

South Dakota

71 Banks

52 BHCs

|   | Median | Change from previous quarter | Change from previous year |
|---|--------|------------------------------|---------------------------|
| <b>Capital</b>  |        |                              |                           |
| Total Risk-Based Capital Ratio  | 17.31% | -4bp                         | +4bp                      |
| <b>Asset Quality</b>  |        |                              |                           |
| Noncurrent and Delinquent Loans as a Percent of Capital and Allowance                                   | 4.65%  | +41bp                        | -89bp                     |
| 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  | 0.93%  | -11bp                        | -15bp                     |
| Net Interest Margin   | 3.67%  | -34bp                        | -32bp                     |
| Provisions as a Percent of Average Assets   | 0.00%  | -3bp                         | 0bp                       |
| <b>Liquidity</b>  |        |                              |                           |
| Noncore Funding as a Percent of Liabilities   | 16.83% | +3bp                         | -218bp                    |
| <b>Net Loan Growth (over last four quarters)</b>  | 4.58%  | +56bp                        | +247bp                    |

| Nation  | Median | Change from previous quarter | Change from previous year |
|---|--------|------------------------------|---------------------------|
| <b>Capital</b>  |        |                              |                           |
| Total Risk-Based Capital Ratio  | 16.35% | +25bp                        | +31bp                     |
| <b>Asset Quality</b>  |        |                              |                           |
| Noncurrent and Delinquent Loans as a Percent of Capital and Allowance                                   | 11.33% | -57bp                        | -218bp                    |
| Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance | 0.00%  | 0bp                          | -12bp                     |
| Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance            | 3.32%  | -23bp                        | -101bp                    |
| <b>Earnings</b>   |        |                              |                           |
| Return on Average Assets  | 0.81%  | -5bp                         | -5bp                      |
| Net Interest Margin   | 3.70%  | -18bp                        | -20bp                     |
| Provisions as a Percent of Average Assets   | 0.07%  | -9bp                         | -7bp                      |
| <b>Liquidity</b>  |        |                              |                           |
| Noncore Funding as a Percent of Liabilities   | 19.58% | -48bp                        | -173bp                    |
| <b>Net Loan Growth (over last four quarters)</b>  | 1.92%  | -2bp                         | +209bp                    |