

Association	Bay Bank, FSB
Docket Number	18140
Report Date	12-2011

**Office of Thrift Supervision
2011 Thrift Financial Report
Officers' and Directors' Certification**

For the Thrift Financial Report as of December 31, 2011

The Thrift Financial Report is required by OTS regulation 12 CFR 563.180 to be filed by all savings associations as defined in 12 CFR 561.43. OTS regulation 12 CFR 563.180(b) requires that no false or misleading statements or omission shall knowingly be made in financial reports filed with OTS. This certification is required under 12 U.S.C. 1817(a)(3).

The Statements of Condition and Operations (including all supporting schedules) must be signed by an authorized officer of the reporting savings association. The Statements of Condition and Operations are to be prepared in accordance with Office of Thrift Supervision instructions.

This certification form must be retained in the file of the reporting savings association and be available for inspection by OTS.

I, _____, of the
Name and Title of Officer Authorized to Sign Report
named savings association do hereby declare that these
Statements of Condition and Operations (including the
supporting schedules) have been prepared in conformance
with the instructions issued by the Office of Thrift
Supervision and are true to the best of my knowledge
and belief.

We the undersigned directors, attest to the correctness
of this Statement of Condition (including the supporting
schedules) and declare that it has been examined by us
and to the best of our knowledge and belief has been
prepared in conformance with the instructions issued by
the Office of Thrift Supervision and is true and correct.

Signature of Officer Authorized to Sign Report

Director

Date of Signature

Director

Director

TFR Original Transmission Status: No TFR transmission found.

For information purposes only: not for data entry Association Bay Bank, FSB	Office of Thrift Supervision 2011 Thrift Financial Report
Docket 18140	Schedule NS - Optional Narrative Statement
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OPTIONAL NARRATIVE STATEMENT

The management of the reporting savings association may, if it wishes, submit a brief narrative statement on the amounts reported in the TFR or other pertinent information about your association that affects this report, such as mergers and other structural changes. This optional statement will be made available to the public, along with other public portions of the TFR. If you choose to submit a narrative statement, you should ensure that it does not contain the names or other identification of individual customers, references to confidential (nonpublic) data items of the TFR, or any other information that you are not willing to have made public or that would compromise the privacy of your customers.

This statement should not exceed 750 characters, including punctuation and spacing. Any information in excess of 750 characters will be truncated.

All information in this narrative statement must be accurate and not misleading. You should print a copy of this statement and keep it with the TFR for your records. If subsequent to the original submission, you choose to delete a narrative statement previously submitted, you may check "No" to the question below (NS100) and submit an amended report in accordance with the TFR instructions. Your original statement will be deleted from all future public releases of data. However, you should refer to the General Instructions in the TFR Instruction Manual to assure that your amendment is filed timely.

The optional narrative statement will appear in OTS records and in releases to the public exactly as submitted (or amended) by you. The statement will not be edited or screened in any way by OTS for accuracy or relevance. Disclosure of the statement shall not signify that OTS has verified or confirmed the accuracy of the information contained therein.

Have you included a narrative statement? _____	NS100	YES NO NO
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Narrative Statement Made by Savings Association Management	NS110

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Docket 18140 Report Date 12-2011	Schedule SC - Consolidated Statement of Condition Filing Status : Original Submitted on Jan/30/2012 03:25 PM

		(Report in Thousands of Dollars)	
ASSETS		Lines	Bil Mil Thou
Cash, Deposits and Investment Securities:	Total _____	SC11	15,406
Cash and Non-Interest-Earning Deposits _____		SC110	1,162
Interest-Earning Deposits in FHLBs _____		SC112	466
Other Interest-Earning Deposits _____		SC118	13,156
Federal Funds Sold and Securities Purchased Under Agreements to Resell _____		SC125	621
U.S. Government, Agency, and Sponsored Enterprise Securities _____		SC130	0
Equity Securities Carried at Fair Value _____		SC140	0
State and Municipal Obligations _____		SC180	0
Securities Backed by Nonmortgage Loans _____		SC182	0
Other Investment Securities _____		SC185	0
Accrued Interest Receivable _____		SC191	1
Mortgage-Backed Securities:	Total _____	SC22	14,720
Pass-Through:			
Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S. _____		SC210	14,674
Other Pass-Through _____		SC215	0
Other Mortgage-Backed Securities (Excluding Bonds):			
Issued by U.S. Government Agencies or Sponsored Agencies _____		SC217	0
Collateralized by Mortg-Backed Securities Issued/Guaranteed by U.S. Govt or Sponsored Agencies _____		SC219	0
Other _____		SC222	0
Accrued Interest Receivable _____		SC228	46
Mortgage Loans:	Total _____	SC26	75,238
Construction Loans on:			
1-4 Dwelling Units _____		SC230	1,116
Multifamily (5 or More) Dwelling Units _____		SC235	0
Nonresidential Property _____		SC240	843
Permanent Mortgages on:			
1-4 Dwelling Units:			
Revolving, Open-End Loans _____		SC251	13,613
All Other:			
Secured by First Liens _____		SC254	18,956
Secured by Junior Liens _____		SC255	4,716
MultiFamily (5 or More) Dwelling Units _____		SC256	2,504
Nonresidential Property (Except Land) _____		SC260	28,800
Land _____		SC265	5,173
Accrued Interest Receivable _____		SC272	268
Advances for Taxes and Insurance _____		SC275	0
Allowance for Loan and Lease Losses _____		SC283	751

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**Office of Thrift Supervision
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Schedule SC - Consolidated Statement of Condition

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(Report in Thousands of Dollars)

		Lines	Bil Mil Thou
Nonmortgage Loans:	Total	SC31	21,340
Commercial Loans:	Total	SC32	20,725
Secured		SC300	19,218
Unsecured		SC303	1,507
Credit Card Loans Outstanding-Business		SC304	0
Lease Receivables		SC306	0
Consumer Loans:	Total	SC35	599
Loans on Deposits		SC310	0
Home Improvement Loans (Not secured by real estate)		SC316	0
Education Loans		SC320	0
Auto Loans		SC323	14
Mobile Home Loans		SC326	0
Credit Cards		SC328	0
Other, Including Lease Receivables		SC330	585
Accrued Interest Receivable		SC348	90
Allowance for Loan and Lease Losses		SC357	74
Reposessed Assets:	Total	SC40	1,504
Real Estate:			
Construction		SC405	0
1-4 Dwelling Units		SC415	1,264
Multifamily (5 or More) Dwelling Units		SC425	0
Nonresidential (Except Land)		SC426	0
Land		SC428	240
U.S. Government-Guaranteed or -Insured Real Estate Owned		SC429	0
Other Repossessed Assets		SC430	0
General Valuation Allowances		SC441	0
Real Estate Held for Investment		SC45	0
Equity Investments Not Carried at Fair Value:	Total	SC51	490
Federal Home Loan Bank Stock		SC510	425
Other		SC540	65
Office Premises and Equipment		SC55	102

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(Report in Thousands of Dollars)

		Lines	Bil Mil Thou
Other Assets:	Total	SC59	1,033
Bank-Owned Life Insurance:			
Key Person Life Insurance		SC615	0
Other		SC625	0
Intangible Assets:			
Servicing Assets on:			
Mortgage Loans		SC642	0
Nonmortgage Loans		SC644	0
Goodwill and Other Intangible Assets		SC660	319
Interest-Only Strip Receivables and Certain Other Instruments		SC665	0
Other Assets		SC689	714

Memo: Detail of Other Assets

		Code	Amount
SC691	04	SC692	524
SC693	07	SC694	169
SC697	14	SC698	21

General Valuation Allowances SC699 0

Total Assets SC60 129,833

LIABILITIES

Deposits and Escrows:	Total	SC71	99,895
Deposits		SC710	99,871
Escrows		SC712	24
Unamortized Yield Adjustments on Deposits and Escrows		SC715	0

Borrowings:	Total	SC72	0
Advances from FHLBank		SC720	0
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase		SC730	0
Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock)		SC736	0
Mortgage Collateralized Securities Issued:			
CMOs (including REMICs)		SC740	0
Other Borrowings		SC760	0

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Schedule SC - Consolidated Statement of Condition

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(Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Other Liabilities: Total	SC75	558
Accrued Interest Payable - Deposits	SC763	57
Accrued Interest Payable - Other	SC766	0
Accrued Taxes	SC776	16
Accounts Payable	SC780	442
Deferred Income Taxes	SC790	0
Other Liabilities and Deferred Income	SC796	43

Memo: Detail of Other Liabilities

	Code	Amount
SC791	99	42
SC794	0	0
SC797	0	0

Total Liabilities **SC70** **100,453**

EQUITY CAPITAL

Perpetual Preferred Stock:

Cumulative	SC812	0
Noncumulative	SC814	0

Common Stock:

Par Value	SC820	2,400
Paid in Excess of Par	SC830	22,161

Accumulated Other Comprehensive Income: Total

SC86	229
Accumulated Gains (Losses) on Certain Securities	SC860 229
Accumulated Gains (Losses) on Cash Flow Hedges	SC865 0
Other	SC870 0

Retained Earnings SC880 4,590

Other Components of Equity Capital SC891 0

Total Savings Association Equity Capital **SC80** **29,380**

Noncontrolling Interests in Consolidated Subsidiaries **SC800** **0**

Total Equity Capital **SC84** **29,380**

Total Liabilities and Equity Capital **SC90** **129,833**

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Schedule SO - Consolidated Statement of Operations

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(Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Interest Income: Total	SO11	2,303
Deposits and Investment Securities	SO115	8
Mortgage-Backed Securities	SO125	59
Mortgage Loans	SO141	1,672
Prepayment Fees, Late Fees, and Assumption Fees for Mortgage Loans	SO142	3
Nonmortgage Loans:		
Commercial Loans and Leases	SO160	538
Prepayment Fees, Late Fees, and Assumption Fees for Commercial Loans	SO162	4
Consumer Loans and Leases	SO171	19
Prepayment Fees, Late Fees, and Assumption Fees for Consumer Loans	SO172	0
Dividend Income on Equity Investments Not Carried at Fair Value: Total	SO18	1
Federal Home Loan Bank Stock	SO181	1
Other	SO185	0
Interest Expense: Total	SO21	164
Deposits	SO215	164
Escrows	SO225	0
Advances from FHLBank	SO230	0
Subordinated Debentures (Including Mandatory Convertible Securities)	SO240	0
Mortgage Collateralized Securities Issued	SO250	0
Other Borrowed Money	SO260	0
Capitalized Interest	SO271	0
Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets	SO312	2,140
Net Provision for Losses on Interest-Bearing Assets	SO321	165
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets	SO332	1,975
Noninterest Income: Total	SO42	415
Mortgage Loan Servicing Fees	SO410	0
Amortization of and Fair Value Adjustments to Loan Servicing Assets and Loan Servicing Liabilities	SO411	0
Other Fees and Charges	SO420	34
Service Charges on Deposit Accounts	SO422	8
Net Income (Loss) from:		
Sale of Available-for-Sale Securities	SO430	0
Sale of Loans and Leases Held for Sale	SO431	0
Sale of Other Assets Held for Sale	SO432	0
Other-than-Temporary Impairment Charges on Debt and Equity Securities	SO441	0
Operations and Sale of Repossessed Assets	SO461	100
LOCOM Adjustments Made to Assets Held for Sale	SO465	0
Sale of Securities Held-to-Maturity	SO467	0
Sale of Loans Held for Investment	SO475	0

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(Report in Thousands of Dollars)

For the Quarter

Lines	Bil	Mil	Thou
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Sale of Other Assets Held for Investment _____	SO477		0
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Gains and Losses on Financial Assets and Liabilities Carried at Fair Value _____	SO485		0
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Other Noninterest Income _____	SO488		281
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Memo: Detail of Other Noninterest Income

	Code		Amount	
SO489	99	SO492	281	
SO495	00	SO496	0	
SO497	00	SO498	0	

(Report in Thousands of Dollars)

For the Quarter

Lines	Bil	Mil	Thou
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Noninterest Expense:	SO51		1,728
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Total

All Personnel Compensation and Expense _____	SO510		1,080
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Legal Expense _____	SO520		82
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Office Occupancy and Equipment Expense _____	SO530		253
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Marketing and Other Professional Services _____	SO540		177
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Loan Servicing Fees _____	SO550		0
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Goodwill and Other Intangibles Expense _____	SO560		28
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Net Provision for Losses on Non-Interest-Bearing Assets _____	SO570		0
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Other Noninterest Expense _____	SO580		108
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Memo: Detail of Other Noninterest Expense

	Code		Amount	
SO581	01	SO582	24	
SO583	08	SO584	24	
SO585	06	SO586	11	

Income (Loss) Before Income Taxes _____	SO60		662
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Income Taxes:	SO71		282
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Total

Federal _____	SO710		223
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State, Local, and Other _____	SO720		59
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Income (Loss) Before Extraordinary Items _____	SO81		380
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Extraordinary Items, Net of Tax Effect _____	SO811		0
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Net Income (Loss) Attributable to Savings Association and Noncontrolling Interests _____	SO88		380
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Net Income (Loss) Attributable to Noncontrolling Interests _____	SO880		0
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Net Income (Loss) Attributable to Savings Association _____	SO91		380
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**Office of Thrift Supervision
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Schedule VA - Consolidated Valuation Allowances and Related Data

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Reconciliation

(Report in Thousands of Dollars For the Quarter)

Valuation Allowances

	General				Specific				Total			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Beginning Balance _____	VA105		998		VA108		0		VA110		998	
<i>Add or Deduct:</i>												
Net Provision for Loss _____	VA115		165		VA118		0		VA120		165	
Transfers _____	VA125		0		VA128		(0)					
<i>Add:</i>												
Recoveries _____	VA135		0						VA140		0	
Adjustments _____	VA145		0		VA148		0		VA150		0	
<i>Deduct:</i>												
Charge-offs _____	VA155		338		VA158		0		VA160		338	
Ending Balance _____	VA165		825		VA168		0		VA170		825	

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

	General Valuation Allowances				Specific Valuation Allowance Provisions & Transfers from				Adjusted Net							
	Charge-Offs				Recoveries				General Allowances				Charge-offs			
	(VA155)				(VA135)				(VA118 + VA128)							
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Mortgage Loans: Total _____	VA46		338		VA47		0		VA48		0		VA49		338	
Construction:																
1-4 Dwelling Units _____	VA420		0		VA421		0		VA422		0		VA425		0	
Multifamily (5+) Dwelling Units _____	VA430		0		VA431		0		VA432		0		VA435		0	
Nonresidential Property _____	VA440		35		VA441		0		VA442		0		VA445		35	
Permanent:																
1-4 Dwelling Units:																
Revolving, Open-End Loans _____	VA446		0		VA447		0		VA448		0		VA449		0	
All Other:																
Secured by First Liens _____	VA456		303		VA457		0		VA458		0		VA459		303	
Secured by Junior Liens _____	VA466		0		VA467		0		VA468		0		VA469		0	
Multifamily (5+) Dwelling Units _____	VA470		0		VA471		0		VA472		0		VA475		0	
Nonresidential Property																
(Except Land) _____	VA480		0		VA481		0		VA482		0		VA485		0	
Land _____	VA490		0		VA491		0		VA492		0		VA495		0	

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Schedule VA - Consolidated Valuation Allowances and Related Data

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(Report in Thousands of Dollars For the Quarter)

	Specific Valuation Allowance Provisions & Transfers from															
	General Valuation Allowances						General Allowances									
	Charge-Offs			Recoveries			General Allowances			Adjusted Net						
	(VA155)			(VA135)			(VA118 + VA128)			Charge-offs						
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Nonmortgage Loans: Total	VA56			0	VA57			0	VA58			0	VA59			0
Commercial Loans	VA520			0	VA521			0	VA522			0	VA525			0
Consumer Loans:																
Loans on Deposits	VA510			0	VA511			0	VA512			0	VA515			0
Home Improvement Loans	VA516			0	VA517			0	VA518			0	VA519			0
Education Loans	VA530			0	VA531			0	VA532			0	VA535			0
Auto Loans	VA540			0	VA541			0	VA542			0	VA545			0
Mobile Home Loans	VA550			0	VA551			0	VA552			0	VA555			0
Credit Cards	VA556			0	VA557			0	VA558			0	VA559			0
Other	VA560			0	VA561			0	VA562			0	VA565			0
Repossessed Assets: Total	VA60			0					VA62			0	VA65			0
Real Estate:																
Construction	VA605			0					VA606			0	VA607			0
1-4 Dwelling Units	VA613			0					VA614			0	VA615			0
Multifamily (5+) Dwelling Units	VA616			0					VA617			0	VA618			0
Nonresidential (Except Land)	VA625			0					VA626			0	VA627			0
Land	VA628			0					VA629			0	VA631			0
Other Repossessed Assets	VA630			0					VA632			0	VA633			0
Real Estate Held For Investment									VA72			0	VA75			0
Equity Investments Not Carried at Fair Value									VA822			0	VA825			0
Other Assets	VA930			0	VA931			0	VA932			0	VA935			0

For information purposes only: not for data entry Association <div style="text-align: right;">Bay Bank, FSB</div>	Office of Thrift Supervision 2011 Thrift Financial Report
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OTHER ITEMS (Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Troubled Debt Restructured:		
Amount this Quarter _____	VA940	1,750
Amount Included in Schedule SC in Compliance with Modified Terms _____	VA942	1,750
Construction, land development, and other land loans:		
1-4 family residential construction loans _____	VA211	0
Other construction loans and all land development and other land loans _____	VA212	0
Loans secured by 1-4 family residential properties _____	VA213	1,750
Loans secured by multifamily (5 or more) residential properties _____	VA214	0
Loans secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties _____	VA215	0
Loans secured by other nonfarm nonresidential properties _____	VA216	0
Commercial and industrial loans _____	VA217	0
All other loans (include loans to individuals for household, family and other personal expenditures) _____	VA218	0
Itemize loan categories included in VA218 above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of VA211 - VA218):		
Loans secured by farmland _____	VA219	0
Loans to depository institutions and acceptances of other banks _____	VA221	0
Loans to individuals for household, family, and other personal expenditures:		
Credit cards _____	VA222	0
Automobile loans _____	VA223	0
Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	VA224	0
Loans to foreign governments and official institutions _____	VA225	0
Other loans * _____	VA226	0
Item VA227 is to be completed by:		
- Savings associations with \$300 million or more in total assets, and		
- Savings associations with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule SC) exceeding five percent of total loans		
Loans to finance agricultural production and other loans to farmers included in VA226 above _____	VA227	0

* Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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Schedule VA - Consolidated Valuation Allowances and Related Data

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(Report in Thousands of Dollars)

		Lines	Bil Mil Thou
Mortgage Loans Foreclosed During the Quarter:	Total _____	VA95	445
Construction _____		VA951	0
Permanent Loans Secured By:			
1-4 Dwelling Units _____		VA952	445
Multifamily (5 or More) Dwelling Units _____		VA953	0
Nonresidential (Except Land) _____		VA954	0
Land _____		VA955	0

Classification of Assets:

End of Quarter Balances:

Special Mention _____	VA960	2,468
Substandard _____	VA965	13,667
Doubtful _____	VA970	101
Loss _____	VA975	0

Credit Card Charge-Offs Related to Accrued Interest _____	VA979	0
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Purchased Credit-Impaired Loans:

Outstanding Balance (Contractual) _____	VA980	18,468
Recorded Investment (Carrying Amount Before Deducting Any Loan Loss Allowances) _____	VA981	11,651
Allowance Amount Included in Allowance for Loan and Lease Losses (SC283, SC357) _____	VA985	66

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Schedule PD - Consolidated Past Due and Nonaccrual

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(Report in Thousands of Dollars)

PAST DUE AND STILL ACCRUING				NONACCRUAL			
30 - 89 DAYS				90 DAYS OR MORE			
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties _____	PD535		0	PD635		0	PD735		0
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Loans secured by other nonfarm nonresidential properties _____	PD536		0	PD636		0	PD736		0
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Commercial and industrial loans _____	PD537		0	PD637		0	PD737		0
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All other loans (include loans to individuals for household, family, and other personal expenditures) _____	PD538		0	PD638		0	PD738		0
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Itemize loan categories included in PD538-PD738 above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of PD516-PD738):

Loans secured by farmland _____	PD539		0	PD639		0	PD739		0
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Loans to depository institutions and acceptances of other banks _____	PD540		0	PD640		0	PD740		0
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Loans to individuals for household, family, and other personal expenditures:									
Credit cards _____	PD542		0	PD642		0	PD742		0

Automobile loans _____	PD545		0	PD645		0	PD745		0
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Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	PD560		0	PD660		0	PD760		0
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Loans to foreign governments and official institutions _____	PD580		0	PD680		0	PD780		0
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Other loans* _____	PD581		0	PD681		0	PD781		0
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* Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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Association
Bay Bank, FSB

Docket 18140

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**Office of Thrift Supervision
2011 Thrift Financial Report**

Schedule PD - Consolidated Past Due and Nonaccrual

Filing Status : Original Submitted on Jan/30/2012 03:25 PM

(Report in Thousands of Dollars)

PAST DUE AND STILL ACCRUING				NONACCRUAL			
30 - 89 DAYS				90 DAYS OR MORE			
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou

Items PD582-PD782 to be completed by:

- Savings Associations with \$300 million or more in total assets, and
- Savings associations with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule SC) exceeding five percent of total loans:

Loans to finance agricultural production and other loans to farmers included in PD581-PD781 above _____

PD582		0	PD682		0	PD782		0
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Memoranda:

Loans and Leases Reported in PD115-PD380 That Are Held for Sale _____

PD192		0	PD292		0	PD392		0
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Loans and Leases Reported in PD115-PD380 That Are Wholly or Partially Guaranteed by the U.S. Government, Agency, or Sponsored Entity _____

PD195		0	PD295		0	PD395		0
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Guaranteed Portion of Other Loans and Leases Included in PD195-PD395 (Exclude Rebooked "GNMA Loans") _____

PD196		0	PD296		0	PD396		0
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Rebooked "GNMA Loans" Repurchased or Eligible for Repurchase Included in PD195-PD395 _____

PD197		0	PD297		0	PD397		0
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(Report in Thousands of Dollars)

Loans in Process of Foreclosure:

	Lines	Bil	Mil	Thou
Construction Loans _____	PD415			0
1-4 Dwelling Units Secured by Revolving Open-End Loans _____	PD421			54
1-4 Dwelling Units Secured by First Liens _____	PD423			333
1-4 Dwelling Units Secured by Junior Liens _____	PD424			0
Multifamily (5 or More) Dwelling Units _____	PD425			0
Nonresidential Property (Except Land) _____	PD435			0
Land Loans _____	PD438			338
Total _____	PD40			725

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30 - 89 DAYS				90 DAYS OR MORE			
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou

Loans and leases reported in items PD115-PD380 above that are covered by Loss-Sharing Agreements with the FDIC:

Loans secured by real estate:

Construction, land development and other loans:

1-4 family residential construction loans	PD816	0	PD916	0	PD1016	0
Other construction loans and all land development and other land loans	PD817	0	PD917	0	PD1017	0
Secured by farmland	PD818	0	PD918	0	PD1018	0

Secured by 1-4 family residential properties:

Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	PD819	0	PD919	0	PD1019	0
Closed-end loans secured by 1-4 family residential properties:						
Secured by first liens	PD820	0	PD920	0	PD1020	0
Secured by junior liens	PD821	0	PD921	0	PD1021	0

Secured by multifamily (5 or More) residential properties

	PD822	0	PD922	0	PD1022	0
--	-------	---	-------	---	--------	---

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties	PD823	0	PD923	0	PD1023	0
Loans secured by other nonfarm nonresidential properties	PD824	0	PD924	0	PD1024	0
Commercial and industrial loans	PD826	0	PD926	0	PD1026	0

Loans to individuals for household, family and other personal expenditures:

Credit cards	PD827	0	PD927	0	PD1027	0
Automobile Loans	PD828	0	PD928	0	PD1028	0
Other consumer loans (includes single payment installment, all student loans, and revolving credit plans other than credit cards)	PD829	0	PD929	0	PD1029	0
All other loans and leases	PD830	0	PD930	0	PD1030	0

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(Report in Thousands of Dollars)

PAST DUE AND STILL ACCRUING								NONACCRUAL			
30 - 89 DAYS				90 DAYS OR MORE							
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou

Itemize the past due and nonaccrual amounts included in items PD830-PD1030 above for the loan and lease categories for which amounts were reports in items SI784 - SI787:

Loans to depository institutions and acceptances of other banks _____	PD831	0	PD931	0	PD1031	0
Loans to foreign governments and official institutions _____	PD832	0	PD932	0	PD1032	0
Other loans (*) _____	PD833	0	PD933	0	PD1033	0
Lease financing receivables _____	PD834	0	PD934	0	PD1034	0

Items PD835-1035 to be completed by:
Savings associations with \$300 million or more in total assets, and

Savings associations with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule SC) exceeding five percent of total loans

Loans to finance agricultural production and other loans to farmers included in PD833-PD1033 above _____	PD835	0	PD935	0	PD1035	0
Portion of covered loans and leases in Items PD816 - PD1030 above protected by FDIC loss-sharing agreements _____	PD840	0	PD940	0	PD1040	0

* Includes "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and loans) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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HIGH LOAN-TO-VALUE LOANS SECURED BY 1-4 AND MULTIFAMILY PROPERTIES, WITHOUT PMI OR GOVERNMENT GUARANTEE (Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Balances at Quarter-end:		
90% up to 100% LTV: 1-4 Family _____	LD110	0
90% up to 100% LTV: Multifamily _____	LD111	0
100% and greater LTV: 1-4 Family _____	LD120	0
100% and greater LTV: Multifamily _____	LD121	0
Past Due and Nonaccrual Balances:		
Past Due and Still Accruing:		
30-89 Days:		
90% up to 100% LTV: 1-4 Family _____	LD210	0
90% up to 100% LTV: Multifamily _____	LD211	0
100% and greater LTV: 1-4 Family _____	LD220	0
100% and greater LTV: Multifamily _____	LD221	0
90 Days or More:		
90% up to 100% LTV: 1-4 Family _____	LD230	0
90% up to 100% LTV: Multifamily _____	LD231	0
100% and greater LTV: 1-4 Family _____	LD240	0
100% and greater LTV: Multifamily _____	LD241	0
Nonaccrual:		
90% up to 100% LTV: 1-4 Family _____	LD250	0
90% up to 100% LTV: Multifamily _____	LD251	0
100% and greater LTV: 1-4 Family _____	LD260	0
100% and greater LTV: Multifamily _____	LD261	0
Charge-offs and Recoveries:		
Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers From General to Specific Allowances):		
90% up to 100% LTV: 1-4 Family _____	LD310	0
90% up to 100% LTV: Multifamily _____	LD311	0
100% and greater LTV: 1-4 Family _____	LD320	0
100% and greater LTV: Multifamily _____	LD321	0
Purchases:		
90% up to 100% LTV: 1-4 Family _____	LD410	0
90% up to 100% LTV: Multifamily _____	LD411	0
100% and greater LTV: 1-4 Family _____	LD420	0
100% and greater LTV: Multifamily _____	LD421	0
Originations:		
90% up to 100% LTV: 1-4 Family _____	LD430	0
90% up to 100% LTV: Multifamily _____	LD431	0
100% and greater LTV: 1-4 Family _____	LD440	0
100% and greater LTV: Multifamily _____	LD441	0

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(Report in Thousands of Dollars)

Sales:

	Lines	Bil	Mil	Thou
90% up to 100% LTV: 1-4 Family _____	LD450			0
90% up to 100% LTV: Multifamily _____	LD451			0
100% and greater LTV: 1-4 Family _____	LD460			0
100% and greater LTV: Multifamily _____	LD461			0

SUPPLEMENTAL LOAN DATA FOR ALL LOANS

1-4 Dwelling Units Construction-to-Permanent Loans _____	LD510			0
Owner-Occupied Multifamily Permanent Loans _____	LD520			0
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans _____	LD530		17,681	
1-4 Dwelling Units Option ARM Loans _____	LD610			0
1-4 Dwelling Units ARM Loans with Negative Amortization _____	LD620			0
Total Capitalized Negative Amortization _____	LD650			0

CONSTRUCTION LOANS WITH CAPITALIZED INTEREST

Construction Loans on 1-4 Dwelling Units with Capitalized Interest _____	LD710		260	
Capitalized Interest on Construction Loans on 1-4 Dwelling Units Included in Current Quarter Income _____	LD715		2	
Construction Loans on Multifamily (5 or More) Dwelling Units with Capitalized Interest _____	LD720			0
Capitalized Interest on Multifamily (5 or More) Dwelling Units Included in Current Quarter Income _____	LD725			0
Construction Loans on Nonresidential Property (Except Land) with Capitalized Interest _____	LD730			0
Capitalized Interest on Construction Loans on Nonresidential Property (Except Land) Included in Current Quarter Income _____	LD735			0

COLLATERALIZED DEBT OBLIGATIONS, COLLATERALIZED LOAN OBLIGATIONS, AND COMMERCIAL MORTGAGE-BACKED SECURITIES

Collateralized Debt Obligations: Carrying Value _____	LD750			0
Collateralized Debt Obligations: Market Value _____	LD755			0
Collateralized Loan Obligations: Carrying Value _____	LD760			0
Collateralized Loan Obligations: Market Value _____	LD765			0
Commercial Mortgage-Backed Securities: Carrying Value _____	LD770			0
Commercial Mortgage-Backed Securities: Market Value _____	LD775			0

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**Office of Thrift Supervision
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Schedule CC - Consolidated Commitments and Contingencies

Report Date 12-2011

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Commitments Outstanding:

(Report in Thousands of Dollars)

Undisbursed Balance of Loans Closed (Loans-in-Process Excluding Lines of Credit):	Lines	Bil Mil Thou
Mortgage Construction Loans _____	CC105	813
Other Mortgage Loans _____	CC115	0
Nonmortgage Loans _____	CC125	0
To Originate Mortgages Secured by:		
1-4 Dwelling Units _____	CC280	0
Multifamily (5 or More) Dwelling Units _____	CC290	0
All Other Real Estate _____	CC300	0
To Originate Nonmortgage Loans _____	CC310	0
To Purchase Loans _____	CC320	0
To Sell Loans _____	CC330	0
To Purchase Mortgage-Backed Securities _____	CC335	0
To Sell Mortgage-Backed Securities _____	CC355	0
To Purchase Investment Securities _____	CC365	0
To Sell Investment Securities _____	CC375	0

Lines and Letters of Credit:

Unused Lines of Credit:		
Revolving, Open-End Loans on 1-4 Dwelling Units _____	CC412	7,147
Commercial Lines _____	CC420	11,682
Open-End Lines:		
Credit Cards-Consumer _____	CC423	0
Credit Cards-Other _____	CC424	0
Other _____	CC425	1,218
Letters of Credit:		
Commercial _____	CC430	0
Standby, Not Included on CC465 or CC468 _____	CC435	1,254

Recourse Obligations and Direct Credit Substitutes:

Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit Substitutes _____	CC455	0
Amount of Direct Credit Substitutes on Assets in CC455 _____	CC465	0
Amount of Recourse Obligations on Assets in CC455 _____	CC468	0
Amount of Recourse Obligations on Loans in CC468 where Recourse is:		
120 Days or Less _____	CC469	0
Greater than 120 Days _____	CC471	0

Other Contingent Liabilities _____ CC480 align="right">0

Contingent Assets _____ CC490 align="right">0

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**Office of Thrift Supervision
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Docket 18140
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Schedule CF - Consolidated Cash Flow Information

Filing Status : Original Submitted on Jan/30/2012 03:25 PM

Mortgage-Backed Securities: (Report in Thousands of Dollars) For the Quarter

	Lines	Bil	Mil	Thou
Pass-Through:				
Purchases _____	CF143			0
Sales _____	CF145			0
Other Balance Changes _____	CF148			(1,639)
Other Mortgage-Backed Securities:				
Purchases _____	CF153			0
Sales _____	CF155			0
Other Balance Changes _____	CF158			0

Mortgage Loans:

Mortgage Loans Disbursed:				
Construction Loans on:				
1-4 Dwelling Units _____	CF190			792
Multifamily (5+) Dwelling Units _____	CF200			0
Nonresidential _____	CF210			0
Permanent Loans on:				
1-4 Dwelling Units _____	CF225			3,243
Home Equity and Junior Liens _____	CF226			237
Multifamily (5+) Dwelling Units _____	CF245			450
Nonresidential (Except Land) _____	CF260			3,296
Land _____	CF270			695
Loans and Participations Purchased, Secured By:				
1-4 Dwelling Units _____	CF280			0
Purchased from Entities Other than Federally-Insured Depository Institutions or their Subsidiaries _____	CF281			0
Home Equity and Junior Liens _____	CF282			0
Multifamily (5+) Dwelling Units _____	CF290			0
Nonresidential _____	CF300			0
Loans and Participations Sold, Secured By:				
1-4 Dwelling Units _____	CF310			0
Home Equity and Junior Liens _____	CF311			0
Multifamily (5+) Dwelling Units _____	CF320			0
Nonresidential _____	CF330			0
Memo: Refinancing Loans _____	CF361			0
Memo: Loans Sold with Recourse of 120 Days or Less _____	CF365			0
Memo: Loans Sold with Recourse Greater than 120 Days _____	CF366			0

Nonmortgage Loans:

Commercial:				
Closed or Purchased _____	CF390			3,352
Sales _____	CF395			0
Consumer:				
Closed or Purchased _____	CF400			521
Sales _____	CF405			0

Deposits:

Interest Credited to Deposits _____	CF430			160
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**Office of Thrift Supervision
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Schedule DI - Consolidated Deposit Information

Report Date 12-2011

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Deposit Data:

(Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Total Broker-Originated Deposits:		
Fully Insured: With Balances Less than \$100,000	DI100	0
Fully Insured: With Balances of \$100,000 through \$250,000	DI102	0
Other	DI110	0
Interest Expense for Fully Insured Brokered Deposits	DI114	0
Interest Expense for Other Brokered Deposits	DI116	0
Total Amount of Deposits Obtained Through Deposit Listing Services That Are Not Brokered Deposits	DI117	25,759
Deposits (Excluding Retirement Accounts) with Balances:		
\$250,000 or Less	DI120	67,328
Greater than \$250,000	DI130	30,929
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances:		
\$250,000 or Less Actual Number	DI150	1,477
Greater than \$250,000 Actual Number	DI160	44
Retirement Deposits with Balances:		
\$250,000 or Less	DI170	1,695
Greater than \$250,000	DI175	0
Number of Retirement Deposits with Balances:		
\$250,000 or Less Actual Number	DI180	27
Greater than \$250,000 Actual Number	DI185	0
IRA/Keogh Accounts	DI200	1,693
Uninsured Deposits	DI210	0
Preferred Deposits	DI220	0
Reciprocal Brokered Deposits	DI230	0
Components of Deposits and Escrows:		
Transaction Accounts (Including Demand Deposits)	DI310	5,163
Money Market Deposit Accounts	DI320	18,480
Passbook Accounts (Including Nondemand Escrows)	DI330	24,158
Time Deposits	DI340	52,094
Time Deposits of \$100,000 through \$250,000 (Excluding Brokered Time Deposits Participated Out By the Broker in Shares of Less than \$100,000 and Brokered Certificates of Deposit Issued in \$1,000 Amounts Under a Master Certificate of Deposit	DI350	38,731
Time Deposits Greater than \$250,000	DI352	6,285
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	1,100
Average Daily Deposits Totals:		
Fully Insured Brokered Time Deposits	DI544	0
Other Brokered Time Deposits	DI545	0
Non-Interest-Bearing Demand Deposits	DI610	4,157

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Deposit and Other Data for Insurance Premium Assessments: (Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Total Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations _____	DI510	99,952
Total Allowable Exclusions, Including		
Interest Accrued and Unpaid on Allowable Exclusions (Including Foreign Deposits) _____	DI520	0
Average Consolidated Total Assets: _____	DI521	131,982
Averaging Method Used: (Select one)		YES NO
Daily _____	DI522	YES
Weekly _____	DI523	NO
		Bil Mil Thou
Average Tangible Equity (*) _____	DI524	28,661
Holdings of Long-term Unsecured Debt Issued by Other FDIC-insured Depository Institutions _____	DI526	0
Total Foreign Deposits (Included in Total Allowable Exclusions) _____	DI530	0
Unsecured Federal Funds Purchased _____	DI630	0
Secured Federal Funds Purchased _____	DI635	0
Securities Sold Under Agreement to Repurchase _____	DI641	0

Unsecured "Other Borrowings" With a Remaining Maturity of (Sum of DI645-DI648
Must Be Less Than or Equal To SC760 - Other Borrowings):

One Year or Less _____	DI645	0
Over One Year Through Three Years _____	DI646	0
Over Three Years Through Five Years _____	DI647	0
Over Five Years _____	DI648	0

Subordinated Notes and Debentures With a Remaining Maturity of (Sum of DI655-DI658
Must Equal To SC736 - Subordinated Debentures):

One Year or Less _____	DI655	0
Over One Year Through Three Years _____	DI656	0
Over Three Years Through Five Years _____	DI657	0
Over Five Years _____	DI658	0

Banker's Bank Certification:

Does the Reporting Savings Association Meet Both the Statutory Definition of a Banker's Bank and the Business Conduct Test Set Forth in FDIC Regulations?		YES NO
	DI659	NO
If the Answer to DI659 is "Yes" Complete Items DI661-DI662		Bil Mil Thou
Banker's Bank Deduction _____	DI661	0
Banker's Bank Deduction Limit _____	DI662	0

(*) Tangible equity is defined as Tier 1 Capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule CCR, Item CCR20

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Custodial Bank Certification: (Report in Thousands of Dollars)

Does the Reporting Savings Association Meet the Statutory Definition of a Custodial Bank Set Forth in FDIC Regulations? YES | NO

	DI663	NO
If the Answer to DI663 is "Yes" Complete Items DI664-DI665		Bil Mil Thou
Custodial Bank Deduction _____	DI664	0
Custodial Bank Deduction Limit _____	DI665	0

Deposit Data for Noninterest Bearing Transaction Accounts as defined in Section 343 of the "Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010" (excludes Interest-Bearing Demand Deposits):

Quarter-End Amount of Noninterest-bearing Transaction Accounts Of More than \$250,000 (Including Balances Swept from Noninterest-bearing Transaction Accounts to Noninterest-bearing Savings Accounts) _____

	Lines	Bil Mil Thou
	DI580	11,953

Quarter-End Number of Noninterest-bearing Transaction Accounts of More than \$250,000 _____ Actual Number

	DI585	14
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Has the Reporting Institution Been Consolidated With a Parent Bank or Savings Association In That Parent Bank's or Parent Savings Association's Call Report or Thrift Financial Report? YES | NO

	DI586	NO
If the Answer is Yes, Report the Legal Title	DI587	
(Please enter your FDIC Certificate Number as a five digit number with leading zeros if necessary)		
If the Answer is Yes, Report the FDIC Certificate Number	DI588	

DI Items DI589-DI602 Are to Be Completed by Savings Associations That Are "Large Institutions" As Defined in the FDIC Regulations.

	Lines	Bil Mil Thou
Nontraditional 1-4 Family Residential Mortgage Loans ** _____	DI589	0
Subprime Consumer Loans ** _____	DI590	0
Leveraged Loans and Securities ** _____	DI591	0
Construction, Land Development, and Other Land Loan Commitments:		
a. Total Unfunded Commitments _____	DI592	0
b. Portion of Unfunded Commitments Guaranteed or Insured by the U.S. Government (including the FDIC) _____	DI593	0
Amount of Other Real Estate Owned Recoverable from the U.S. Government Under Guarantee of Insurance Provisions (Excluding FDIC Loss-Sharing Agreements) _____	DI594	0
Nonbrokered Time Deposits of More Than \$250,000 (included in DI130) _____	DI595	0

** as defined for assessment purposes only in FDIC regulations

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	Lines	Bl	Mil	Thou
Portion of Funded Loans Guaranteed or Insured by the U.S. Government (Excluding FDIC Loss-Sharing Agreements)				
a. Construction, Land Development, and Other Land Loans in Domestic Offices _____	DI596			0
b. Loans Secured by Multifamily Residential and Nonfarm Nonresidential				
Properties in Domestic Offices _____	DI597			0
c. Closed-end Loans Secured by First Liens on 1-4 Family Residential				
Properties in Domestic Offices _____	DI598			0
d. Closed-end Loans Secured by Junior Liens on 1-4 Family Residential				
Properties and Revolving, Open-end Loans Secured by 1-4 Family Residential Properties and Extended Under Lines of Credit in Domestic Offices _____	DI599			0
e. Commercial and Industrial Loans _____	DI600			0
f. Credit Card Loans to Individuals for Household, Family, and Other Personal Expenditures _____	DI601			0
g. Other Consumer Loans (Includes Revolving Credit Plans, Automobile Loans, Single Payment, Installment, and All Student Loans) _____				
	DI602			0

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(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
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TRADING ASSETS, LIABILITIES AND OTHER DATA ITEMS:

Savings Associations that are defined as large institutions* or Report \$10 Billion or More in Total Assets in Their June 30, 2011, or Subsequent TFR Must Provide Data in Items SI301-SI342 below:

TRADING ASSETS:

Other Interest-Earning Deposits (line item SC118) _____	SI301	0
Federal Funds Sold and Securities Purchased Under Agreements to Resell (line item SC125) _____	SI302	0
U.S. Government, Agency, and Sponsored Enterprise Securities (line item SC130) _____	SI303	0
Equity Securities Carried at Fair Value (line item SC140) _____	SI304	0
State and Municipal Obligations (line item SC180) _____	SI305	0
Securities Backed by Nonmortgage Loans (line item SC182) _____	SI306	0
Other Investment Securites (line item SC185) _____	SI307	0
Other Pass-Through Mortgage-Backed Securities (line item SC215) _____	SI308	0
Other Mortgage-Backed Securities (line item SC222) _____	SI309	0
Other Mortgage-Backed Securities (Excluding Bonds) Issued or Guaranteed by U.S. Government Agencies or Sponsored Agencies (line item SC219) _____	SI312	0
Mortgage-Backed Securities Other Than the two Preceding Categories (line items SC210 and SC217) _____	SI313	0
Construction Loans (line items SC230, SC235, and SC240) _____	SI314	0
Revolving Open-End Loans on 1-4 Family Residential Properties (line item SC251) _____	SI315	0
Loans Secured By First Liens on 1-4 Family Residential Properties (line item SC254) _____	SI316	0
Loans Secured By Junior Liens on 1-4 Family Residential Properties (line item SC255) _____	SI317	0
Real Estate Loans on Multifamily (5 or more) Dwelling Units (line item SC256) _____	SI318	0
Real Estate Loans on Nonresidential Property (Except Land) - Only Loans Secured by Nonfarm Nonresidential Properties (line item SC260) _____	SI319	0
Real Estate Loans on Nonresidential Property (Except Land) - Only Loans Secured by Farmland (line item SC260) _____	SI321	0
Loans secured by Land (line item SC265) _____	SI322	0
Commercial Loans (Except Loans to Finance Agricultural Production and Other Loans to Farmers) (line item SC32) _____	SI323	0
Loans to Finance Agricultural Production and Other Loans to Farmers (line item SC32) _____	SI324	0
Credit Cards (line item SC328) _____	SI325	0
Other Consumer Loans (line items SC310, SC316, SC320, SC323, SC326, and SC330) _____	SI326	0
Other Equity Investments Not Carried at Fair Value (line item SC540) _____	SI327	0
Interest-Only Strip Receivables and Certain Other Instruments (line item SC665) _____	SI328	0
Other Assets (line item SC689) _____	SI329	0

* See section 327.8(h) of the FDIC's regulations for the full definition of the term "large institution". 12 CFR 327.8(h) (2011).

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Association
Bay Bank, FSB

**Office of Thrift Supervision
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Schedule SI - Consolidated Supplemental Information

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(Report in Thousands of Dollars)

TRADING LIABILITIES:

	Lines	Bil	Mil	Thou
Other Liabilities and Deferred Income (line item SC796)	SI331			0

OTHER DATA ITEMS:

Amortized Cost of U.S. Government, Agency, and Sponsored Enterprise Securities - Only Securities Held-To-Maturity (line SC130)	SI332			0
Fair Value of U.S. Government, Agency, and Sponsored Enterprise Securities - Only Securities Held-To-Maturity (line SC130)	SI333			0
Amortized Cost of U.S. Government, Agency, and Sponsored Enterprise Securities - Only Securities Available-For-Sale (line SC130)	SI334			0
Fair Value of U.S. Government, Agency, and Sponsored Enterprise Securities - Only Securities Available-For-Sale (line SC130)	SI335			0
Real Estate Loans Secured by Farmland (not held for trading) Included in Loans Secured by "Nonresidential Property" (line item SC260)	SI336			0
Loans to Finance Agricultural Production and Other Loans to Farmers (not held for trading) Included in "Secured" and "Unsecured" Commercial Loans (line items SC300 and SC303)	SI337			0
Advances from Federal Home Loan Bank with a Remaining Maturity of One Year or Less (included in line item SC720)	SI338			0
Mortgage Collateralized Securities Issued: CMOs (including REMICs) with a Remaining Maturity of One Year or Less (included in line item SC740)	SI339			0
Other Borrowings With a Remaining Maturity of One Year or Less (included in line SC760)	SI341			0
Deposits in Foreign Offices, Edge and Agreements Subsidiaries, and International Banking Facilities (included in line item SC71)	SI342			0

Miscellaneous (all savings associations must file):

Number of Full-time Equivalent Employees	SI370			34
Financial Assets Held for Trading Purposes	SI375			0
Financial Assets Carried at Fair Value Through Earnings	SI376			0
Financial Liabilities Carried at Fair Value Through Earnings	SI377			0
Available-for-Sale Securities	SI385		14,674	
Assets Held for Sale	SI387			0
Loans Serviced for Others	SI390			0
Pledged Loans	SI394		18,667	
Pledged Trading Assets	SI395			0

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	Lines	Bil	Mil	Thou
Residual Interests:				
Residual Interests in the Form of Interest-Only Strips _____	SI402			0
Other Residual Interests _____	SI404			0
Qualified Thrift Lender Test:				
Actual Thrift Investment Percentage at Month-end:				
First Month of Quarter _____	SI581		78.83%	
Second Month of Quarter _____	SI582		78.80%	
Third Month of Quarter _____	SI583		78.72%	
IRS Domestic Building and Loan Test:				
Percent of Assets Test _____	SI585		0.00%	
			YES NO	
Do you meet the DBLA business operations test? _____	SI586		NO	
Aggregate Investment in Service Corporations _____	SI588			65
Extensions of credit by the reporting association (and its controlled subsidiaries) to its executive officers, principal shareholders, directors, and their related interests as of the report date:				
Aggregate amount of all extensions of credit _____	SI590			0
Number of executive officers, principal shareholders, and directors to whom the amount of all extensions of credit (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of unimpaired capital and unimpaired surplus (CCR30 + CCR35 + CCR530 + CCR105) _____				
	SI595			0
Summary of Changes in Savings Association Equity Capital:				
Savings Association Equity Capital, Beginning Balance from Prior Qtr (SC80) _____	SI600		28,462	
Net Income (Loss) Attributable to Savings Association (SO91) _____	SI610		380	
Dividends Declared:				
Preferred Stock _____	SI620			0
Common Stock _____	SI630			0
Stock Issued _____	SI640			0
Stock Retired _____	SI650			0

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Itemize the categories of loans and leases (as defined in Schedule SC) included in Item SI783 above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of Items SI764 - SI783 above):

	Lines	Bil	Mil	Thou
Loans to depository institutions and acceptances of other banks _____	SI784			0
Loans to foreign governments and official institutions _____	SI785			0
Other loans (*) _____	SI786			0
Lease financing receivables _____	SI787			0
Real estate owned (included in Schedule SC) _____	SI772			0
Construction, land development, and other land _____	SI789			0
Farmland _____	SI790			0
1-4 family residential properties _____	SI791			0
Multifamily (5 or more) residential properties _____	SI792			0
Nonfarm nonresidential properties _____	SI793			0
Portion of covered other real estate owned included in items SI789 - SI793 above that is protected by FDIC loss-sharing agreements _____	SI795			0
Debt securities (included in Schedule SC) _____	SI774			0
Other assets (excludes FDIC loss-sharing indemnification assets) _____	SI776			0

* Includes "Loans to finance agricultural production and other loans to farmers,"
"Obligations (other than securities and leases) of states and political subdivisions in the US",
and "Loans to nondepository financial institutions and other loans."

Mutual Fund and Annuity Sales:

Total Assets you Manage of Proprietary Mutual Funds and Annuities _____	SI815		0
---	-------	--	---

Average Balance Sheet Data (Based on Month-End Data):

Total Assets _____	SI870	131,982
Deposits and Investments Excluding Non-Interest-Earnings Items _____	SI875	15,120
Mortgage Loans and Mortgage-Backed Securities _____	SI880	91,600
Nonmortgage Loans _____	SI885	20,745
Deposits and Escrows _____	SI890	80,790
Total Borrowings _____	SI895	76

Brokerage Activities:

Does your institution, without trust powers, act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts that are invested in non-deposit products? _____	SI901	YES NO	NO
Does your institution provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____	SI905	YES NO	NO
Does your institution engage in third party broker arrangements, commonly referred to as "networking", to sell securities products or services to thrift customers? _____	SI911	YES NO	NO
Does your institution sweep deposit funds into any open-end investment management company registered under the Investment Company Act of 1940 that holds itself out as a money market fund? _____	SI915	YES NO	NO

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Docket 18140	Schedule SQ - Consolidated Supplemental Questions
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All questions except 310 should be completed for the reporting savings association only.

Your fiscal year-end _____	Lines	mm
	SQ270	12
Code representing nature of work to be performed by independent public accountants for the current fiscal year _____		code
	SQ280	09
Did you change your independent public accountant during the quarter? _____		YES NO
	SQ300	NO
Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end? _____		YES NO
	SQ310	NO
Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____		YES NO
	SQ320	NO
Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association. _____	SQ410	00000
Have you been consolidated with your parent in a Commercial Bank Call Report? If so, enter the FDIC certificate number of the parent commercial bank. _____	SQ420	00000

Web Site Information:

If you have a web page on the Internet, indicate your main Internet home page address (for transactional or nontransactional web sites). (78 character maximum)

SQ530	www.baybankmd.com	
Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? _____		YES NO
	SQ540	YES

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Schedule FS - Fiduciary and Related Services

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Does your institution have fiduciary powers? _____	Lines	Yes No
	FS110	NO
If the answer to FS110 is "NO," do not complete Schedule FS		
Does your institution exercise the fiduciary powers it has been granted? _____	FS120	NO
Does your institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? _____	FS130	NO

If the answer to FS130 is "NO," do not complete the rest of Schedule FS.
If the answer to FS130 is "YES," complete the applicable items of Schedule FS as follows:

- If total fiduciary assets (FS20 + FS21) are greater than \$250 million for the preceding calendar year or your gross fiduciary and related services income was greater than 10 percent of total revenue (net interest income plus noninterest income):
 1. Complete FS210 through FS30 and FS610 through FS65 **each quarter.**
 2. Complete FS391 through FS35 **annually with the December report.**
 3. Complete all memoranda items, FS410 through FS72 (except FS610-FS65) **annually with the December report.**
- If total fiduciary assets (FS20 + FS21) are > \$100 million but <= \$250 million for the preceding calendar year or your gross fiduciary related services income was not greater than 10 percent of total revenue (net interest income plus noninterest income):
 1. Complete FS210 through FS291 **each quarter.**
 2. FS310 through FS35, and all memoranda items, FS410 through FS72 .. **annually with the December report.**
- If total fiduciary assets (FS20 + FS21) are \$100 million or less for the preceding calendar year or your gross fiduciary and related services income was not greater than 10 percent of total revenue (net interest income plus noninterest income):
 1. Complete FS210 through FS291 **each quarter.**
 2. Complete memoranda items, FS410 through FS65 **annually with the December report.**

FIDUCIARY AND RELATED ASSETS	(Report in Actual Numbers)							
	(Report in Thousands of Dollars)				Number of		Number of	
	Managed Assets		Nonmanaged Assets		Managed Accounts		Nonmanaged Accounts	
	Lines	Bil Mil Thou	Lines	Bil Mil Thou	Lines		Lines	
Personal Trust and Agency Accounts _____	FS210	0	FS211	0	FS212	0	FS213	0
Retirement-related Trust and Agency Accounts:								
Employee Benefit -								
Defined Contribution _____	FS220	0	FS221	0	FS222	0	FS223	0
Employee Benefit -								
Defined Benefit _____	FS230	0	FS231	0	FS232	0	FS233	0
Other Retirement Accounts _____	FS240	0	FS241	0	FS242	0	FS243	0
Corporate Trust and Agency Accounts _____	FS250	0	FS251	0	FS252	0	FS253	0
Investment Management and Investment Advisory								
Agency Accounts _____	FS260	0	FS261	0	FS262	0	FS263	0
Foundations and Endowments _____	FS264	0	FS265	0	FS266	0	FS267	0
Other Fiduciary Accounts _____	FS270	0	FS271	0	FS272	0	FS273	0
Total Fiduciary Accounts _____	FS20	0	FS21	0	FS22	0	FS23	0
Custody and Safekeeping Accounts _____			FS280	0			FS281	0
IRAs, HSAs, and Similar Accounts _____								
	FS234	0	FS235	0	FS236	0	FS237	0
Assets Included Above that are Excluded for Purposes of the OTS Assessment								
Complexity Component _____	FS290	0	FS291	0				

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Schedule FS - Fiduciary and Related Services

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Memoranda

1. Managed Assets Held in Fiduciary Accounts:

(Report Calendar Year-to-Date in Thousands of Dollars)									
Personal Trust and Agency, Investment Management Agency Accounts				Employee Benefit and Retirement Related Accounts				All Other Accounts	
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil Mil Thou
Non-Interest Bearing Deposits _____	FS410		0	FS411		0	FS412		0
Interest Bearing Deposits _____	FS415		0	FS416		0	FS417		0
U.S. Treasury and U.S. Government									
Agency Obligations _____	FS420		0	FS421		0	FS422		0
State, County, and Municipal Obligations _____	FS425		0	FS426		0	FS427		0
Mutual Funds									
Money Market _____	FS428		0	FS429		0	FS430		0
Equity _____	FS431		0	FS432		0	FS433		0
Other _____	FS437		0	FS438		0	FS439		0
Common Trust Funds and Collective									
Investment Funds _____	FS463		0	FS464		0	FS465		0
Other Short-Term Obligations _____	FS434		0	FS435		0	FS436		0
Other Notes and Bonds _____	FS440		0	FS441		0	FS442		0
Investments in Unregistered Funds and Private Equity Investments _____									
Other Common and Preferred Stocks _____	FS445		0	FS446		0	FS447		0
Real Estate Mortgages _____	FS450		0	FS451		0	FS452		0
Real Estate _____	FS455		0	FS456		0	FS457		0
Miscellaneous Assets _____	FS460		0	FS461		0	FS462		0
Total Managed Assets _____	FS40		0	FS41		0	FS42		0

Investments of Managed Fiduciary Accounts in Advised or Sponsored Mutual Funds
Managed Assets _____

(Report Calendar Year-To-Date in Thousands of Dollars)	
Lines	Bil Mil Thou
FS495	0

Number of Managed Accounts _____

(Actual Number)	
FS496	0

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Docket	18140	Schedule CCR - Consolidated Capital Requirement	
Report Date	12-2011	Filing Status : Original Submitted on Jan/30/2012 03:25 PM	
(Report in Thousands of Dollars)			
TIER 1 (CORE) CAPITAL REQUIREMENT:	Lines	Bl	Mil Thou
Tier 1(Core) Capital			
Total Savings Association Equity Capital (SC80) _____	CCR100	29,380	
<i>Deduct:</i>			
Investments in, Advances to, and Noncontrolling Interests in Nonincludable Subsidiaries _____	CCR105	0	
Goodwill and Certain Other Intangible Assets _____	CCR115	265	
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets _____	CCR133	0	
Other _____	CCR134	0	
<i>Add:</i>			
Accumulated Losses (Gains) on Certain Securities and Cash Flow Hedges _____	CCR180	(229)	
Intangible Assets _____	CCR185	0	
Qualifying Noncontrolling (Minority) Interest in Consolidated Subsidiaries _____	CCR187	0	
Other _____	CCR195	0	
Tier 1 (Core) Capital (100 - 105 - 115 - 133 - 134 + 180 + 185 + 187 + 195) _____	CCR20	28,886	
Adjusted Total Assets			
Total Assets (SC60) _____	CCR205	129,833	
<i>Deduct:</i>			
Assets of "Nonincludable" Subsidiaries _____	CCR260	0	
Goodwill and Certain Other Intangible Assets _____	CCR265	265	
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets _____	CCR270	0	
Other _____	CCR275	0	
<i>Add:</i>			
Accumulated Losses (Gains) on Certain Securities and Cash Flow Hedges _____	CCR280	(378)	
Intangible Assets _____	CCR285	0	
Other _____	CCR290	0	
Adjusted Total Assets (205 - 260 - 265 - 270 - 275 + 280 + 285 + 290) _____	CCR25	129,190	
Tier 1 (Core) Capital Requirement (25 x 4%) _____	CCR27	12,919	

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(Report in Thousands of Dollars)			
TOTAL RISK-BASED CAPITAL REQUIREMENT:			
	Lines	Bil Mil Thou	
Tier 1 (Core) Capital (20)	CCR30	28,886	
Tier 2 (Supplementary) Capital:			
Unrealized Gains on Available-for-Sale Equity Securities	CCR302	0	
Qualifying Subordinated Debt and Redeemable Preferred Stock	CCR310	0	
Other Equity Instruments	CCR340	0	
Allowances for Loan and Lease Losses	CCR350	825	
Other	CCR355	0	
Tier 2 (Supplementary) Capital (302 + 310 + 340 + 350 + 355)	CCR33	825	
Allowable Tier 2 (Supplementary) Capital	CCR35	825	
Equity Investments and Other Assets Required to be Deducted	CCR370	65	
Deduction for Low-Level Recourse and Residual Interests	CCR375	0	
Total Risk-based Capital (30 + 35 - 370 - 375)	CCR39	29,646	
Risk-Weight Categories			
0% Risk-Weight:			
Cash	CCR400	158	
Securities Backed by Full Faith and Credit of U.S. Government	CCR405	0	
Notes and Obligations of FDIC, Including Covered Assets	CCR409	0	
Other	CCR415	11,789	
Total (400 + 405 + 409 + 415)	CCR420	11,947	
0% Risk-Weight Total (420 x 0%)	CCR40	0	
20% Risk-Weight:			
Mortgage and Asset-Backed Securities Eligible for 20% Risk Weight	CCR430	14,296	
Claims on FHLBs	CCR435	891	
General Obligations of State and Local Governments	CCR440	0	
Claims on Domestic Depository Institutions	CCR445	2,993	
Other	CCR450	0	
Total (430 + 435 + 440 + 445 + 450)	CCR455	18,180	
20% Risk-Weight Total (455 x 20%)	CCR45	3,636	
50% Risk-Weight:			
Qualifying Single-Family Residential Mortgage Loans	CCR460	17,504	
Qualifying Multifamily Residential Mortgage Loans	CCR465	0	
Mortgage and Asset-Backed Securities Eligible for 50% Risk Weight	CCR470	0	
State and Local Revenue Bonds	CCR475	0	
Other	CCR480	0	
Total (460 + 465 + 470 + 475 + 480)	CCR485	17,504	
50% Risk-Weight Total (485 x 50%)	CCR50	8,752	

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Schedule CCR - Consolidated Capital Requirement

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TOTAL RISK-BASED CAPITAL REQUIREMENT: - continued

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
100% Risk-Weight:				
Securities Risk Weighted at 100% (or More) Under the Ratings-Based Approach _____	CCR501			0
All Other Assets _____	CCR506			91,323
Total (501 + 506) _____	CCR510			91,323
100% Risk-Weight Total (510 x 100%) _____	CCR55			91,323
Amount of Low-Level Recourse and Residual Interests Before Risk-Weighting _____	CCR605			0
Risk-Weighted Assets for Low-Level Recourse and Residual Interests (605 x 12.5) _____	CCR62			0
Assets to Risk-Weight (420 + 455 + 485 + 510 + 605) _____	CCR64			138,954
Subtotal Risk-Weighted Assets (40 + 45 + 50 + 55 + 62) _____	CCR75			103,711
Excess Allowances for Loan and Lease Losses _____	CCR530			0
Total Risk-Weighted Assets (75 - 530) _____	CCR78			103,711
Total Risk-Based Capital Requirement (78 x 8%) _____	CCR80			8,297

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

Tier 1 (Core) Capital Ratio _____ (Tier 1 (Core) Capital ÷ Adjusted Total Assets)	CCR810			22.36%
Total Risk-Based Capital Ratio _____ (Total Risk-Based Capital ÷ Risk-Weighted Assets)	CCR820			28.59%
Tier 1 Risk-Based Capital Ratio _____ ((Tier 1 (Core) Capital - Deduction for Low-level Recourse and Residual Interests) ÷ Risk-Weighted Assets)	CCR830			27.85%
Tangible Equity Ratio _____ ((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)	CCR840			22.36%

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Office of Thrift Supervision
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Schedule FV - Consolidated Assets and Liabilities Measured at
Fair Value on a Recurring Basis

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The following data are required from thrifts with total assets greater than \$10 billion

	Fair Value Measurements															
	Level 1 (Report in Thousands of Dollars)			Level 2 (Report in Thousands of Dollars)			Level 3 (Report in Thousands of Dollars)			Total (Report in Thousands of Dollars)						
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Assets																
Federal Funds Sold and Securities Purchased Under																
Agreements to Resell _____	FV111		0		FV112		0		FV113		0		FV11			0
Less: Amounts Netted _____													FV114			0
Total, After Netting _____													FV12			0
Trading Securities _____	FV131		0		FV132		0		FV133		0		FV13			0
Less: Amounts Netted _____													FV134			0
Total, After Netting _____													FV14			0
Available-for-Sale Securities _____	FV151		0		FV152		0		FV153		0		FV15			0
Less: Amounts Netted _____													FV154			0
Total, After Netting _____													FV16			0
Loans and Leases _____	FV211		0		FV212		0		FV213		0		FV21			0
Less: Amounts Netted _____													FV214			0
Total, After Netting _____													FV22			0
Mortgage Servicing Rights _____	FV241		0		FV242		0		FV243		0		FV24			0
Less: Amounts Netted _____													FV244			0
Total, After Netting _____													FV25			0
Derivative Assets _____	FV261		0		FV262		0		FV263		0		FV26			0
Less: Amounts Netted _____													FV264			0
Total, After Netting _____													FV27			0
All Other Financial Assets _____	FV311		0		FV312		0		FV313		0		FV31			0
Less: Amounts Netted _____													FV314			0
Total, After Netting _____													FV32			0
Total Assets Measured at Fair Value																
on a Recurring Basis _____	FV41		0		FV42		0		FV43		0		FV44			0
Less: Amounts Netted _____													FV46			0
Total, After Netting _____													FV48			0

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Schedule FV - Consolidated Assets and Liabilities Measured at
Fair Value on a Recurring Basis

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	Fair Value Measurements															
	Level 1 (Report in Thousands of Dollars)				Level 2 (Report in Thousands of Dollars)				Level 3 (Report in Thousands of Dollars)				Total (Report in Thousands of Dollars)			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Liabilities																
Federal Funds Purchased and Securities Sold Under																
Agreements to Repurchase	FV511			0	FV512			0	FV513			0	FV51			0
Less: Amounts Netted													FV514			0
Total, After Netting													FV52			0
Deposits	FV531			0	FV532			0	FV533			0	FV53			0
Less: Amounts Netted													FV534			0
Total, After Netting													FV54			0
Subordinated Debentures	FV611			0	FV612			0	FV613			0	FV61			0
Less: Amounts Netted													FV614			0
Total, After Netting													FV62			0
Other Borrowings	FV631			0	FV632			0	FV633			0	FV63			0
Less: Amounts Netted													FV634			0
Total, After Netting													FV64			0
Derivative Liabilities	FV651			0	FV652			0	FV653			0	FV65			0
Less: Amounts Netted													FV654			0
Total, After Netting													FV66			0
All Other Financial Liabilities	FV711			0	FV712			0	FV713			0	FV71			0
Less: Amounts Netted													FV714			0
Total, After Netting													FV72			0
Total Liabilities Measured at Fair Value on a Recurring Basis	FV81			0	FV82			0	FV83			0	FV84			0
Less: Amounts Netted													FV86			0
Total, After Netting													FV88			0

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Office of Thrift Supervision
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Schedule RM - Annual Supplemental Consolidated Data on Reverse
Mortgages

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Do you have any reverse mortgage loan activity for the calendar year to report in this Schedule? _____

Lines	Yes No
RM010	NO

(Report in Thousands of Dollars)

Amount of Mortgage Loans Outstanding:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

Lines	Bil Mil Thou
RM110	0
RM112	0

Annual Interest Income from:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

RM310	0
RM312	0

Number of referrals over the calendar year to another lender from whom you received compensation for services performed for the lender in connection with the lender's origination of the reverse mortgage:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

(Actual Number)	
Lines	Number
RM330	0
RM332	0

(Report in Thousands of Dollars)

Amount of Origination Fee Income from:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

Lines	Bil Mil Thou
RM420	0
RM422	0

Commitments Outstanding to Originate Mortgages Secured by:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

RM510	0
RM512	0

Annual Mortgage Loans Disbursed for Permanent Loans on:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

RM610	0
RM612	0

Annual Loans and Participations Purchased Secured By:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

RM620	0
RM622	0

Annual Loans and Participations Sold Secured By:

Home Equity Conversion Mortgage Loans _____

Proprietary (Non-HECM) Reverse Mortgage Loans _____

RM630	0
RM632	0

For information purposes only:
not for data entry
Association
Bay Bank, FSB

Docket 18140

Report Date 12-2011

Office of Thrift Supervision
2011 Thrift Financial Report
Schedule VIE - Assets and Liabilities of Consolidated Variable Interest Entities (VIE)

Filing Status : Original Submitted on Jan/30/2012 03:25 PM

Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of consolidated VIEs:

(Report in Thousands of Dollars)

	Securitization Vehicles				ABCP Conduits				Other VIEs			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Cash and balances due from depository institutions _____	VIE115			0	VIE215			0	VIE315			0
Held-to-maturity securities _____	VIE116			0	VIE216			0	VIE316			0
Available-for-sale securities _____	VIE117			0	VIE217			0	VIE317			0
Securities purchased under agreements to resell _____	VIE121			0	VIE221			0	VIE321			0
Loans and leases held for sale _____	VIE125			0	VIE225			0	VIE325			0
Loans and leases, net of unearned income _____	VIE135			0	VIE235			0	VIE335			0
Less: Allowance for loan and lease losses _____	VIE138			0	VIE238			0	VIE338			0
Trading assets (other than derivatives) _____	VIE140			0	VIE240			0	VIE340			0
Derivative trading assets _____	VIE143			0	VIE243			0	VIE343			0
Other real estate owned _____	VIE146			0	VIE246			0	VIE346			0
Other assets _____	VIE149			0	VIE249			0	VIE349			0

Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:

(Report in Thousands of Dollars)

	Securitization Vehicles				ABCP Conduits				Other VIEs			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Securities sold under agreements to repurchase _____	VIE490			0	VIE590			0	VIE690			0
Derivative trading liabilities _____	VIE496			0	VIE596			0	VIE696			0
Commercial paper _____	VIE492			0	VIE592			0	VIE692			0
Other borrowed money (exclude commercial paper) _____	VIE495			0	VIE595			0	VIE695			0
Other liabilities _____	VIE497			0	VIE597			0	VIE697			0
All other assets of consolidated VIEs (not included in items VIE115 - VIE349 above) _____	VIE499			0	VIE599			0	VIE699			0
All other liabilities of consolidated VIEs (not included in items VIE490 - VIE697 above) _____	VIE400			0	VIE500			0	VIE600			0