

OCB BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 4534101	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets		\$146		
Loans		\$97		
Construction & development		\$4		
Closed-end 1-4 family residential		\$17		
Home equity		\$3		
Credit card		\$0		
Other consumer		\$1		
Commercial & Industrial		\$10		
Commercial real estate		\$51		
Unused commitments		\$17		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$0		
Asset-backed securities		\$0		
Other securities		\$5		
Cash & balances due		\$12		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$130		
Deposits		\$130		
Total other borrowings		\$0		
FHLB advances		\$0		
Equity				
Equity capital at quarter end		\$16		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		10.3%	--	
Tier 1 risk based capital ratio		14.0%	--	
Total risk based capital ratio		15.3%	--	
Return on equity ¹		5.1%	--	
Return on assets ¹		0.5%	--	
Net interest margin ¹		3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		62.2%	--	
Loss provision to net charge-offs (qtr)		0.0%	--	
Net charge-offs to average loans and leases ¹		0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development		0.0%		0.0%
Closed-end 1-4 family residential		12.6%		0.0%
Home equity		0.0%		0.0%
Credit card		0.0%		0.0%
Other consumer		0.0%		0.0%
Commercial & Industrial		0.0%		0.0%
Commercial real estate		0.0%		0.0%
Total loans		2.3%		0.0%