

South Dakota

75 Banks

53 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.38%	-57bp	+55bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.60%	-166bp	-406bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-16bp	0bp
Earnings			
Return on Average Assets	1.11%	-6bp	+22bp
Net Interest Margin	4.10%	-4bp	-10bp
Provisions as a Percent of Average Assets	0.07%	+4bp	-17bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.15%	-61bp	-265bp
Net Loan Growth (over last four quarters)	0.66%	+35bp	-28bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	15.83%	+4bp	+90bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.70%	-72bp	-328bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12%	-6bp	-24bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.43%	-39bp	-120bp
Earnings			
Return on Average Assets	0.77%	-1bp	+12bp
Net Interest Margin	3.97%	+1bp	+1bp
Provisions as a Percent of Average Assets	0.25%	+1bp	-15bp
Liquidity			
Noncore Funding as a Percent of Liabilities	22.00%	-86bp	-239bp
Net Loan Growth (over last four quarters)	-0.74%	+96bp	+21bp