

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	2011 \$ millions	2012 \$ millions	%chg from prev
Assets	\$87	\$82	-5.9%
Loans	\$46	\$46	-1.0%
Construction & development	\$12	\$12	-0.4%
Closed-end 1-4 family residential	\$11	\$11	-0.6%
Home equity	\$1	\$1	5.9%
Credit card	\$0	\$0	
Other consumer	\$1	\$1	-6.8%
Commercial & Industrial	\$3	\$3	23.7%
Commercial real estate	\$18	\$17	-5.4%
Unused commitments	\$4	\$4	5.5%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$19	\$14	-28.5%
Asset-backed securities	\$0	\$0	
Other securities	\$11	\$9	-12.9%
Cash & balances due	\$2	\$5	112.7%
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	\$81	\$75	-6.5%
Deposits	\$65	\$59	-8.7%
Total other borrowings	\$16	\$16	2.3%
FHLB advances	\$15	\$15	-0.2%
Equity			
Equity capital at quarter end	\$6	\$6	2.2%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA
Performance Ratios			
Tier 1 leverage ratio	5.0%	5.3%	--
Tier 1 risk based capital ratio	7.8%	7.8%	--
Total risk based capital ratio	9.0%	9.0%	--
Return on equity ¹	2.1%	2.1%	--
Return on assets ¹	0.1%	0.2%	--
Net interest margin ¹	4.1%	3.8%	--
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	0.0%	2106.3%	--
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--
Net charge-offs to average loans and leases ¹	0.4%	-0.8%	--
¹ Quarterly, annualized.			
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs	
	2011	2012	2011
Construction & development	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.6%	0.0%
Home equity	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%
Total loans	0.0%	0.1%	0.0%