

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$662	\$769	16.0%	
Loans	\$362	\$385	6.2%	
Construction & development	\$35	\$43	22.9%	
Closed-end 1-4 family residential	\$80	\$104	31.1%	
Home equity	\$3	\$4	12.9%	
Credit card	\$0	\$0		
Other consumer	\$3	\$5	57.8%	
Commercial & Industrial	\$50	\$70	40.2%	
Commercial real estate	\$138	\$129	-6.5%	
Unused commitments	\$88	\$87	-1.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$218	\$248	14.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$25	\$52	110.1%	
Cash & balances due	\$17	\$41	144.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$252	\$319	26.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$234	\$313	33.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$595	\$684	14.9%	
Deposits	\$577	\$662	14.8%	
Total other borrowings	\$9	\$12	35.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$67	\$84	25.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$10	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	10.7%	--	
Tier 1 risk based capital ratio	16.9%	19.8%	--	
Total risk based capital ratio	18.2%	21.1%	--	
Return on equity ¹	11.4%	22.5%	--	
Return on assets ¹	1.1%	2.6%	--	
Net interest margin ¹	3.6%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	172.3%	96.0%	--	
Loss provision to net charge-offs (qtr)	39.4%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	6.5%	0.0%	0.0%
Closed-end 1-4 family residential	1.0%	0.0%	0.8%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.2%	0.0%	0.7%
Commercial & Industrial	0.5%	4.6%	0.0%	0.1%
Commercial real estate	3.7%	3.5%	0.4%	0.3%
Total loans	1.7%	2.7%	0.3%	0.1%