

COMMUNITY BANK OF THE BAY

	CPP Disbursement Date 01/16/2009	Cert 34210	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$116	\$128	10.8%	
Loans	\$84	\$98	16.3%	
<i>Construction & development</i>	\$1	\$1	8.0%	
<i>Closed-end 1-4 family residential</i>	\$2	\$2	30.0%	
<i>Home equity</i>	\$1	\$1	8.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$0	-90.3%	
<i>Commercial & Industrial</i>	\$43	\$42	-1.3%	
<i>Commercial real estate</i>	\$34	\$49	41.4%	
Unused commitments	\$10	\$14	36.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$3	-23.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$4	-0.8%	
Cash & balances due	\$15	\$14	-5.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$101	\$113	12.0%	
Deposits	\$91	\$105	15.9%	
Total other borrowings	\$10	\$7	-27.1%	
FHLB advances	\$7	\$7	0.0%	
Equity				
Equity capital at quarter end	\$15	\$15	2.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.1%	11.3%	--	
Tier 1 risk based capital ratio	15.8%	15.0%	--	
Total risk based capital ratio	17.0%	16.3%	--	
Return on equity ¹	2.4%	-0.7%	--	
Return on assets ¹	0.3%	-0.1%	--	
Net interest margin ¹	4.1%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	49.8%	53.5%	--	
Loss provision to net charge-offs (qtr)	238.5%	144.7%	--	
Net charge-offs to average loans and leases ¹	0.5%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
<i>Construction & development</i>	62.2%	36.1%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	9.2%	7.1%	0.0%	0.0%
<i>Home equity</i>	0.0%	11.5%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	78.9%	0.0%	12.3%	0.0%
<i>Commercial & Industrial</i>	0.8%	3.3%	0.1%	1.1%
<i>Commercial real estate</i>	5.8%	2.4%	0.0%	0.1%
<i>Total loans</i>	5.0%	3.8%	0.1%	0.5%