

**BCB HOLDING COMPANY, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2821441	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$84	\$90	7.2%	
Loans	\$60	\$53	-11.5%	
Construction & development	\$12	\$19	58.2%	
Closed-end 1-4 family residential	\$24	\$13	-45.0%	
Home equity	\$1	\$1	-17.0%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	9.4%	
Commercial & Industrial	\$5	\$3	-30.8%	
Commercial real estate	\$16	\$14	-9.9%	
Unused commitments	\$8	\$5	-35.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$8	\$13	55.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$10	157.0%	
Cash & balances due	\$2	\$4	149.4%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$75	\$82	8.5%	
Deposits	\$64	\$64	-1.2%	
Total other borrowings	\$11	\$18	66.1%	
FHLB advances	\$9	\$15	66.1%	
<b>Equity</b>				
Equity capital at quarter end	\$9	\$8	-4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.9%	7.0%	--	
Tier 1 risk based capital ratio	14.0%	11.1%	--	
Total risk based capital ratio	15.3%	12.0%	--	
Return on equity <sup>1</sup>	-6.7%	-15.7%	--	
Return on assets <sup>1</sup>	-0.7%	-1.4%	--	
Net interest margin <sup>1</sup>	4.4%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	122.8%	15.3%	--	
Loss provision to net charge-offs (qtr)	279.1%	77.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	14.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	0.0%	11.7%	0.8%	6.3%
Closed-end 1-4 family residential	2.7%	9.2%	0.0%	3.9%
Home equity	2.5%	0.0%	0.0%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.5%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	6.3%	0.0%	0.3%
Commercial real estate	0.0%	0.0%	0.0%	1.9%
Total loans	1.1%	6.7%	0.2%	3.8%