

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$867	\$745	-14.0%	
Loans	\$580	\$455	-21.5%	
Construction & development	\$77	\$44	-42.5%	
Closed-end 1-4 family residential	\$83	\$53	-35.6%	
Home equity	\$8	\$7	-7.3%	
Credit card	\$0	\$0		
Other consumer	\$5	\$5	-1.5%	
Commercial & Industrial	\$108	\$77	-28.3%	
Commercial real estate	\$235	\$212	-9.8%	
Unused commitments	\$101	\$92	-8.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$209	\$135	-35.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$2	-21.3%	
Cash & balances due	\$35	\$111	214.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$201	\$242	20.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$193	\$263	35.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$792	\$685	-13.4%	
Deposits	\$760	\$662	-12.9%	
Total other borrowings	\$25	\$16	-35.3%	
FHLB advances	\$15	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$75	\$60	-20.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$15	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	7.5%	--	
Tier 1 risk based capital ratio	12.2%	11.5%	--	
Total risk based capital ratio	13.5%	12.8%	--	
Return on equity ¹	14.5%	1.7%	--	
Return on assets ¹	1.1%	0.1%	--	
Net interest margin ¹	3.6%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.4%	82.7%	--	
Loss provision to net charge-offs (qtr)	25.4%	78.1%	--	
Net charge-offs to average loans and leases ¹	2.7%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	31.1%	4.2%	0.0%	0.9%
Closed-end 1-4 family residential	0.3%	3.6%	0.0%	0.0%
Home equity	0.0%	0.0%	1.6%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	1.0%	0.0%
Commercial & Industrial	0.4%	0.8%	3.1%	0.9%
Commercial real estate	3.9%	6.3%	0.0%	0.1%
Total loans	5.8%	3.9%	0.7%	0.3%