

## South Dakota and US Banking Conditions -- Fourth Quarter 2019

Banks = 56, BHCs = 42 -- Data from quarterly call reports

- Small decline in bank profits
- Medium increase in loan growth
- Problem loans were flat

	<b>Median</b>	<b>Change from previous quarter</b>	<b>Change from previous year</b>
<b>Capital</b>			
Total Risk Based Capital Ratio	16.93%	0 bps	74 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.89%	8 bps	-33 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
<b>Earnings</b>			
Return on Average Assets	1.23%	-3 bps	-7 bps
Net Interest Margin	3.98%	-6 bps	-7 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.94%	-173 bps	-51 bps
<b>Net Loan Growth (over last four quarters)</b>	2.12%	92 bps	-210 bps

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## Nation

	<b>Median</b>	<b>Change from previous quarter</b>	<b>Change from previous year</b>
<b>Capital</b>			
Total Risk Based Capital Ratio	16.21%	-5 bps	14 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.16%	21 bps	-10 bps
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0 bps	0 bps
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.79%	-1 bps	0 bps
<b>Earnings</b>			
Return on Average Assets	1.15%	0 bps	2 bps
Net Interest Margin	3.88%	-1 bps	-1 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.87%	-50 bps	34 bps
<b>Net Loan Growth (over last four quarters)</b>	4.27%	-32 bps	-117 bps