

South Dakota

68 Banks

50 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.36%	+27bp	+5bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.57%	+9bp	-67bp
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	1.09%	+1bp	+7bp
Net Interest Margin	3.91%	+9bp	+13bp
Provisions as a Percent of Average Assets	0.00%	0bp	0bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.09%	+207bp	+90bp
Net Loan Growth (over last four quarters)	9.91%	-90bp	+394bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.32%	-9bp	-3bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.64%	-120bp	-224bp
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	2.06%	-34bp	-95bp
Earnings			
Return on Average Assets	0.88%	+5bp	+3bp
Net Interest Margin	3.74%	+3bp	+2bp
Provisions as a Percent of Average Assets	0.05%	+1bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.57%	+41bp	-26bp
Net Loan Growth (over last four quarters)	5.62%	+42bp	+319bp