

South Dakota

75 Banks

52 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	17.27 percent	+89bp	+87bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	5.54 percent	+94bp	-409bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00 percent	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00 percent	0bp	0bp
<b>Earnings</b>			
Return on Average Assets	1.08 percent	-3bp	+15bp
Net Interest Margin	3.99 percent	-11bp	0bp
Provisions as a Percent of Average Assets	0.00 percent	-7bp	0bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.01 percent	-14bp	-220bp
<b>Net Loan Growth (over last four quarters)</b>	2.11 percent	+145bp	+287bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.04 percent	+21bp	+72bp
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.55 percent	-15bp	-372bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.12 percent	0bp	-29bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.37 percent	-5bp	-146bp
<b>Earnings</b>			
Return on Average Assets	0.86 percent	+9bp	+15bp
Net Interest Margin	3.90 percent	-7bp	+1bp
Provisions as a Percent of Average Assets	0.14 percent	-11bp	-5bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	21.34 percent	-67bp	-224bp
<b>Net Loan Growth (over last four quarters)</b>	-0.16 percent	+52bp	+173bp