

**South Dakota (9/30/2021)**Banks = 54  
BHCs = 46

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	17.89%	-54 bps	62 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.20%	3 bps	-280 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	1.54%	0 bps	32 bps
Net Interest Margin	3.78%	0 bps	-10 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.89%	-191 bps	-588 bps
<b>Net Loan Growth (over last four quarters)</b>	-2.68%	-106 bps	-936 bps

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**Nation (9/30/2021)**

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	15.89%	-6 bps	39 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.58%	-20 bps	-149 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	0.36%	-6 bps	-30 bps
<b>Earnings</b>			
Return on Average Assets	1.18%	0 bps	15 bps
Net Interest Margin	3.41%	0 bps	-21 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	13.55%	-46 bps	-415 bps
<b>Net Loan Growth (over last four quarters)</b>	-1.42%	-92 bps	-1109 bps