

BBCN BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2961879	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$594	\$6,451	985.4%	
Loans	\$472	\$5,121	985.7%	
<i>Construction & development</i>	\$2	\$94	4338.9%	
<i>Closed-end 1-4 family residential</i>	\$64	\$60	-5.9%	
<i>Home equity</i>	\$36	\$17	-53.5%	
<i>Credit card</i>	\$0	\$0	31.0%	
<i>Other consumer</i>	\$0	\$4	905.0%	
<i>Commercial & Industrial</i>	\$63	\$1,042	1562.9%	
<i>Commercial real estate</i>	\$295	\$3,718	1159.8%	
Unused commitments	\$32	\$668	1963.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$679	22998.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$27	161.4%	
Cash & balances due	\$92	\$317	245.1%	
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	\$547	\$5,618	926.6%	
Deposits	\$499	\$5,158	932.8%	
Total other borrowings	\$46	\$421	826.0%	
FHLB advances	\$46	\$421	826.0%	
Equity				
Equity capital at quarter end	\$47	\$833	1666.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.7%	11.8%	--	
Tier 1 risk based capital ratio	9.8%	13.5%	--	
Total risk based capital ratio	11.1%	14.7%	--	
Return on equity ¹	-7.3%	8.8%	--	
Return on assets ¹	-0.6%	1.1%	--	
Net interest margin ¹	3.9%	4.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	25.7%	57.1%	--	
Loss provision to net charge-offs (qtr)	55.9%	117.2%	--	
Net charge-offs to average loans and leases ¹	2.1%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	11.5%	0.3%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	15.6%	9.5%	0.8%	0.0%
<i>Home equity</i>	7.4%	11.7%	0.1%	0.0%
<i>Credit card</i>	0.0%	0.0%	-0.5%	4.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	3.5%
<i>Commercial & Industrial</i>	16.5%	2.7%	2.5%	0.9%
<i>Commercial real estate</i>	13.0%	2.2%	0.2%	0.0%
<i>Total loans</i>	13.2%	2.3%	0.6%	0.2%