

**COMMUNITY BANK OF THE BAY**

	Disbursement Date 01/16/2009	Cert 34210	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2015</b> \$ millions	<b>2016</b> \$ millions	%chg from prev	
<b>Assets</b>	\$249	\$241	-3.2%	
Loans	\$186	\$200	7.1%	
Construction & development	\$27	\$16	-41.0%	
Closed-end 1-4 family residential	\$4	\$10	164.9%	
Home equity	\$6	\$7	28.6%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	16.4%	
Commercial & Industrial	\$41	\$50	23.8%	
Commercial real estate	\$100	\$101	1.2%	
Unused commitments	\$32	\$44	36.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-19.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$2	67.2%	
Cash & balances due	\$54	\$32	-39.7%	
<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>	\$224	\$219	-2.5%	
Deposits	\$223	\$218	-2.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$25	\$23	-9.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.0%	--	
Tier 1 risk based capital ratio	12.0%	10.0%	--	
Total risk based capital ratio	13.6%	11.3%	--	
Return on equity <sup>1</sup>	5.8%	1.5%	--	
Return on assets <sup>1</sup>	0.6%	0.1%	--	
Net interest margin <sup>1</sup>	4.3%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	156.5%	90.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	173.1%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	1.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2015</b>	<b>2016</b>	<b>2015</b>	<b>2016</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	15.9%	11.9%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.4%	4.1%	0.5%	0.5%
Commercial real estate	0.0%	0.5%	0.0%	0.0%
Total loans	1.1%	1.9%	0.1%	0.3%