

FCB BANCORP, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2900355	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$420	\$438	4.3%	
Loans	\$296	\$299	0.9%	
<i>Construction & development</i>	\$29	\$25	-11.7%	
<i>Closed-end 1-4 family residential</i>	\$59	\$57	-2.6%	
<i>Home equity</i>	\$15	\$15	1.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-10.7%	
<i>Commercial & Industrial</i>	\$27	\$25	-5.1%	
<i>Commercial real estate</i>	\$145	\$155	7.0%	
Unused commitments	\$38	\$44	15.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$76	\$70	-8.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$13	\$20	56.1%	
Cash & balances due	\$8	\$23	179.9%	
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	\$379	\$398	5.1%	
Deposits	\$244	\$277	13.6%	
Total other borrowings	\$132	\$118	-10.9%	
FHLB advances	\$120	\$108	-9.7%	
Equity				
Equity capital at quarter end	\$41	\$40	-3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.2%	9.0%	--	
Tier 1 risk based capital ratio	13.1%	12.3%	--	
Total risk based capital ratio	13.6%	12.8%	--	
Return on equity ¹	1.9%	4.6%	--	
Return on assets ¹	0.2%	0.4%	--	
Net interest margin ¹	2.5%	2.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.7%	26.0%	--	
Loss provision to net charge-offs (qtr)	149.2%	0.7%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	3.2%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	3.6%	3.0%	0.2%	0.2%
<i>Home equity</i>	0.4%	1.6%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	3.7%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.6%	0.0%	0.0%
<i>Commercial real estate</i>	0.3%	1.9%	0.0%	0.0%
<i>Total loans</i>	0.9%	2.3%	0.1%	0.0%