### 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

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Risk Based Capital Ratio</td>
<td>17.27%</td>
<td>8 bps</td>
<td>33 bps</td>
</tr>
</tbody>
</table>

**Asset Quality**

- 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 |

**Earnings**

- 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

**Liquidity**

- Noncore Funding as a Percent of Liabilities | 19.78% | -18 bps | -189 bps |
- Net Loan Growth (over last four quarters) | 6.68% | 10 bps | 549 bps |

### Nation

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</tr>
</thead>
<tbody>
<tr>
<td>Total Risk Based Capital Ratio</td>
<td>15.49%</td>
<td>23 bps</td>
<td>-77 bps</td>
</tr>
</tbody>
</table>

**Asset Quality**

- 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 |

**Earnings**

- 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

**Liquidity**

- Noncore Funding as a Percent of Liabilities | 17.70% | -81 bps | -267 bps |
- Net Loan Growth (over last four quarters) | 9.67% | -45 bps | 508 bps |