	33%
C&I	44,258	19%
Other	817	0%
Total Loans	236,923	100%
Investor RE Concentration	311%	



- Strengths:

- Low cost core deposits
- Excellent Asset Quality
- Strong Capital w/diverse ownership
- Community Bank

- Weaknesses:

- High Staffing costs – Efficiency ratio
- Loan to Deposit ratio over 100%
- Lack of Consumer Lending or lack of diversification from real estate lending.
- Community Bank