

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	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$3,149	\$3,072	-2.4%		
Loans	\$2,155	\$2,094	-2.8%		
Construction & development	\$307	\$252	-17.8%		
Closed-end 1-4 family residential	\$389	\$384	-1.3%		
Home equity	\$127	\$120	-5.0%		
Credit card	\$2	\$2	-20.0%		
Other consumer	\$7	\$5	-20.5%		
Commercial & Industrial	\$187	\$162	-13.5%		
Commercial real estate	\$1,056	\$1,096	3.8%		
Unused commitments	\$240	\$277	15.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$159	\$101	-36.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$388	\$355	-8.6%		
Cash & balances due	\$90	\$209	132.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$42	\$90	115.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$39	\$63	61.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,886	\$2,765	-4.2%		
Deposits	\$2,709	\$2,657	-1.9%		
Total other borrowings	\$149	\$94	-36.7%		
FHLB advances	\$133	\$64	-51.9%		
Equity					
Equity capital at quarter end	\$262	\$307	16.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$59	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	9.7%	--		
Tier 1 risk based capital ratio	10.7%	12.8%	--		
Total risk based capital ratio	12.4%	13.9%	--		
Return on equity ¹	3.3%	7.3%	--		
Return on assets ¹	0.3%	0.7%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.7%	58.1%	--		
Loss provision to net charge-offs (qtr)	77.0%	88.1%	--		
Net charge-offs to average loans and leases ¹	2.3%	1.2%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	14.0%	8.9%	1.4%	0.5%	--
Closed-end 1-4 family residential	10.4%	6.6%	1.1%	0.7%	--
Home equity	1.2%	1.2%	1.0%	0.2%	--
Credit card	1.2%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	1.3%	0.1%	0.5%	--
Commercial & Industrial	2.2%	1.6%	0.2%	0.2%	--
Commercial real estate	3.9%	1.3%	0.2%	0.2%	--
Total loans	6.3%	3.3%	0.6%	0.4%	--