NEWS RELEASE

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BNCCORP, INC. REPORTS THIRD QUARTER NET INCOME OF $3.0 MILLION, OR $0.85 PER DILUTED SHARE

Highlights

- **Net income during the third quarter of 2026 increased $387 thousand, or 14.7%, to $3.0 million, or $0.85 per diluted share, from $2.6 million, or $0.74 per diluted share, in the 2025 period. Adjusting for ongoing merger charges increased net income to $3.3 million, or $0.94 per diluted share.**
- **Return on average assets and equity improved to 1.12% and 10.15%, respectively, in the third quarter of 2026 compared to 1.05% and 9.60%, respectively, in the third quarter of 2025. Adjusting for ongoing merger charges improved return on average assets and equity to 1.24% and 11.23%, respectively.**
- **Net interest income increased $945 thousand, or 10.7%, to $9.8 million in the third quarter of 2026 from $8.9 million in the third quarter of 2025.**
- **Net interest margin was 3.83% in the third quarter of 2026 compared to 3.73% in the third quarter of 2025.**
- **Yield on loans held for investment improved to 6.28% for the third quarter of 2026 compared to 6.11% in the third quarter of 2025.**
- **Loans held for investment increased $6.2 million, or 0.8%, to $744.9 million at September 30, 2026 from $738.7 million at December 31, 2025, and increased $12.0 million, or 1.6%, from $732.9 million at September 30, 2025. During the third quarter of 2026, loans held for investment increased $14.7 million, or 2.0%, from $730.2 million at June 30, 2026.**
- **The ratio of loans held for investment-to-deposits increased to 78.4% at September 30, 2026 from 76.0% at December 31, 2025.**
- **Allowance for credit losses as of September 30, 2026, was 1.16% of loans held for investment compared to 1.18% as of June 30, 2026 and 1.40% as of December 31, 2025.**

- **Tangible book value per common share increased to $31.68 at September 30, 2026 from $30.26 at December 31, 2025 and $29.44 at September 30, 2025.**

BISMARCK, ND, October 30, 2026 – BNCCORP, INC. (BNC or the Company) (OTCQX Markets: BNCC), which operates community banking and wealth management businesses in North Dakota and Arizona, today reported financial results for the third quarter ended September 30, 2026.

Management Commentary

"Our third quarter results reflect the continued strength of our core banking franchise," said Daniel J. Collins, BNC's President and Chief Executive Officer. "Net income increased 14.7% from the third quarter of 2025. Net interest income grew 10.7% year-over-year, and our net interest margin of 3.83% was 10 basis points higher than a year ago and essentially unchanged from the second quarter, as higher loan yields and lower deposit costs more than offset lower yields on cash and securities.

"Loans held for investment grew $14.7 million, or 2.0%, and deposits increased $37.7 million during the quarter. We were pleased to see loan growth in the quarter despite an elevated level of payoffs and prepayments in an environment of rising costs and higher interest rates. Our asset quality remains sound and our capital ratios remain well above regulatory requirements.

"The proposed combination with OppFi, announced on April 29, 2026, is proceeding through the customary shareholder and regulatory processes. Our priorities during this period have not changed: serving our customers, supporting our communities and operating the bank with the discipline that produced this quarter's results. We remain confident in the overall quality of our loan portfolio, the strength of our balance sheet and our ability to navigate ongoing economic and geopolitical uncertainties."

2026 Versus 2025 Third Quarter Comparison

The Company reported net income of $3.0 million, or $0.85 per diluted share, for the third quarter of 2026 compared to $2.6 million, or $0.74 per diluted share, in the third quarter of 2025. Excluding the impact of expenses associated with the merger transaction, the Company reported net income of $3.3 million, or $0.94 per diluted share.

Interest income increased $783 thousand, or 5.9%, to $14.1 million in the third quarter of 2026 from $13.4

million in the third quarter of 2025 driven by higher loan yields, a $4.1 million period-over-period increase in the average balance of loans held for investment and higher average balances of cash and cash equivalents. Those increases were partially offset by lower yields on cash and cash equivalents and a lower average balance of debt securities during the quarter. Average yield on interest-earning assets in the quarter decreased slightly to 5.51% from 5.62% in the third quarter of 2025.

Interest expense in the third quarter of 2026 was $4.3 million, a decrease of $162 thousand from the 2025 period. The cost of core deposits in the third quarter of 2026 decreased to 1.75% versus 1.94% in the third quarter of 2025. The average balance of deposits increased by $60.7 million compared to the third quarter of 2025. The cost of interest-bearing liabilities was 2.24% during the third quarter of 2026, compared to 2.49% in the same period of 2025.

Net interest income for the third quarter of 2026 was $9.8 million, an increase of $945 thousand, or 10.7%, from the third quarter of 2025. Net interest margin increased to 3.83% in the third quarter of 2026 compared to 3.73% reported in the prior year period.

Non-interest income during the third quarter of 2026 was $1.6 million, compared to $1.4 million in the 2025 third quarter. Bank charges and service fees were $16 thousand lower period-over-period primarily due to lower overdraft fees and letter of credit fees partially offset by higher interchange income. Wealth management revenues increased by $113 thousand, or 21.2%, over the prior year period as the Company has benefitted from the addition of new assets under administration and increases in the market value of financial assets year-over-year. Other income was $96 thousand higher than the prior year period as a result of valuation adjustments on deferred compensation, gains on sale of assets and higher SBIC revenue.

Non-interest expense during the third quarter of 2026 increased $743 thousand, or 11.2%, year-over-year, primarily due to a $495 thousand increase in professional services as the Company incurred $461 thousand of expenses in connection with the previously announced agreement to be acquired by OppFi Inc. Data processing fees increased $101 thousand. Inflationary factors over core banking services, card processing charges and higher IT subscriptions drove the largest increases. Occupancy expense increased $52 thousand primarily due to increased building repair and maintenance charges.

In the third quarter of 2026, income tax expense was $902 thousand, compared to $809 thousand in the third quarter of 2025. The Company’s effective tax rate was 23.0% and 23.5% for the third quarter of

2026 and 2025, respectively.

Tangible book value per common share on September 30, 2026 was $31.68 compared to $30.26 at December 31, 2025. The Company's tangible common equity capital ratio increased to 10.30% as of September 30, 2026, compared to 9.68% on December 31, 2025.

2026 Versus 2025 First Nine Months Comparison

The Company reported net income of $7.1 million, or $2.00 per diluted share, for the first nine months of 2026 compared to $6.6 million, or $1.86 per diluted share, in the first nine months of 2025. Excluding the impact of expenses associated with the merger transaction, the Company reported net income of $8.9 million, or $2.52 per diluted share.

Interest income increased $3.7 million, or 9.8%, to $41.6 million in the first nine months of 2026 from $37.9 million in the first nine months of 2025 driven by a $20.4 million period-over-period increase in the average balance of loans held for investment and higher balances of cash and cash equivalents. Those increases were partially offset by lower yields on cash and cash equivalents and a lower average balance and yields on debt securities during the current period. Average yield on interest-earning assets in the first nine months of 2026 was 5.47%, compared to 5.51% in the first nine months of 2025.

Interest expense in the first nine months of 2026 was $13.1 million, an increase of $391 thousand from the 2025 period. The cost of core deposits in the first nine months of 2026 decreased to 1.79% versus 1.89% in the first nine months of 2025. The average balance of deposits increased by $84.0 million compared to the first nine months of 2025. The cost of interest-bearing liabilities was 2.27% during the first nine months of 2026, compared to 2.44% in the same period of 2025.

Net interest income for the first nine months of 2026 was $28.5 million, an increase of $3.3 million, or 13.2%, from the first nine months of 2025. Net interest margin was 3.75% in the 2026 nine-month period compared to 3.66% reported in the prior year period.

Non-interest income in the first nine months of 2026 was $4.5 million compared to $4.2 million in the 2025 first nine months. Bank charges and service fees were $42 thousand higher period-over-period primarily due to higher servicing income, interchange income, and letter of credit fees that were partially

offset by lower non-use fees on lines of credit and a reduction in deposits held in one-way sell positions. Wealth management revenues increased by $267 thousand, or 17.3%, as the Company has benefited from the addition of new assets under administration and increases in the market value of financial assets year-over-year. Other income was higher than the prior year due to valuation adjustments on deferred compensation and higher SBIC and BOLI revenue that was partially offset by lower gains on sale of assets.

Non-interest expense during the first nine months of 2026 increased $2.9 million, or 14.2%, year-over-year, primarily due to a $2.7 million increase in professional services expense as the Company has incurred expenses primarily related to the previously announced agreement to be acquired by OppFi Inc. The Company also reported an increase of $289 thousand in data processing fees. Core banking services, card processing charges and higher IT subscriptions provided the largest increases. These increases were offset by a decrease in salary and employee benefits of $250 thousand, or 2.1% year-over-year. Merit-based and inflationary increases in salaries and employee benefits were offset by lower headcount.

During the nine-month period ended September 30, 2026, consolidated income tax expense was $2.1 million, compared to $2.0 million in the first nine months of 2025. The Company's effective tax rate was 23.0% and 23.5% for the first nine months of 2026 and 2025, respectively.

Assets and Liabilities

Total assets were $1.08 billion at September 30, 2026 versus $1.10 billion at December 31, 2025. Total loans held for investment increased to $744.9 million on September 30, 2026 compared to $738.7 million on December 31, 2025. Debt securities decreased $21.9 million from year-end 2025, primarily due to normal maturities and amortization coupled with an increase in unrealized losses as a result of increases in long term interest rates, while cash and cash equivalent balances totaled $206.9 million on September 30, 2026 compared to $211.5 million on December 31, 2025.

Total deposits decreased $22.2 million, or 2.3%, to $949.6 million as of September 30, 2026, from a balance of $971.8 million on December 31, 2025. The Company remains committed to cultivating new deposit relationships and prioritizing liquidity.

The following table provides additional detail on the Company's total deposit relationships:

(In thousands)	As of September 30, 2026	December 31, 2025	September 30, 2025
Deposits:			
Non-interest-bearing	$ 178,423	$ 177,618	$ 178,027
Interest-bearing –			
Savings, interest checking and money market	649,715	681,350	591,166
Time deposits	121,459	112,833	109,342
Total on balance sheet deposits	949,597	971,801	878,535
Off-balance sheet deposits (1)	-	-	20,478
Total available deposits	$ 949,597	$ 971,801	$ 899,013

(1) The off-balance sheet deposits above do not include off-balance sheet time deposits that can be brought back on the balance sheet at various future maturity dates. As of September 30, 2026, the Company managed off-balance sheet time deposit balances of $260 thousand, compared to $250 thousand time deposit balances as of December 31, 2025 and $250 thousand time deposit balances as of September 30, 2025.

The Company remains highly focused on meeting the needs of its customers and ensuring deposit rates reflect changing market conditions. The Company estimates that deposit insurance and other deposit protection programs secure approximately 70% of its customers' deposit balances. This fact, combined with the Company's strong balance sheet and management's sustained focus on fostering a relationship-focused culture, has allowed the Company to maintain a significant deposit base.

Trust assets under administration increased 11.0%, or $53.0 million, to $534.0 million at September 30, 2026, from $480.9 million at December 31, 2025. The Company has benefited from the addition of new assets under administration in 2026, and increases in the market value of financial assets under administration attributable to increases in the broader financial markets.

Asset Quality

The allowance for credit losses on loans was $8.6 million as of September 30, 2026, versus $10.3 million on December 31, 2025. The allowance for credit losses on loans as a percentage of loans held for investment on September 30, 2026 decreased to 1.16% from 1.40% as of December 31, 2025. The decrease in the allowance to loans ratio was largely due to write-downs of specific problem credits during the first quarter of 2026 that had specific reserves as of year-end 2025.

Past due loans of 31-89 days decreased to $303 thousand as of September 30, 2026, compared to $664 thousand as of December 31, 2025. Nonperforming assets were $5.8 million on September 30, 2026,

compared to $9.2 million on December 31, 2025. The ratio of nonperforming assets-to-total-assets was 0.54% at September 30, 2026 compared to 0.83% as of December 31, 2025. As of September 30, 2026, $4.3 million, or 74%, of the $5.8 million in nonperforming assets were SBA loans supported by material government guarantees. Excluding loan balances covered by government guarantees, the Company's nonperforming assets-to-total-assets ratio was 0.21% on September 30, 2026.

The Company continues to monitor the evolving macroeconomic and geopolitical environment for possible impacts to its loan portfolio. As of September 30, 2026, classified loans increased to $7.7 million from $5.7 million as of December 31, 2025. During 2026, the Company experienced an increase in classified loans relating to two well collateralized commercial real estate properties. As of September 30, 2026 and December 31, 2025, the Company had $957 thousand and $5.4 million, respectively, of potentially problematic loans, which are risk-rated as "special mention."

BNC's loans held for investment are geographically concentrated in North Dakota and Arizona, comprising 53% and 25%, respectively, of the Company's total loans held for investment portfolio.

The North Dakota economy is influenced by the energy and agriculture industries. Changes in energy supply and demand, along with market sentiment have recently caused an increase in oil prices. Management continues to monitor the volatility in oil prices and the potential impact on the oil industry and ancillary services. Persistently low agricultural commodity prices have the potential to negatively impact the agricultural performance in North Dakota. Potential risks to North Dakota's energy and agriculture industries include the possibility of adverse national legislation, persistent inflation, potential effects of trade policy, and changes in economic conditions. Depending on the severity of their impact, these factors could present potential challenges to credit quality in North Dakota.

The Arizona economy continues to diversify but is still influenced by the leisure and travel industries. Positive trends in both industries have been noted, but an extended slowdown in these industries may negatively impact credit quality in Arizona. While the Company's portfolio includes various sized loans spread over a large number of industry sectors, it has meaningful concentrations of loans to the hospitality and commercial real estate industries.

The following table approximates the Company's loan concentrations by industry:

(In thousands)	September 30, 2026		December 31, 2025	
Non-owner Occupied Commercial Real estate – not otherwise categorized	$ 204,697	28 %	$ 200,887	27 %
Consumer, not otherwise categorized	97,460	13	94,999	13
Hotels	86,757	12	97,337	13
Healthcare and social assistance	38,306	5	37,270	5
Agriculture, forestry, fishing and hunting	36,460	5	37,328	5
Mining, oil and gas extraction	30,991	4	21,495	3
Non-hotel accommodation and food service	30,852	4	28,469	4
Retail trade	30,473	4	30,110	4
Art, entertainment and recreation	27,272	4	27,821	4
Construction contractors	24,918	3	24,178	3
Manufacturing	23,208	3	20,127	3
Transportation and warehousing	21,789	3	27,329	4
Real estate and rental and leasing support services	19,362	2	15,245	2
Other service	16,012	2	15,372	2
Utilities	14,194	2	14,510	2
Professional, scientific, and technical services	11,364	2	11,406	2
Educational services	9,920	1	10,932	1
Finance and insurance	7,820	1	8,573	1
Public administration	5,903	1	6,440	1
All other	6,521	1	8,268	1
Total gross loans held for investment	$ 744,279	100 %	$ 738,096	100 %

Capital

Banks and bank holding companies operate under separate regulatory capital requirements. As of September 30, 2026, the Company's capital ratios exceeded all regulatory capital thresholds, including the capital conservation buffer.

A summary of the Company's and the Bank's capital ratios is presented below:

	September 30, 2026	December 31, 2025
BNCCORP, INC. (Consolidated)		
Tier 1 leverage	12.61%	12.40%
Common equity tier 1 risk based capital	13.43%	13.01%
Tier 1 risk based capital	15.18%	14.81%
Total risk based capital	16.16%	16.02%
Tangible common equity	10.30%	9.68%
BNC National Bank		
Tier 1 leverage	12.17%	11.71%
Common equity tier 1 risk based capital	14.65%	13.98%
Tier 1 risk based capital	14.65%	13.98%
Total risk based capital	15.64%	15.19%
Tangible common equity	11.34%	10.47%

The Common Equity Tier 1 ratio, which is generally a comparison of a bank's core equity capital to its total risk weighted assets, is a measure of the current risk profile of the Bank's asset base from a regulatory perspective. The Tier 1 leverage ratio, which is based on average assets, does not consider the mix of risk-weighted assets.

The Company regularly evaluates the sufficiency of its capital to ensure compliance with regulatory capital standards and to serve as a source of strength for the Bank. The Company manages capital by assessing the composition of capital and the amounts available for growth, risk, or other purposes.

The Company made an election at the adoption of BASEL III to exclude changes in accumulated other comprehensive income from the calculation of regulatory ratios.

Share Repurchases

In December 2020, the Company's Board of Directors approved a share repurchase program authorizing the repurchase of up to 175,000 shares of BNCCORP, INC. outstanding common stock. During the first quarter of 2024, the Company repurchased 50,000 shares of common stock for a total cost of $1.2 million, or approximately $23.25 per share. The Company has made no other share repurchases of common stock. As of September 30, 2026, there were 125,000 shares remaining under the current authorized share repurchase program.

About BNCCORP, INC.

BNCCORP, INC., headquartered in Bismarck, ND, is a registered bank holding company dedicated to providing banking and wealth management services to businesses and consumers in its local markets. The Company operates community banking and wealth management businesses in North Dakota and Arizona from 11 locations.

This news release may contain "forward-looking statements" within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995 with respect to the financial condition, results of operations, plans, objectives, future performance and business of BNC as well as with respect to OppFi Inc.'s pending acquisition of BNC. Forward-looking statements, which may be based upon

beliefs, expectations and assumptions of our management and on information currently available to management are generally identifiable by the use of words such as “expect”, “believe”, “anticipate”, “at the present time”, “plan”, “optimistic”, “intend”, “estimate”, “may”, “will”, “would”, “could”, “should”, “future” and other expressions relating to future periods. Examples of forward-looking statements include, among others, statements we make regarding our expectations regarding future market conditions and our ability to capture opportunities and pursue growth strategies, our expected operating results such as revenue growth and earnings and our expectations of the effects of the regulatory environment or future pandemics on our earnings for the foreseeable future. Forward-looking statements are neither historical facts nor assurances of future performance. Our actual results and financial condition may differ materially from those indicated in the forward-looking statements. Therefore, you should not rely on any of these forward-looking statements. Important factors that could cause our actual results and financial condition to differ materially from those indicated in the forward-looking statements include, but are not limited to: the impact of current and future regulation; the risks of loans and investments, including dependence on local and regional economic conditions; competition for our customers from other providers of financial services; possible adverse effects of changes in interest rates; risks associated with our acquisition and growth strategies; and other risks, including the potential impact of the imposition of tariffs or retaliatory tariffs, which are difficult to predict and many of which are beyond our control. In addition, all statements in this news release, including forward-looking statements, speak only of the date they are made, and the Company undertakes no obligation to update any statement in light of new information or future events.

This press release contains references to financial measures, which are not defined in GAAP. Such non-GAAP financial measures include tangible common equity to total period end assets ratio. These non-GAAP financial measures have been included as the Company believes they are helpful for investors to analyze and evaluate the Company’s financial condition.

(Financial tables attached)
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BNCCORP, INC.
CONSOLIDATED FINANCIAL DATA
(Unaudited)

(In thousands, except per share data)	For the Quarter Ended September 30, 2026	2025	For the Nine Months Ended September 30, 2026	2025
INCOME STATEMENT				
Interest income	$ 14,145	$ 13,362	$ 41,599	$ 37,896
Interest expense	4,331	4,493	13,115	12,724
Net interest income	9,814	8,869	28,484	25,172
Provision for credit losses	80	165	590	490
Net interest income after provision for credit losses	9,734	8,704	27,894	24,682
Non-interest income				
Bank charges and service fees	697	713	2,109	2,067
Wealth management revenues	647	534	1,814	1,547
Gains on sales of loans, net	3	3	13	116
Other	233	137	535	471
Total non-interest income	1,580	1,387	4,471	4,201
Non-interest expense				
Salaries and employee benefits	3,781	3,760	11,466	11,716
Professional services	863	368	3,700	1,021
Data processing fees	975	874	2,834	2,545
Marketing and promotion	225	243	588	607
Occupancy	399	347	1,216	1,152
Regulatory costs	146	136	414	401
Depreciation and amortization	272	271	808	815
Office supplies and postage	96	86	297	282
Other	635	564	1,834	1,741
Total non-interest expense	7,392	6,649	23,157	20,280
Income before taxes	3,922	3,442	9,208	8,603
Income tax expense	902	809	2,118	2,022
Net income	$ 3,020	$ 2,633	$ 7,090	$ 6,581
WEIGHTED AVERAGE SHARES				
Common shares outstanding (a)	3,544,274	3,541,774	3,543,450	3,541,215
Dilutive effect of share-based compensation	-	1,401	-	1,174
Adjusted weighted average shares (b)	3,544,274	3,543,175	3,543,450	3,542,389
EARNINGS PER SHARE DATA				
Basic earnings per common share	$ 0.85	$ 0.74	$ 2.00	$ 1.86
Diluted earnings per common share	$ 0.85	$ 0.74	$ 2.00	$ 1.86

(a) Denominator for basic earnings per common share
(b) Denominator for diluted earnings per common share

BNCCORP, INC.
CONSOLIDATED FINANCIAL DATA
(Unaudited)

(In thousands, except share, per-share and full-time equivalent data)	As of September 30, 2026	December 31, 2025	September 30, 2025
BALANCE SHEET DATA			
Cash and cash equivalents	$ 206,931	$ 211,451	$ 115,611
Debt securities available for sale	92,803	114,670	118,415
FRB and FHLB stock	2,466	2,386	2,386
Loans held for investment	744,878	738,700	732,833
Allowance for credit losses	(8,636)	(10,318)	(9,313)
Net loans held for investment	736,242	728,382	723,520
Premises and equipment, net	10,018	10,120	10,312
Operating lease right of use asset	415	514	607
Accrued interest receivable	4,273	4,395	4,444
Other	30,024	28,288	28,182
Total assets	$ 1,083,172	$ 1,100,206	$ 1,003,477
Deposits:			
Non-interest-bearing	$ 178,423	$ 177,618	$ 178,027
Interest-bearing –			
Savings, interest checking and money market	649,715	681,350	591,166
Time deposits	121,459	112,833	109,342
Total deposits	949,597	971,801	878,535
Guaranteed preferred beneficial interest in Company's subordinated debentures	15,464	15,464	15,464
Accrued interest payable	1,423	1,638	1,611
Accrued expenses	2,803	2,877	2,455
Operating lease liabilities	444	571	673
Other	1,855	1,348	1,002
Total liabilities	971,586	993,699	899,740
Common stock	37	37	37
Capital surplus – common stock	27,337	27,230	27,150
Retained earnings	94,528	87,438	85,248
Treasury stock	(2,723)	(2,753)	(2,666)
Accumulated other comprehensive income, net	(7,593)	(5,445)	(6,032)
Total stockholders' equity	111,586	106,507	103,737
Total liabilities and stockholders' equity	$ 1,083,172	$ 1,100,206	$ 1,003,477
OTHER SELECTED DATA			
Trust assets under administration	$ 533,952	$ 480,944	$ 467,677
Core deposits (1)	$ 949,597	$ 971,801	$ 878,535
Tangible book value per common share (2)	$ 31.68	$ 30.26	$ 29.44
Tangible book value per common share excluding accumulated other comprehensive income, net	$ 33.83	$ 31.80	$ 31.15
Full time equivalent employees	126	132	135
Common shares outstanding	3,522,625	3,520,125	3,523,875

(1) Core deposits consist of all deposits with customers.
(2) Tangible book value per common share is equal to book value per common share.

BNCCORP, INC.
CONSOLIDATED FINANCIAL DATA
(Unaudited)

AVERAGE BALANCE, YIELD EARNED, AND COST PAID (dollars in thousands)	For the Quarter Ended September 30, 2026			For the Quarter Ended September 30, 2025			Quarter-Over-Quarter Comparison		
							Change Due to		
	Average Balance	Interest Earned or Paid	Average Yield or Cost	Average Balance	Interest Earned or Paid	Average Yield or Cost	Rate	Volume	Total
Assets									
Interest-bearing due from banks	$ 181,808	$ 1,679	3.66%	$ 95,483	$ 1,062	4.41%	$ (206)	$ 823	$ 617
FRB and FHLB stock	2,466	40	6.44%	2,386	37	6.15%	1	2	3
Debt securities AFS	102,461	723	2.80%	119,686	934	3.10%	(84)	(127)	(211)
Loans held for investment	739,708	11,703	6.28%	735,614	11,329	6.11%	313	61	374
Allowance for credit losses	(8,603)	-	0.00%	(9,174)	-	0.00%	-	-	-
Total	$ 1,017,840	$ 14,145	5.51%	$ 943,995	$ 13,362	5.62%	$ 24	$ 759	$ 783
Liabilities									
Interest checking and money market	$ 589,877	$ 3,149	2.12%	$ 551,712	$ 3,317	2.39%	$ (424)	$ 256	$ (168)
Savings	41,385	11	0.10%	41,073	11	0.11%	-	-	-
Time deposits	119,852	964	3.19%	106,400	938	3.50%	(86)	112	26
Short-term borrowings	-	-	0.00%	3	-	4.98%	-	-	-
Subordinated debentures	15,464	207	5.30%	15,464	227	5.82%	(20)	-	(20)
Total	$ 766,578	$ 4,331	2.24%	$ 714,652	$ 4,493	2.49%	$ (530)	$ 368	$ (162)
Net Interest Income		$ 9,814			$ 8,869				
Net Interest Spread			3.27%			3.12%			
Net Interest Margin			3.83%			3.73%			

AVERAGE BALANCE, YIELD EARNED, AND COST PAID (dollars in thousands)	For the Nine Months Ended September 30, 2026			For the Nine Months Ended September 30, 2025			Nine Month Comparison		
							Change Due to		
	Average Balance	Interest Earned or Paid	Average Yield or Cost	Average Balance	Interest Earned or Paid	Average Yield or Cost	Rate	Volume	Total
Assets									
Interest-bearing due from banks	$ 178,241	$ 4,912	3.68%	$ 86,616	$ 2,880	4.45%	$ (566)	$ 2,598	$ 2,032
FRB and FHLB stock	2,441	113	6.19%	2,386	108	6.05%	4	1	5
Debt securities AFS	107,949	2,382	2.95%	124,369	2,901	3.12%	(151)	(368)	(519)
Loans held for investment	736,054	34,192	6.21%	715,671	32,007	5.98%	1,271	914	2,185
Allowance for credit losses	(8,698)	-	0.00%	(9,204)	-	0.00%	-	-	-
Total	$ 1,015,987	$ 41,599	5.47%	$ 919,838	$ 37,896	5.51%	$ 558	$ 3,145	$ 3,703
Liabilities									
Interest checking and money market	$ 598,639	$ 9,672	2.16%	$ 540,249	$ 9,423	2.33%	$ (990)	$ 1,239	$ 249
Savings	41,857	33	0.11%	42,425	33	0.10%	-	-	-
Time deposits	115,779	2,803	3.24%	99,914	2,593	3.47%	(185)	395	210
Short-term borrowings	1	-	6.00%	3	-	4.98%	-	-	-
Subordinated debentures	15,464	607	5.25%	15,464	675	5.84%	(68)	-	(68)
Total	$ 771,740	$ 13,115	2.27%	$ 698,055	$ 12,724	2.44%	$ (1,243)	$ 1,634	$ 391
Net Interest Income		$ 28,484			$ 25,172				
Net Interest Spread			3.20%			3.07%			
Net Interest Margin			3.75%			3.66%			

BNCCORP, INC.
CONSOLIDATED FINANCIAL DATA
(Unaudited)

(In thousands)	For the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	For the Nine Months Ended September 30, 2026	For the Nine Months Ended September 30, 2025
OTHER AVERAGE BALANCES				
Total assets	$ 1,067,692	$ 996,822	$ 1,068,363	$ 973,191
Core deposits	933,847	873,119	936,571	852,553
Total equity	112,296	101,940	110,137	98,651
KEY RATIOS				
Return on average common stockholders' equity (a)	10.15%	9.60%	8.19%	8.26%
Return on average assets (b)	1.12%	1.05%	0.89%	0.90%
Efficiency ratio (Consolidated)	64.88%	64.84%	70.27%	69.05%
Efficiency ratio (Bank)	59.04%	62.18%	61.02%	65.87%

(a) Return on average common stockholders' equity is calculated by using net income as the numerator and average common equity (less accumulated other comprehensive income (loss)) as the denominator.
(b) Return on average assets is calculated by using net income as the numerator and average total assets as the denominator.

(In thousands)	As of September 30, 2026	As of December 31, 2025	As of September 30, 2025
ASSET QUALITY			
Loans 90 days or more delinquent and accruing interest	$ -	$ -	$ 2
Non-accrual loans	5,824	9,169	8,059
Total nonperforming loans	$ 5,824	$ 9,169	$ 8,061
Repossessed assets, net	-	-	-
Total nonperforming assets	$ 5,824	$ 9,169	$ 8,061
Allowance for credit losses	$ 8,636	$ 10,318	$ 9,313
Ratio of total nonperforming loans to total loans	0.78%	1.24%	1.10%
Ratio of total nonperforming assets to total assets	0.54%	0.83%	0.80%
Ratio of nonperforming loans to total assets	0.54%	0.83%	0.80%
Ratio of allowance for credit losses to total loans	1.16%	1.40%	1.27%
Ratio of allowance for credit losses to nonperforming loans	148%	113%	116%

(In thousands)	For the Quarter Ended September 30, 2026	For the Quarter Ended September 30, 2025	For the Nine Months Ended September 30, 2026	For the Nine Months Ended September 30, 2025
Changes in Nonperforming Loans:				
Balance, beginning of period	$ 6,113	$ 5,788	$ 9,169	$ 6,275
Additions to nonperforming	101	3,245	889	4,358
Charge-offs	(12)	-	(2,257)	(417)
Reclassified back to performing	-	(5)	-	(884)
Principal payments received	(290)	(962)	(1,837)	(1,160)
Transferred to repossessed assets	(50)	(5)	(102)	(111)
Transferred to other real estate owned	(38)	-	(38)	-
Balance, end of period	$ 5,824	$ 8,061	$ 5,824	$ 8,061

BNCCORP, INC.
CONSOLIDATED FINANCIAL DATA
(Unaudited)

(In thousands)	For the Quarter Ended September 30, 2026	2025	For the Nine Months Ended September 30, 2026	2025
Changes in Allowance for Credit Losses:				
Balance, beginning of period	$ 8,715	$ 9,260	$ 10,433	$ 9,388
Provision	80	165	590	490
Loans charged off	(56)	(33)	(2,358)	(497)
Loan recoveries	10	41	84	52
Balance, end of period	$ 8,749	$ 9,433	$ 8,749	$ 9,433
Components:				
Allowance for loan losses	$ 8,636	$ 9,313	$ 8,636	$ 9,313
Allowance for unfunded commitments	$ 113	$ 120	$ 113	$ 120
Ratio of net recovery (charge-offs) to average total loans	(0.006)%	0.001%	(0.309)%	(0.062)%
Ratio of net recovery (charge-offs) to average total loans, annualized	(0.025)%	0.004%	(0.412)%	(0.083)%

(In thousands)	As of September 30, 2026	December 31, 2025	September 30, 2025
CREDIT CONCENTRATIONS			
North Dakota			
Commercial and industrial	$ 88,863	$ 79,455	$ 78,700
Construction	5,339	2,826	2,920
Agricultural	38,441	39,238	41,224
Land and land development	7,465	8,115	7,864
Owner-occupied commercial real estate	34,665	37,284	38,319
Commercial real estate	108,039	114,009	113,871
Small business administration	20,905	17,581	17,668
Consumer	93,994	92,728	94,851
Subtotal gross loans held for investment	$ 397,711	$ 391,236	$ 395,417
Consolidated			
Commercial and industrial	$ 134,065	$ 124,595	$ 123,184
Construction	19,677	8,955	8,047
Agricultural	41,042	41,931	43,924
Land and land development	7,799	9,601	9,358
Owner-occupied commercial real estate	78,358	84,810	84,693
Commercial real estate	246,543	260,059	250,639
Small business administration	97,438	90,621	91,741
Consumer	119,357	117,524	120,524
Total gross loans held for investment	$ 744,279	$ 738,096	$ 732,110