

BNC FINANCIAL GROUP, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3553815	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$255	\$326	27.8%	
Loans	\$196	\$261	32.8%	
Construction & development	\$47	\$42	-11.6%	
Closed-end 1-4 family residential	\$94	\$134	42.5%	
Home equity	\$14	\$17	20.5%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	295.6%	
Commercial & Industrial	\$2	\$3	26.6%	
Commercial real estate	\$38	\$64	66.6%	
Unused commitments	\$47	\$41	-13.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$5		
Asset-backed securities	\$0	\$0		
Other securities	\$31	\$25	-20.5%	
Cash & balances due	\$14	\$27	94.4%	
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	\$227	\$295	30.1%	
Deposits	\$172	\$248	43.7%	
Total other borrowings	\$53	\$46	-12.9%	
FHLB advances	\$43	\$46	7.0%	
Equity				
Equity capital at quarter end	\$29	\$31	9.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	11.7%	10.0%	--	
Tier 1 risk based capital ratio	16.7%	14.3%	--	
Total risk based capital ratio	18.0%	15.5%	--	
Return on equity ¹	-2.5%	2.8%	--	
Return on assets ¹	-0.3%	0.3%	--	
Net interest margin ¹	4.2%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	248.6%	177.8%	--	
Loss provision to net charge-offs (qtr)	15475.0%	118.2%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.7%	3.6%	0.0%	0.0%
Closed-end 1-4 family residential	0.4%	0.7%	0.0%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	6.1%	0.8%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.6%	0.9%	0.0%	0.2%