

South Dakota

70 Banks

50 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	15.95%	-38bp	-140bp
<b>Problem Loans</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.23%	-105bp	-100bp
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	1.00%	-7bp	-5bp
Net Interest Margin	3.88%	+6bp	-13bp
Provisions as a Percent of Average Assets	0.02%	+2bp	-2bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.33%	-117bp	+53bp
<b>Net Loan Growth (over last four quarters)</b>	10.64%	+85bp	+662bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.24%	-9bp	+14bp
<b>Problem Loans</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.92%	-30bp	-198bp
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	2.53%	-23bp	-102bp
<b>Earnings</b>			
Return on Average Assets	0.85%	-1bp	-1bp
Net Interest Margin	3.76%	+2bp	-11bp
Provisions as a Percent of Average Assets	0.09%	+1bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.54%	-36bp	-52bp
<b>Net Loan Growth (over last four quarters)</b>	3.92%	+64bp	+199bp