

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$745	\$662	-11.1%	
Loans	\$455	\$362	-20.5%	
Construction & development	\$44	\$35	-21.2%	
Closed-end 1-4 family residential	\$53	\$80	48.8%	
Home equity	\$7	\$3	-53.5%	
Credit card	\$0	\$0		
Other consumer	\$5	\$3	-42.1%	
Commercial & Industrial	\$77	\$50	-34.9%	
Commercial real estate	\$212	\$138	-35.2%	
Unused commitments	\$92	\$88	-3.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$135	\$218	61.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$25	1073.9%	
Cash & balances due	\$111	\$17	-85.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$242	\$252	4.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$263	\$234	-11.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$685	\$595	-13.1%	
Deposits	\$662	\$577	-12.9%	
Total other borrowings	\$16	\$9	-47.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$60	\$67	12.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	9.4%	--	
Tier 1 risk based capital ratio	11.5%	16.9%	--	
Total risk based capital ratio	12.8%	18.2%	--	
Return on equity ¹	1.7%	11.4%	--	
Return on assets ¹	0.1%	1.1%	--	
Net interest margin ¹	3.3%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	82.7%	172.3%	--	
Loss provision to net charge-offs (qtr)	78.1%	39.4%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	4.2%	0.0%	0.9%	0.0%
Closed-end 1-4 family residential	3.6%	1.0%	0.0%	0.8%
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%	0.0%	0.0%
Commercial & Industrial	0.8%	0.5%	0.9%	0.0%
Commercial real estate	6.3%	3.7%	0.1%	0.4%
Total loans	3.9%	1.7%	0.3%	0.3%