CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Community Bank of the Bay
Person to be contacted about this report: Wil Hobbs, SVP/Chief Credit Officer
Submission date: 5/10/09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34210

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$734	$720	Data source is internal weekly report of the bank's daily financial position.	**Community Bank of the Bay is a state chartered commercial bank and U.S. Treasury Department designated CDFI. We extend consumer loans principally as accommodations to our commercial banking clients. We offer a limited number of consumer loan products that are dominated by auto loans and home equity lines of credit.**
b. Average Commercial Loans	$39,132	$42,324	Data source is internal weekly report of the bank's daily financial position.	**Commercial Loans include C&I Loans, Commercial Real Estate Loans, Asset-Based Finance Loans, Government Guaranteed Loans, Purchased Loans and Overdrafts.**
c. Total Loans (sum of lines a and b)	$39,866	$43,044		**Total Loans are before Loan Loss Reserves of $712M and $1,302M at 2/28 and 3/31, respectively.**

2. General Market Commentary (optional)