

NC BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1209305	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$296	\$284	-4.0%	
Loans	\$234	\$231	-1.5%	
Construction & development	\$34	\$31	-8.7%	
Closed-end 1-4 family residential	\$56	\$58	4.1%	
Home equity	\$27	\$26	-4.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-18.6%	
Commercial & Industrial	\$9	\$8	-7.4%	
Commercial real estate	\$84	\$84	0.4%	
Unused commitments	\$28	\$17	-38.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$26	-15.6%	
Cash & balances due	\$5	\$4	-31.7%	
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	\$273	\$258	-5.6%	
Deposits	\$257	\$239	-7.0%	
Total other borrowings	\$15	\$17	13.3%	
FHLB advances	\$15	\$17	13.3%	
Equity				
Equity capital at quarter end	\$23	\$27	14.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	9.0%	--	
Tier 1 risk based capital ratio	9.0%	11.3%	--	
Total risk based capital ratio	10.3%	12.6%	--	
Return on equity ¹	3.1%	13.3%	--	
Return on assets ¹	0.2%	1.2%	--	
Net interest margin ¹	4.2%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	41.4%	30.8%	--	
Loss provision to net charge-offs (qtr)	787.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	3.4%	21.1%	0.0%	2.4%
Closed-end 1-4 family residential	5.1%	8.4%	0.1%	0.5%
Home equity	0.1%	3.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	34.4%	31.9%	0.0%	4.9%
Commercial & Industrial	1.0%	1.7%	0.0%	1.8%
Commercial real estate	4.1%	3.3%	0.0%	0.0%
Total loans	3.3%	6.6%	0.0%	0.5%