

COMMUNITY BANK OF THE BAY

	Disbursement Date 01/16/2009	Cert 34210	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2016 \$ millions	2017 \$ millions	%chg from prev	
Assets	\$238	\$186	-21.6%	
Loans	\$25	\$27	6.9%	
<i>Construction & development</i>	\$17	\$4	-76.5%	
<i>Closed-end 1-4 family residential</i>	\$6	\$6	3.3%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0	-80.2%	
<i>Other consumer</i>	\$43	\$41	-5.4%	
<i>Commercial & Industrial</i>	\$122	\$100	-17.9%	
<i>Commercial real estate</i>	\$38	\$32	-16.5%	
Unused commitments	\$0	\$0		
Securitization outstanding principal	\$11	\$2	-81.3%	
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$4	\$1	-66.3%	
Other securities	\$37	\$54	43.7%	
Cash & balances due	\$0	\$0		
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>	\$258	\$224	-13.0%	
Liabilities	\$257	\$223	-13.1%	
Deposits	\$0	\$0		
Total other borrowings	\$0	\$0		
FHLB advances	\$38	\$25	-34.0%	
Equity				
Equity capital at quarter end	\$12	\$1	-94.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	15.5%	12.0%	--	
Tier 1 risk based capital ratio	16.8%	13.6%	--	
Total risk based capital ratio	0.5%	5.8%	--	
Return on equity ¹	0.1%	0.6%	--	
Return on assets ¹	4.1%	4.3%	--	
Net interest margin ¹	253.8%	156.5%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	357.1%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2016	2017	2016	2017
<i>Construction & development</i>	3.7%	15.9%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.7%	3.4%	0.1%	0.5%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.6%	1.1%	0.0%	0.1%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%