

BNCCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1248162	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$769	\$841	9.5%	
Loans	\$385	\$351	-8.8%	
<i>Construction & development</i>	\$43	\$41	-4.7%	
<i>Closed-end 1-4 family residential</i>	\$104	\$47	-55.1%	
<i>Home equity</i>	\$4	\$4	13.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5	\$6	30.9%	
<i>Commercial & Industrial</i>	\$70	\$84	18.7%	
<i>Commercial real estate</i>	\$129	\$136	5.8%	
Unused commitments	\$87	\$114	30.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$248	\$324	30.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$52	\$112	114.1%	
Cash & balances due	\$41	\$19	-53.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$319	\$140	-56.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$313	\$142	-54.8%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$684	\$759	10.9%	
Deposits	\$662	\$732	10.6%	
Total other borrowings	\$12	\$20	70.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$84	\$83	-2.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.7%	10.1%	--	
Tier 1 risk based capital ratio	19.8%	20.1%	--	
Total risk based capital ratio	21.1%	21.4%	--	
Return on equity ¹	22.5%	9.6%	--	
Return on assets ¹	2.6%	1.0%	--	
Net interest margin ¹	3.0%	3.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	96.0%	175.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	6.5%	2.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.0%	0.7%	0.4%
<i>Commercial & Industrial</i>	4.6%	0.0%	0.1%	0.0%
<i>Commercial real estate</i>	3.5%	3.4%	0.3%	0.1%
<i>Total loans</i>	2.7%	1.6%	0.1%	0.0%