

## South Dakota and US Banking Conditions -- Third Quarter 2020

Banks = 56, BHCs = 44 -- Data from quarterly call reports

- Bank profits were flat
- Loan growth was flat
- 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	17.27%	8 bps	33 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.00%	7 bps	19 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	1.21%	-2 bps	-5 bps
Net Interest Margin	3.88%	12 bps	-17 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.78%	-18 bps	-189 bps
<b>Net Loan Growth (over last four quarters)</b>	6.68%	10 bps	549 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	15.49%	23 bps	-77 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.08%	-40 bps	-86 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	0.67%	-2 bps	-13 bps
<b>Earnings</b>			
Return on Average Assets	1.03%	0 bps	-13 bps
Net Interest Margin	3.62%	-8 bps	-28 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	17.70%	-81 bps	-267 bps
<b>Net Loan Growth (over last four quarters)</b>	9.67%	-45 bps	508 bps