

South Dakota

74 Banks

52 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	17.29%	+2bp	+66bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.12%	-142bp	-333bp
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	1.02%	-6bp	-3bp
Net Interest Margin	3.99%	-1bp	-3bp
Provisions as a Percent of Average Assets	0.03%	+3bp	+1bp
Liquidity			
Noncore Funding as a Percent of Liabilities	18.96%	-5bp	-220bp
Net Loan Growth (over last four quarters)	3.23%	+112bp	+398bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.08%	+5bp	+61bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	12.37%	-118bp	-306bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.05%	-7bp	-17bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.84%	-54bp	-142bp
Earnings			
Return on Average Assets	0.87%	+1bp	+13bp
Net Interest Margin	3.89%	-1bp	-4bp
Provisions as a Percent of Average Assets	0.15%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	21.16%	-18bp	-207bp
Net Loan Growth (over last four quarters)	0.55%	+71bp	+240bp