



# Financial Highlights

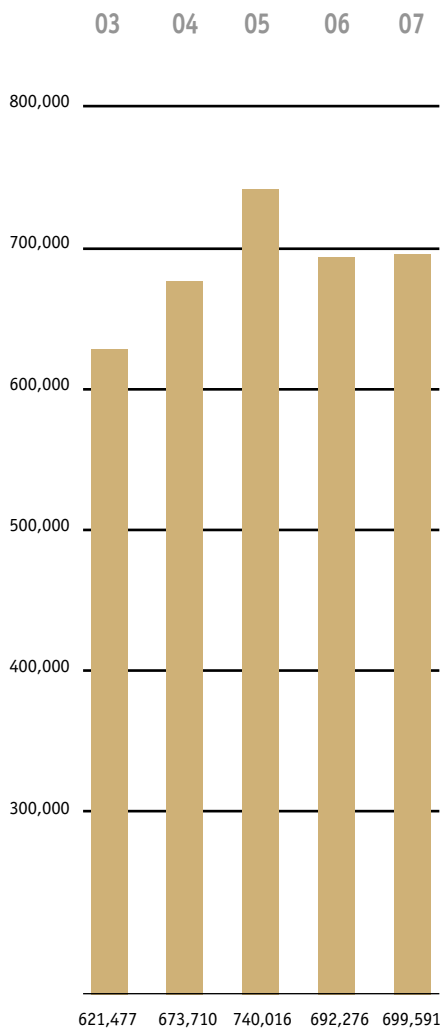
BNCCORP, Inc. and Subsidiaries

## Financial Highlights

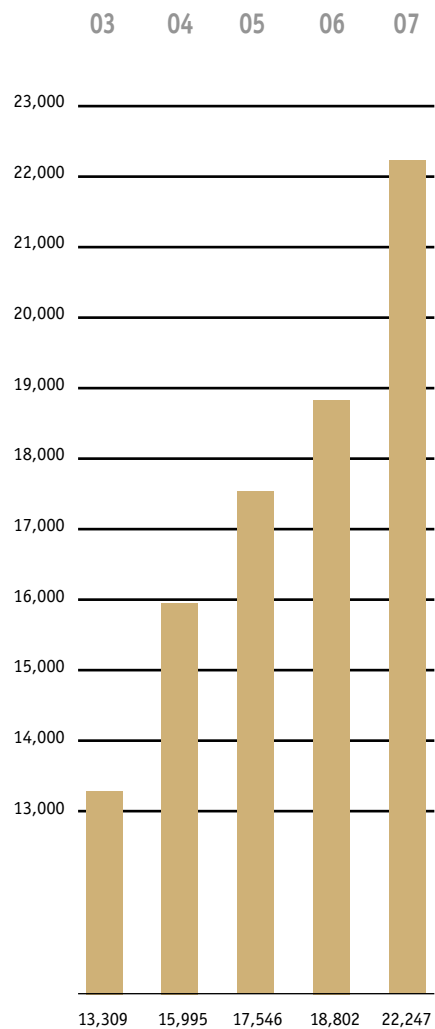
(Dollars in thousands, except per share data)

	2007	2006	2005	2004	2003
<b>Operating Results from Continuing Operations:</b>					
Net interest income	\$22,247	\$18,802	\$17,546	\$15,995	\$13,309
Provision for credit losses	3,750	210	250	175	1,475
Non-interest income	3,853	5,138	5,823	5,235	6,184
Non-interest expense	28,147	23,075	21,859	19,924	16,604
Net income (loss)	(3,069)	1,018	1,022	1,308	1,276
<b>Period-end Balances:</b>					
Total assets	699,591	692,276	740,016	673,710	621,477
Investment securities available for sale	122,899	182,974	227,185	235,916	262,568
Participating interests in mortgage loans	24,357	56,125	101,336	34,515	–
Loans held for investment	497,556	333,934	310,368	293,814	283,310
Deposits	541,874	529,252	548,790	455,343	395,942
Common stockholder's equity	59,730	55,602	51,612	42,596	38,686
<b>Financial Ratios:</b>					
Return (loss) on average total assets	(0.47%)	0.14%	0.14%	0.21%	0.21%
Return (loss) on average common shareholders' equity to average total assets	(5.25)	1.92	2.14	2.86	2.96
Net interest margin	3.81	3.04	2.79	2.85	2.46
Efficiency ratio	107.85	96.39	93.54	93.85	85.18
Average common shareholder's equity to average total assets	9.16	7.87	6.75	6.79	6.50
<b>Per Share of Common Stock:</b>					
Earnings (loss), basic from continuing operations	\$ (0.89)	\$0.29	\$0.33	\$0.39	\$0.43
Earnings (loss), diluted from continuing operations	(0.89)	0.29	0.33	0.38	0.42
Book value	17.11	15.44	14.97	14.77	14.07
Tangible book value	16.99	7.15	6.63	4.42	5.54

### TOTAL ASSETS In thousands



### NET INTEREST INCOME In thousands



### NON-INTEREST INCOME In thousands

