Division of Banking
Deposit Growth and Related Impacts
Liquidity Trends

Total Deposits ($000s)
Liquidity Trends

Loan to Asset Ratio

Net L&L (excl. PPP Loans) to Total Assets - Avg

Net L&L (excl. PPP Loans) to Total Assets - Median

2002 Q4: 53.58%
2003 Q4: 51.54%
2004 Q4: 71.83%
2005 Q4: 54.18%
2006 Q4: 40.00%
2007 Q4: 45.00%
2008 Q4: 50.00%
2009 Q4: 55.00%
2010 Q4: 60.00%
2011 Q4: 65.00%
2012 Q4: 70.00%
2013 Q4: 75.00%
Liquidity Trends

Liquid Assets to Total Assets

LA/TA - Avg  LA/TA - Median
Liquidity Trends

Source: Q1 2021 FDIC Quarterly Banking Profile; All Commercial Banks
Liquidity Trends

SD Public Deposits at State-Chartered Banks

Quarter

2020 Total Public Deposits
2021 Total Public Deposits
Earnings Trends

Net Interest Margin

- NIM - Avg
- NIM - Median
Earnings Trends

Asset Yields & Deposit Costs

- Yield - Ag Loans - Avg
- Yield - Investments (TE) - Avg
- Yield (Cost) - Int Bearing Deposits - Avg
Earnings Trends

Investment Yield (TE) less Int-bearing Deposit Costs
Earnings Trends

Long-Term Assets to Total Assets

- Assets > 5 Years to TA - Avg
- Assets > 5 Years to TA - Median

Graph showing the trends of long-term assets to total assets from 2002Q4 to 2020Q4.
Earnings Trends

Red Line = Average 1962 to Present (5.96%); Green Line = Average 1962 to Present, excluding 1978-1987 (5.02%)
Earnings Trends

Market Yield on U.S. Treasury Securities at 10-Year Constant Maturity, Inflation-Indexed

Source: Board of Governors of the Federal Reserve System (US) myf.red/g/JIAx
Earnings Trends

Source: Board of Governors of the Federal Reserve System (US)  myf.red/g/jko9
Capital Trends

Leverage Ratio

Tier 1 Leverage Ratio - Avg
Tier 1 Leverage Ratio - Median
Capital Trends

Tier 1 Capital + ALLL ($000's)
Capital Trends

<table>
<thead>
<tr>
<th></th>
<th>Q4-2019</th>
<th>Q3-2021</th>
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<tbody>
<tr>
<td>Total Assets</td>
<td>$29,276M</td>
<td>$34,801M</td>
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<tr>
<td>Total Loans</td>
<td>$21,090M</td>
<td>$20,695M</td>
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</tbody>
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Capital Trends

Quarterly Change in Total Assets and Loans

- Q/Q Change Assets (Annualized)
- Q/Q Change Net L&L, excl PPP Loans (Annualized)
Questions?