

South Dakota

67 Banks

50 BHCs

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.08%	-28bp	-25bp
<b>Problem Assets</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	2.94%	-63bp	-134bp
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
<b>Earnings</b>			
Return on Average Assets	1.21%	+13bp	+15bp
Net Interest Margin	3.94%	+4bp	+13bp
Provisions as a Percent of Average Assets	0.02%	+2bp	+2bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.52%	+143bp	+101bp
<b>Net Loan Growth (over last four quarters)</b>	8.95%	-96bp	-84bp

Nation	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk-Based Capital Ratio	16.27%	-5bp	-6bp
<b>Problem Assets</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	8.33%	-31bp	-188bp
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	1.86%	-20bp	-91bp
<b>Earnings</b>			
Return on Average Assets	0.91%	+3bp	+5bp
Net Interest Margin	3.77%	+3bp	+3bp
Provisions as a Percent of Average Assets	0.06%	+1bp	-2bp
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.66%	+9bp	-24bp
<b>Net Loan Growth (over last four quarters)</b>	6.05%	+44bp	+277bp