

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$861	\$867	0.6%	
Loans	\$586	\$580	-0.9%	
<i>Construction & development</i>	\$109	\$77	-29.1%	
<i>Closed-end 1-4 family residential</i>	\$65	\$83	28.1%	
<i>Home equity</i>	\$9	\$8	-15.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$6	\$5	-11.2%	
<i>Commercial & Industrial</i>	\$123	\$108	-12.5%	
<i>Commercial real estate</i>	\$211	\$235	11.4%	
Unused commitments	\$190	\$101	-47.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$196	\$209	6.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$3	-80.8%	
Cash & balances due	\$11	\$35	234.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$72	\$201	180.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$65	\$193	199.2%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$786	\$792	0.8%	
Deposits	\$677	\$760	12.3%	
Total other borrowings	\$101	\$25	-75.1%	
FHLB advances	\$85	\$15	-82.2%	
Equity				
Equity capital at quarter end	\$76	\$75	-0.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	8.5%	--	
Tier 1 risk based capital ratio	11.6%	12.2%	--	
Total risk based capital ratio	12.8%	13.5%	--	
Return on equity ¹	-0.1%	14.5%	--	
Return on assets ¹	0.0%	1.1%	--	
Net interest margin ¹	3.8%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	38.2%	53.4%	--	
Loss provision to net charge-offs (qtr)	112.7%	25.4%	--	
Net charge-offs to average loans and leases ¹	1.9%	2.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	18.3%	31.1%	2.3%	0.0%
<i>Closed-end 1-4 family residential</i>	3.7%	0.3%	0.1%	0.0%
<i>Home equity</i>	6.7%	0.0%	0.0%	1.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	3.4%	1.0%
<i>Commercial & Industrial</i>	0.0%	0.4%	0.0%	3.1%
<i>Commercial real estate</i>	0.0%	3.9%	0.0%	0.0%
<i>Total loans</i>	3.9%	5.8%	0.5%	0.7%