

BNC BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3141650	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,572	\$1,634	3.9%	
Loans	\$1,009	\$1,082	7.3%	
<i>Construction & development</i>	\$307	\$234	-24.0%	
<i>Closed-end 1-4 family residential</i>	\$147	\$181	23.2%	
<i>Home equity</i>	\$77	\$79	3.3%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$8	\$8	0.5%	
<i>Commercial & Industrial</i>	\$99	\$114	15.3%	
<i>Commercial real estate</i>	\$339	\$418	23.4%	
Unused commitments	\$169	\$157	-7.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$291	\$172	-40.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$131	\$195	48.1%	
Cash & balances due	\$34	\$48	39.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$4	\$14	236.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$4	\$13	223.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,431	\$1,469	2.6%	
Deposits	\$1,150	\$1,350	17.4%	
Total other borrowings	\$268	\$104	-61.2%	
FHLB advances	\$254	\$74	-70.8%	
Equity				
Equity capital at quarter end	\$141	\$165	17.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$25	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	8.4%	8.3%	--	
Tier 1 risk based capital ratio	9.6%	10.9%	--	
Total risk based capital ratio	11.5%	12.8%	--	
Return on equity ¹	3.9%	5.5%	--	
Return on assets ¹	0.3%	0.5%	--	
Net interest margin ¹	2.7%	3.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	104.4%	92.6%	--	
Loss provision to net charge-offs (qtr)	79.8%	115.1%	--	
Net charge-offs to average loans and leases ¹	1.3%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.6%	3.1%	0.4%	0.9%
<i>Closed-end 1-4 family residential</i>	0.0%	1.4%	0.1%	0.2%
<i>Home equity</i>	0.5%	0.9%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.8%	0.1%
<i>Commercial & Industrial</i>	0.1%	4.4%	1.8%	0.2%
<i>Commercial real estate</i>	0.3%	0.8%	0.0%	0.3%
<i>Total loans</i>	1.3%	1.7%	0.3%	0.4%