

**South Dakota**

70 Banks

51 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.33%	+2bp	-96bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.29%	+4bp	+44bp
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	1.07%	+5bp	+4bp
Net Interest Margin	3.82%	+4bp	-19bp
Provisions as a Percent of Average Assets	0.00%	0bp	-4bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	18.51%	+132bp	+121bp
<b>Net Loan Growth (over last four quarters)</b>	9.79%	+382bp	+665bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.33%	-2bp	+9bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.22%	-67bp	-188bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-2bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.77%	-24bp	-94bp
<b>Earnings</b>			
Return on Average Assets	0.86%	+1bp	-3bp
Net Interest Margin	3.74%	+2bp	-15bp
Provisions as a Percent of Average Assets	0.08%	0bp	-7bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.90%	+7bp	-101bp
<b>Net Loan Growth (over last four quarters)</b>	3.28%	+85bp	+239bp