

South Dakota and US Banking Conditions -- Third Quarter 2016

Banks = 62, BHCs = 48 -- Data from quarterly call reports

- Bank profits were flat
- Medium decline in loan growth
- Problem loans were flat

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.85%	4 bps	21 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.96%	-8 bps	138 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	-1 bps
Net Interest Margin	3.95%	3 bps	6 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	20.02%	75 bps	55 bps
Net Loan Growth (over last four quarters)	4.15%	-145 bps	-221 bps

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	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk Based Capital Ratio	15.92%	7 bps	-16 bps
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.64%	-8 bps	-53 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	1.05%	-3 bps	-26 bps
Earnings			
Return on Average Assets	0.97%	2 bps	3 bps
Net Interest Margin	3.76%	1 bps	2 bps
Provisions as a Percent of Average Assets			
Liquidity			
Noncore Funding as a Percent of Liabilities	19.33%	-1 bps	12 bps
Net Loan Growth (over last four quarters)	6.48%	-13 bps	-13 bps