

**BNCCORP, INC.**

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1248162	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$841	\$934	10.9%	
Loans	\$351	\$408	16.3%	
Construction & development	\$41	\$54	32.9%	
Closed-end 1-4 family residential	\$47	\$60	28.3%	
Home equity	\$4	\$10	128.3%	
Credit card	\$0	\$0		
Other consumer	\$6	\$10	55.0%	
Commercial & Industrial	\$84	\$79	-4.9%	
Commercial real estate	\$136	\$160	17.5%	
Unused commitments	\$114	\$151	32.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$324	\$263	-18.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$112	\$186	66.8%	
Cash & balances due	\$19	\$41	117.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$140	\$187	33.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$142	\$187	31.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$759	\$842	10.9%	
Deposits	\$732	\$817	11.6%	
Total other borrowings	\$20	\$16	-19.9%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$83	\$92	11.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	9.1%	--	
Tier 1 risk based capital ratio	20.1%	18.5%	--	
Total risk based capital ratio	21.4%	19.7%	--	
Return on equity <sup>1</sup>	9.6%	11.3%	--	
Return on assets <sup>1</sup>	1.0%	1.2%	--	
Net interest margin <sup>1</sup>	3.3%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	175.3%	14100.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	2.4%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	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%	0.0%	0.4%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%
Commercial real estate	3.4%	0.0%	0.1%	0.0%
Total loans	1.6%	0.0%	0.0%	0.0%