

BBCN BANCORP, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2961879	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$5,163	\$11,274	118.3%		
Loans	\$3,824	\$8,700	127.5%		
Construction & development	\$78	\$171	119.7%		
Closed-end 1-4 family residential	\$21	\$55	161.3%		
Home equity	\$15	\$19	26.3%		
Credit card	\$1	\$1	68.5%		
Other consumer	\$7	\$9	35.3%		
Commercial & Industrial	\$839	\$1,981	136.1%		
Commercial real estate	\$2,680	\$6,172	130.3%		
Unused commitments	\$487	\$1,382	183.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$716	\$1,361	90.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$25	\$48	89.1%		
Cash & balances due	\$300	\$628	108.9%		
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	\$4,385	\$9,735	122.0%		
Deposits	\$4,007	\$8,806	119.8%		
Total other borrowings	\$344	\$841	144.3%		
FHLB advances	\$344	\$841	144.3%		
Equity					
Equity capital at quarter end	\$778	\$1,539	97.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	12.4%	--		
Tier 1 risk based capital ratio	16.5%	14.5%	--		
Total risk based capital ratio	17.8%	15.7%	--		
Return on equity ¹	-14.6%	11.8%	--		
Return on assets ¹	-2.1%	1.6%	--		
Net interest margin ¹	-3.7%	4.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	84.3%	101.9%	--		
Loss provision to net charge-offs (qtr)	42.3%	169.0%	--		
Net charge-offs to average loans and leases ¹	-2.1%	0.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	3.0%	8.5%	-4.7%	0.0%	--
Closed-end 1-4 family residential	4.7%	9.3%	0.7%	1.8%	--
Home equity	7.7%	5.7%	-7.6%	0.8%	--
Credit card	0.0%	0.0%	-2.5%	0.3%	--
Other consumer	0.1%	0.0%	-0.2%	0.0%	--
Commercial & Industrial	3.5%	1.9%	-1.0%	0.1%	--
Commercial real estate	1.5%	1.2%	-0.3%	0.0%	--
Total loans	1.9%	1.5%	-0.6%	0.0%	--