

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$68	\$84	22.7%	
Loans	\$42	\$59	40.2%	
<i>Construction & development</i>	\$7	\$4	-37.6%	
<i>Closed-end 1-4 family residential</i>	\$0	\$2	582.4%	
<i>Home equity</i>	\$1	\$1	1.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-15.2%	
<i>Commercial & Industrial</i>	\$10	\$24	139.4%	
<i>Commercial real estate</i>	\$19	\$24	23.6%	
Unused commitments	\$5	\$9	68.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$5	-29.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$3	-25.0%	
Cash & balances due	\$6	\$10	56.3%	
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	\$62	\$78	26.4%	
Deposits	\$57	\$73	27.0%	
Total other borrowings	\$4	\$4	13.0%	
FHLB advances	\$1	\$4	300.0%	
Equity				
Equity capital at quarter end	\$7	\$6	-12.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	7.6%	--	
Tier 1 risk based capital ratio	12.2%	9.0%	--	
Total risk based capital ratio	13.4%	10.2%	--	
Return on equity ¹	-37.9%	-7.0%	--	
Return on assets ¹	-3.9%	-0.5%	--	
Net interest margin ¹	3.4%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.8%	159.0%	--	
Loss provision to net charge-offs (qtr)	234.1%	172.4%	--	
Net charge-offs to average loans and leases ¹	2.4%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	52.5%	6.0%	0.6%	-0.3%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.7%
<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>	0.0%	0.0%	0.0%	1.5%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.7%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.3%
<i>Total loans</i>	8.8%	1.4%	0.7%	0.1%