

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,361	\$2,454	3.9%	
Loans	\$1,663	\$1,720	3.5%	
Construction & development	\$307	\$254	-17.4%	
Closed-end 1-4 family residential	\$365	\$337	-7.8%	
Home equity	\$105	\$101	-4.4%	
Credit card	\$2	\$2	2.7%	
Other consumer	\$9	\$5	-42.1%	
Commercial & Industrial	\$141	\$143	1.6%	
Commercial real estate	\$656	\$808	23.2%	
Unused commitments	\$206	\$205	-0.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$132	\$98	-25.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$229	\$281	22.4%	
Cash & balances due	\$48	\$49	1.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$32	\$42	30.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$29	\$39	35.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,170	\$2,261	4.2%	
Deposits	\$2,028	\$2,119	4.5%	
Total other borrowings	\$123	\$126	2.4%	
FHLB advances	\$114	\$117	2.6%	
Equity				
Equity capital at quarter end	\$191	\$192	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$22	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	7.4%	--	
Tier 1 risk based capital ratio	10.8%	10.0%	--	
Total risk based capital ratio	12.5%	11.5%	--	
Return on equity ¹	-20.9%	2.7%	--	
Return on assets ¹	-1.8%	0.2%	--	
Net interest margin ¹	3.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.7%	33.4%	--	
Loss provision to net charge-offs (qtr)	214.0%	81.3%	--	
Net charge-offs to average loans and leases ¹	1.5%	2.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	11.2%	12.0%	1.1%	1.3%
Closed-end 1-4 family residential	8.5%	9.3%	0.4%	1.0%
Home equity	1.1%	0.9%	0.6%	1.2%
Credit card	0.0%	1.2%	0.0%	0.0%
Other consumer	0.4%	1.4%	0.2%	0.0%
Commercial & Industrial	2.4%	2.2%	0.5%	0.1%
Commercial real estate	4.8%	2.7%	0.0%	0.2%
Total loans	6.4%	5.4%	0.4%	0.6%