

BANK OF MARIN BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3590388	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,050	\$1,122	6.9%	
Loans	\$894	\$921	3.0%	
<i>Construction & development</i>	\$126	\$93	-25.8%	
<i>Closed-end 1-4 family residential</i>	\$82	\$108	32.0%	
<i>Home equity</i>	\$61	\$77	26.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$30	\$28	-8.8%	
<i>Commercial & Industrial</i>	\$107	\$102	-4.9%	
<i>Commercial real estate</i>	\$444	\$465	4.8%	
Unused commitments	\$252	\$228	-9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$63	\$93	47.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$41	\$35	-12.8%	
Cash & balances due	\$25	\$39	55.5%	
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	\$925	\$1,020	10.2%	
Deposits	\$854	\$952	11.5%	
Total other borrowings	\$57	\$55	-3.2%	
FHLB advances	\$57	\$55	-3.2%	
Equity				
Equity capital at quarter end	\$124	\$102	-18.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	12.3%	8.8%	--	
Tier 1 risk based capital ratio	12.4%	10.0%	--	
Total risk based capital ratio	13.9%	11.6%	--	
Return on equity ¹	10.6%	11.2%	--	
Return on assets ¹	1.1%	1.0%	--	
Net interest margin ¹	5.4%	5.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	148.7%	91.8%	--	
Loss provision to net charge-offs (qtr)	144.6%	83.5%	--	
Net charge-offs to average loans and leases ¹	0.7%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.6%	7.0%	1.3%	2.3%
<i>Closed-end 1-4 family residential</i>	0.0%	0.1%	0.0%	0.1%
<i>Home equity</i>	0.5%	0.1%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.5%	1.1%	0.0%	0.3%
<i>Commercial & Industrial</i>	0.1%	0.3%	0.0%	0.1%
<i>Commercial real estate</i>	0.0%	0.9%	0.0%	0.1%
<i>Total loans</i>	0.7%	1.3%	0.2%	0.3%