

South Dakota

70 Banks

51 BHCs

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.31%	-101bp	-98bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	4.24%	-41bp	+12bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	0bp
Earnings			
Return on Average Assets	1.02%	+8bp	-1bp
Net Interest Margin	3.78%	+11bp	-21bp
Provisions as a Percent of Average Assets	0.00%	0bp	-3bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.19%	+35bp	-178bp
Net Loan Growth (over last four quarters)	5.98%	+140bp	+275bp

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Capital			
Total Risk-Based Capital Ratio	16.35%	0bp	+27bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	10.88%	-45bp	-146bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-5bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.01%	-31bp	-81bp
Earnings			
Return on Average Assets	0.85%	+4bp	-2bp
Net Interest Margin	3.72%	+3bp	-17bp
Provisions as a Percent of Average Assets	0.08%	+1bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.82%	+24bp	-132bp
Net Loan Growth (over last four quarters)	2.43%	+51bp	+190bp