

BCB HOLDING COMPANY, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2821441	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$82	\$79	-3.6%	
Loans	\$46	\$46	-0.4%	
Construction & development	\$12	\$10	-18.1%	
Closed-end 1-4 family residential	\$11	\$11	3.3%	
Home equity	\$1	\$1	4.1%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-6.7%	
Commercial & Industrial	\$3	\$5	39.5%	
Commercial real estate	\$17	\$17	3.3%	
Unused commitments	\$4	\$2	-45.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$14	\$10	-24.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$8	-9.9%	
Cash & balances due	\$5	\$7	37.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$75	\$73	-2.9%	
Deposits	\$59	\$58	-2.6%	
Total other borrowings	\$16	\$16	-3.3%	
FHLB advances	\$15	\$14	-4.4%	
Equity				
Equity capital at quarter end	\$6	\$6	-12.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	5.3%	5.6%	--	
Tier 1 risk based capital ratio	7.8%	8.0%	--	
Total risk based capital ratio	9.0%	9.3%	--	
Return on equity ¹	2.1%	1.6%	--	
Return on assets ¹	0.2%	0.1%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	2106.3%	226.6%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	-0.8%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	0.0%	3.6%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.7%	0.0%	0.6%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.1%	1.0%	0.0%	0.1%