### South Dakota (12/31/2021)

<table>
<thead>
<tr>
<th>Capital</th>
<th>Median</th>
<th>Change from previous quarter</th>
<th>Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity/Assets</td>
<td>10.45%</td>
<td>-23 bps</td>
<td>-57 bps</td>
</tr>
</tbody>
</table>

#### Asset Quality
- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 2.82% (-38 bps, -190 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)

#### Earnings
- Return on Average Assets: 1.38% (-16 bps, 17 bps)
- Net Interest Margin: 3.61% (-16 bps, -20 bps)
- Provisions as a Percent of Average Assets: 0.03% (1 bps, -9 bps)

#### Liquidity
- Noncore Funding as a Percent of Liabilities: 12.15% (-174 bps, -556 bps)

#### Net Loan Growth (over last four quarters)
- -0.52% (216 bps, -340 bps)

### Nation (12/31/2021)

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<tr>
<td>Equity/Assets</td>
<td>10.13%</td>
<td>-22 bps</td>
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</tbody>
</table>

#### Asset Quality
- Noncurrent and Delinquent Loans as a Percent of Capital and Allowance: 3.41% (-17 bps, -155 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: 0.32% (-4 bps, -32 bps)

#### Earnings
- Return on Average Assets: 1.12% (-5 bps, 10 bps)
- Net Interest Margin: 3.38% (-3 bps, -21 bps)
- Provisions as a Percent of Average Assets: 0.04% (1 bps, -11 bps)

#### Liquidity
- Noncore Funding as a Percent of Liabilities: 12.64% (-90 bps, -356 bps)

#### Net Loan Growth (over last four quarters)
- 2.27% (368 bps, -430 bps)