

**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>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev		
<b>Assets</b>	\$89	\$89	-0.5%		
Loans	\$53	\$48	-11.1%		
Construction & development	\$16	\$12	-22.9%		
Closed-end 1-4 family residential	\$14	\$12	-14.3%		
Home equity	\$1	\$1	-6.2%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-26.7%		
Commercial & Industrial	\$3	\$2	-28.1%		
Commercial real estate	\$16	\$18	12.1%		
Unused commitments	\$5	\$3	-41.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$16	21.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$10	\$10	7.2%		
Cash & balances due	\$4	\$5	12.9%		
<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>	\$82	\$83	1.7%		
Deposits	\$64	\$67	5.2%		
Total other borrowings	\$18	\$16	-9.1%		
FHLB advances	\$15	\$15	-0.3%		
<b>Equity</b>					
Equity capital at quarter end	\$8	\$6	-24.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	6.5%	4.3%	--		
Tier 1 risk based capital ratio	10.3%	6.8%	--		
Total risk based capital ratio	11.5%	8.1%	--		
Return on equity <sup>1</sup>	-33.2%	-39.8%	--		
Return on assets <sup>1</sup>	-2.7%	-2.8%	--		
Net interest margin <sup>1</sup>	4.2%	3.7%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	33.0%	159.3%	--		
Loss provision to net charge-offs (qtr)	97.1%	66.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	14.8%	3.1%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>	
Construction & development	12.9%	3.2%	6.7%	-1.3%	--
Closed-end 1-4 family residential	8.8%	0.0%	3.8%	-1.0%	--
Home equity	0.0%	0.0%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	6.4%	10.0%	0.3%	0.0%	--
Commercial real estate	0.0%	0.9%	1.8%	-0.4%	--
Total loans	6.6%	1.7%	3.8%	-0.7%	--