CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: BNC Financial Group
Person to be contacted about this report: Marsha Kirk
Submission date: 4/29/2009

RSSD (for Bank Holding Companies): 3553815
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$112,407	$117,305		
b. Average Commercial Loans	$84,344	$83,945		
c. Total Loans (sum of lines a and b)	$196,751	$201,250		

2. General Market Commentary (optional)