

## South Dakota

Banks = 67

BHCs = 48

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.10%	2 bps	15 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.54%	59 bps	30 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	1.11%	-9 bps	11 bps
Net Interest Margin	3.96%	1 bps	8 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	16.49%	-302 bps	-84 bps
<b>Net Loan Growth (over last four quarters)</b>	9.26%	31 bps	-138 bps

## Nation

	Median	Change from previous quarter	Change from previous year
<b>Capital</b>			
Total Risk Based Capital Ratio	16.15%	-11 bps	-9 bps
<b>Asset Quality</b>			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	7.83%	-50 bps	-209 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	1.64%	-22 bps	-88 bps
<b>Earnings</b>			
Return on Average Assets	0.90%	0 bps	5 bps
Net Interest Margin	3.78%	1 bps	3 bps
Provisions as a Percent of Average Assets			
<b>Liquidity</b>			
Noncore Funding as a Percent of Liabilities	19.27%	-38 bps	-31 bps
<b>Net Loan Growth (over last four quarters)</b>	6.41%	36 bps	249 bps