

South Dakota

72 Banks

52 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	17.35%	+6bp	+97bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.24%	+39bp	-36bp
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%	0bp	0bp
<b>Earnings</b>			
Return on Average Assets	1.04%	-2bp	-7bp
Net Interest Margin	4.01%	0bp	-9bp
Provisions as a Percent of Average Assets	0.03%	-1bp	-4bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	16.80%	-50bp	-234bp
<b>Net Loan Growth (over last four quarters)</b>	4.02%	+88bp	+336bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.12%	-11bp	+29bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.90%	-20bp	-180bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-2bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	-17bp	-89bp
<b>Earnings</b>			
Return on Average Assets	0.86%	-3bp	+9bp
Net Interest Margin	3.88%	-1bp	-9bp
Provisions as a Percent of Average Assets	0.16%	+1bp	-9bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	20.04%	-87bp	-197bp
<b>Net Loan Growth (over last four quarters)</b>	1.93%	+102bp	+261bp