

South Dakota

70 Banks

50 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.09%	+14bp	-122bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.48%	+24bp	-117bp
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
Earnings			
Return on Average Assets	1.08%	+8bp	+15bp
Net Interest Margin	3.82%	-6bp	+15bp
Provisions as a Percent of Average Assets	0.00%	-2bp	0bp
Liquidity			
Noncore Funding as a Percent of Liabilities	16.01%	-132bp	-82bp
Net Loan Growth (over last four quarters)	10.81%	+16bp	+623bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.42%	+18bp	+6bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	9.85%	-8bp	-148bp
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	2.40%	-12bp	-92bp
Earnings			
Return on Average Assets	0.83%	-2bp	+2bp
Net Interest Margin	3.71%	-4bp	+2bp
Provisions as a Percent of Average Assets	0.04%	-5bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.16%	-43bp	-42bp
Net Loan Growth (over last four quarters)	5.20%	+128bp	+328bp