

**COMMUNITY BANK OF THE BAY**

|   | CPP Disbursement Date<br>01/16/2009 | Cert<br>34210              | Number of Insured<br>Depository Institutions<br>1 |             |
|---|-------------------------------------|----------------------------|---|-------------|
| <b>Selected balance and off-balance sheet items</b>   | <b>2013</b><br>\$ millions          | <b>2014</b><br>\$ millions | %chg from prev                                    |             |
| <b>Assets</b>   | \$175                               | \$225                      | 28.3%   |             |
| Loans   | \$127                               | \$175                      | 37.4%   |             |
| Construction & development  | \$3                                 | \$12                       | 316.1%  |             |
| Closed-end 1-4 family residential   | \$11                                | \$13                       | 18.6%   |             |
| Home equity   | \$2                                 | \$3                        | 58.6%   |             |
| Credit card   | \$0                                 | \$0                        |   |             |
| Other consumer  | \$0                                 | \$0                        | 308.9%  |             |
| Commercial & Industrial   | \$52                                | \$56                       | 7.8%  |             |
| Commercial real estate  | \$55                                | \$83                       | 51.6%   |             |
| Unused commitments  | \$25                                | \$34                       | 33.9%   |             |
| Securitization outstanding principal  | \$0                                 | \$0                        |   |             |
| Mortgage-backed securities (GSE and private issue)  | \$5                                 | \$4                        | -22.6%  |             |
| Asset-backed securities   | \$0                                 | \$0                        |   |             |
| Other securities  | \$4                                 | \$3                        | -26.7%  |             |
| Cash & balances due   | \$33                                | \$37                       | 12.8%   |             |
| <b>Residential mortgage originations</b>  |                                     |                            |   |             |
| Closed-end mortgage originated for sale (quarter)   | \$0                                 | \$0                        |   |             |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                        |   |             |
| Closed-end mortgage originations sold (quarter)   | \$0                                 | \$0                        |   |             |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                        |   |             |
| <b>Liabilities</b>  | \$156                               | \$204                      | 30.5%   |             |
| Deposits  | \$151                               | \$199                      | 32.0%   |             |
| Total other borrowings  | \$5                                 | \$4                        | -19.1%  |             |
| FHLB advances   | \$4                                 | \$4                        | 0.0%  |             |
| <b>Equity</b>   |                                     |                            |   |             |
| Equity capital at quarter end   | \$19                                | \$21                       | 10.6%   |             |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                                 | \$0                        | NA  |             |
| <b>Performance Ratios</b>   |                                     |                            |   |             |
| Tier 1 leverage ratio   | 10.8%                               | 10.8%                      | --  |             |
| Tier 1 risk based capital ratio   | 14.1%                               | 11.2%                      | --  |             |
| Total risk based capital ratio  | 15.4%                               | 12.5%                      | --  |             |
| Return on equity <sup>1</sup>   | 10.2%                               | 8.5%                       | --  |             |
| Return on assets <sup>1</sup>   | 1.1%                                | 0.8%                       | --  |             |
| Net interest margin <sup>1</sup>  | 4.2%                                | 4.6%                       | --  |             |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)                                 | 80.1%                               | 177.1%                     | --  |             |
| Loss provision to net charge-offs (qtr)   | 21.4%                               | -952.4%                    | --  |             |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.6%                                | -0.1%                      | --  |             |
| <sup>1</sup> Quarterly, annualized.   |                                     |                            |   |             |
|   | <b>Noncurrent Loans</b>             |                            | <b>Gross Charge-Offs</b>                          |             |
| <b>Asset Quality (% of Total Loan Type)</b>   | <b>2013</b>                         | <b>2014</b>                | <b>2013</b>                                       | <b>2014</b> |
| Construction & development  | 7.1%                                | 0.0%                       | 0.0%  | 0.0%        |
| Closed-end 1-4 family residential   | 7.5%                                | 0.1%                       | 0.0%  | 0.0%        |
| Home equity   | 0.0%                                | 0.0%                       | 9.7%  | 0.0%        |
| Credit card   | 0.0%                                | 0.0%                       | 0.0%  | 0.0%        |
| Other consumer  | 0.0%                                | 0.0%                       | 0.0%  | 0.0%        |
| Commercial & Industrial   | 1.7%                                | 1.1%                       | 0.1%  | 0.0%        |
| Commercial real estate  | 2.0%                                | 1.1%                       | 0.0%  | 0.0%        |
| Total loans   | 2.4%                                | 0.9%                       | 0.1%  | 0.0%        |