

SD BANKING COMMISSION

September 1, 2016



Division of Banking

Secretary of Labor & Regulation
Marcia Hultman

Director of Banking
Bret Afdahl, CFIRS

Banking Commission
Jeff Erickson
Vacant
Richard Westra
Doug Balvin
Steve Hayes

Commission Attorney
Curt Jensen

Division Attorney
Brock Jensen
CFIRS, COE

Support Staff

Jean Blow
License Specialist

Delaine Campbell
Senior Secretary

Deputy Director
John Crompton
CEM

Financial Institution Examiners

Deputy Director
Scott Kelly
CEIC, CFIRS, CTE

Trust Examiners

Michael Dummer
CSBE

Donald Berger
CEIC, CFIRS

Todd Youngbluth
CEIC

Drew Haack
CEIC

Austin DeLange

Florence Simmons
CEIC

Jordan LaBrie
CEIC

Jacob Wagner
CEIC

Michael Zellmer
CEIC

Brady Schlechter
COE

David Henry

Max Eckrich

Blake Gunderson

Morgan Kronaizl

Casson Campbell

Matthew Schlechter
CFIRS, STE

Jason Nomsen
CFIRS, CTE

Jim Benham
CFIRS, CTE

Brad Pesicka

Jonathon Sanborn

Matthew Spolum

Aspen Ruane

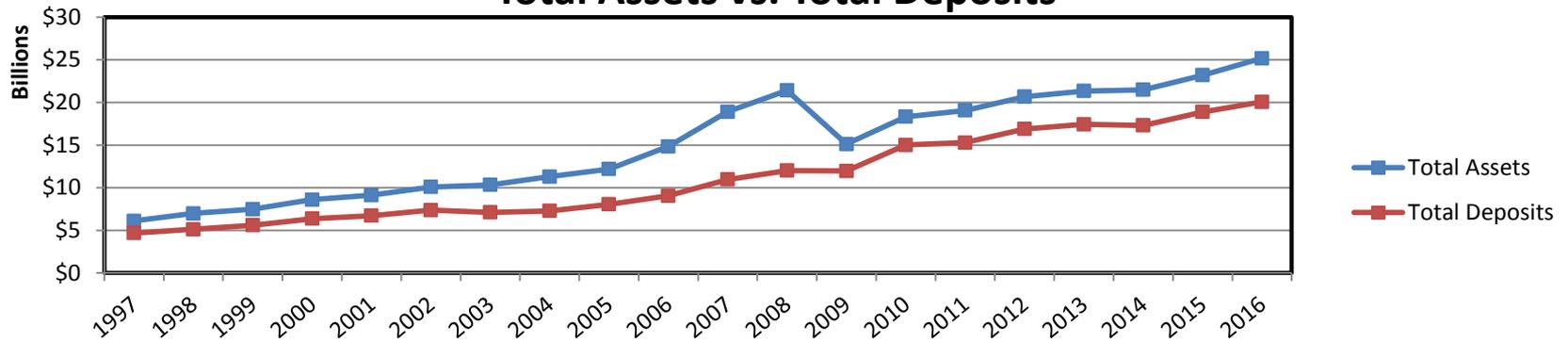
Chase Koskovich

General Information

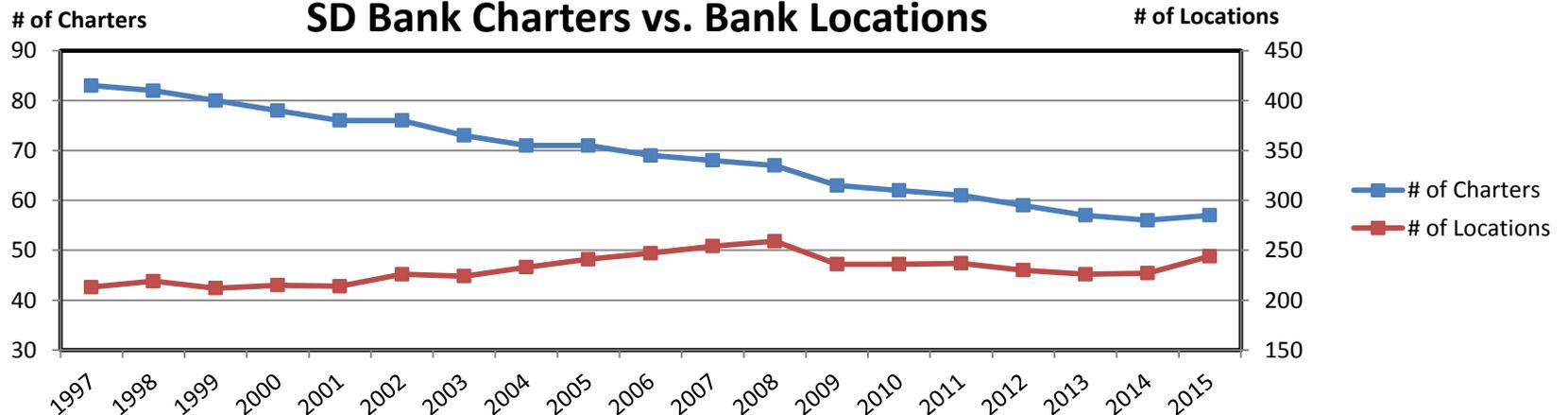
- State Chartered Banks: 52
- Total Assets: \$25,293,667,000
 - Largest Bank: Great Western Bank, Sioux Falls (\$11,444,824,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$20,044,000)

SD Banking Profile

Total Assets vs. Total Deposits



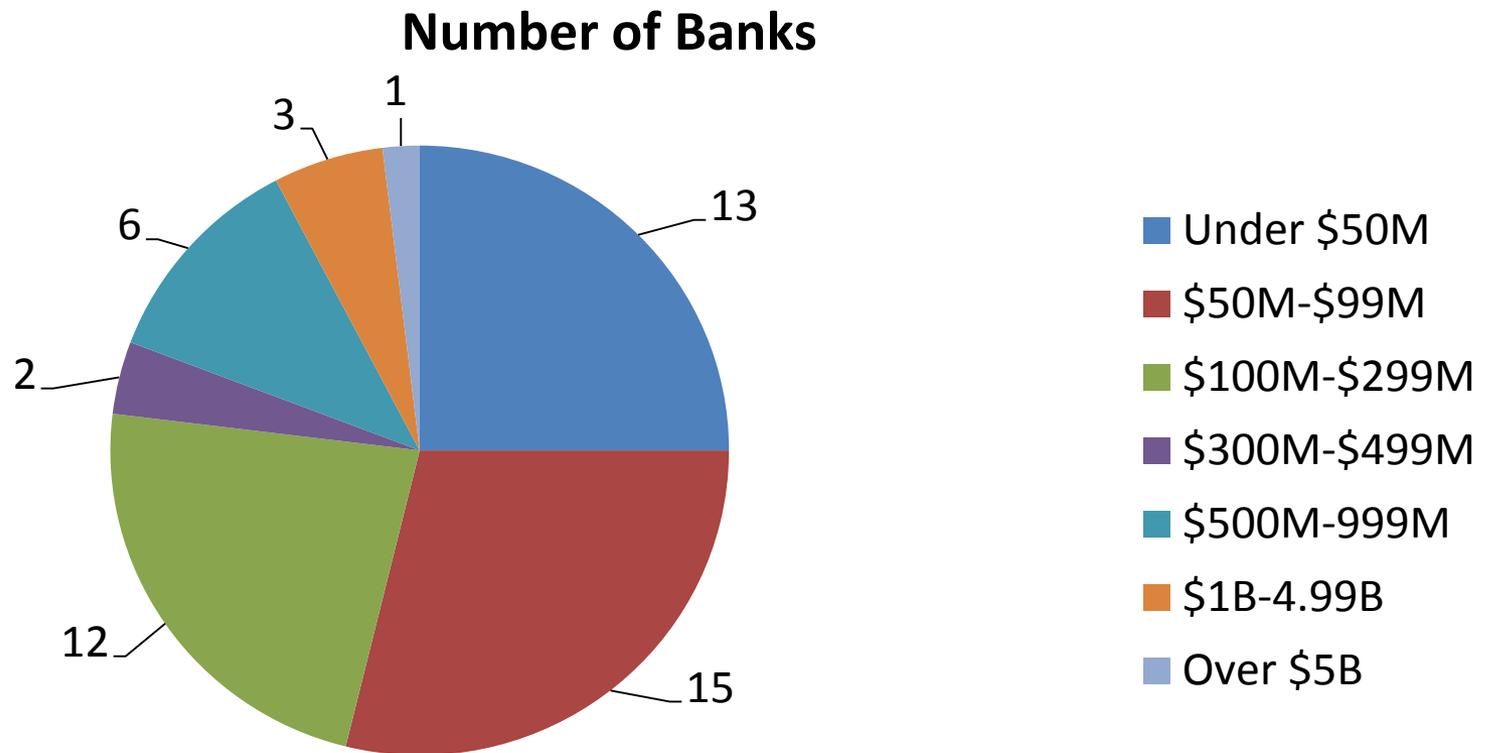
SD Bank Charters vs. Bank Locations



2016 BANK TRANSACTIONS

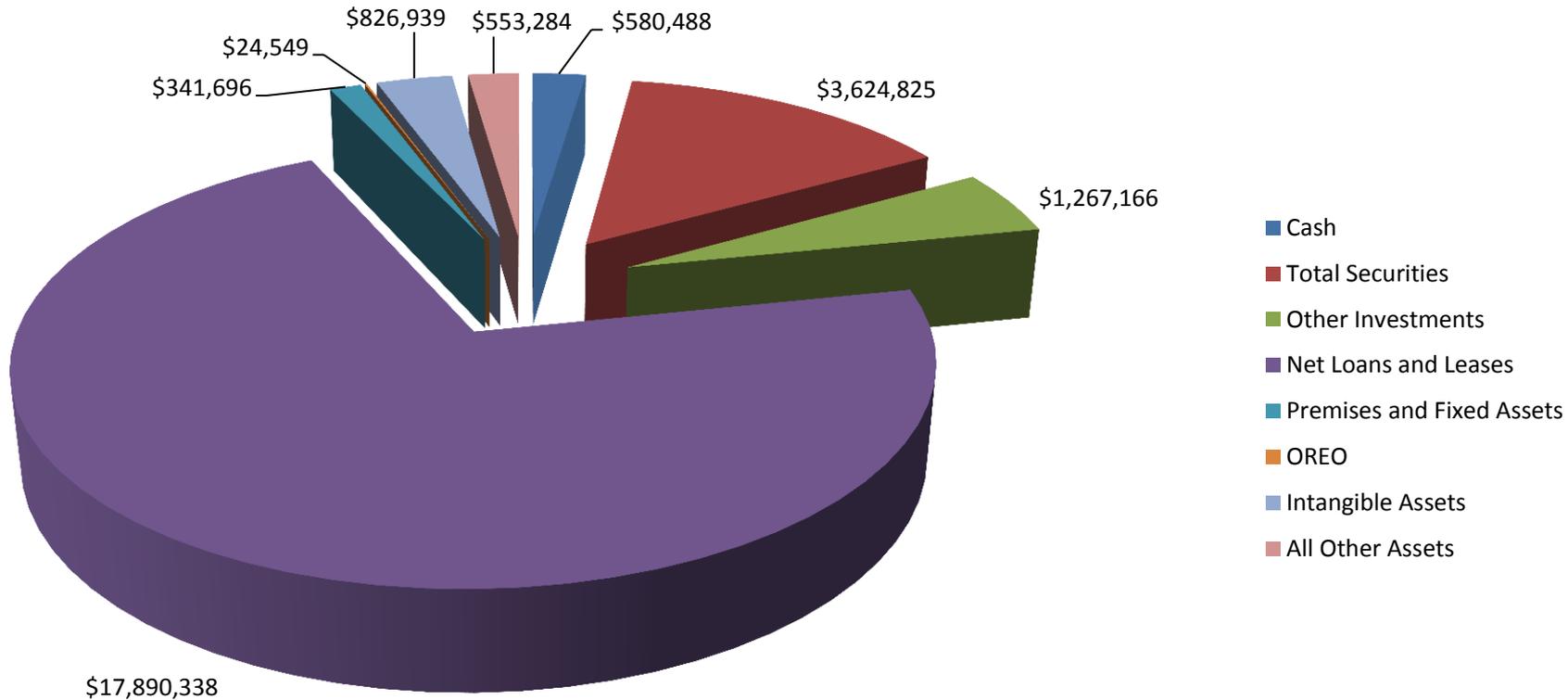
- American State Bank, Oldham merged with First National Bank, Davenport, IA
- Great Western Bank merged with Home Federal Bank
- Great Western Bank opened branch in Scottsdale, AZ
- Great Western Bank opened LPO in Bettendorf, IA
- First State Bank of Roscoe opened branch in Eureka
- BankWest, Inc. merged with First State Bank, Armour
- American Bank & Trust opened branch in Sioux Falls
- Reliabank opened branch in Sioux Falls

Number of Banks per Category



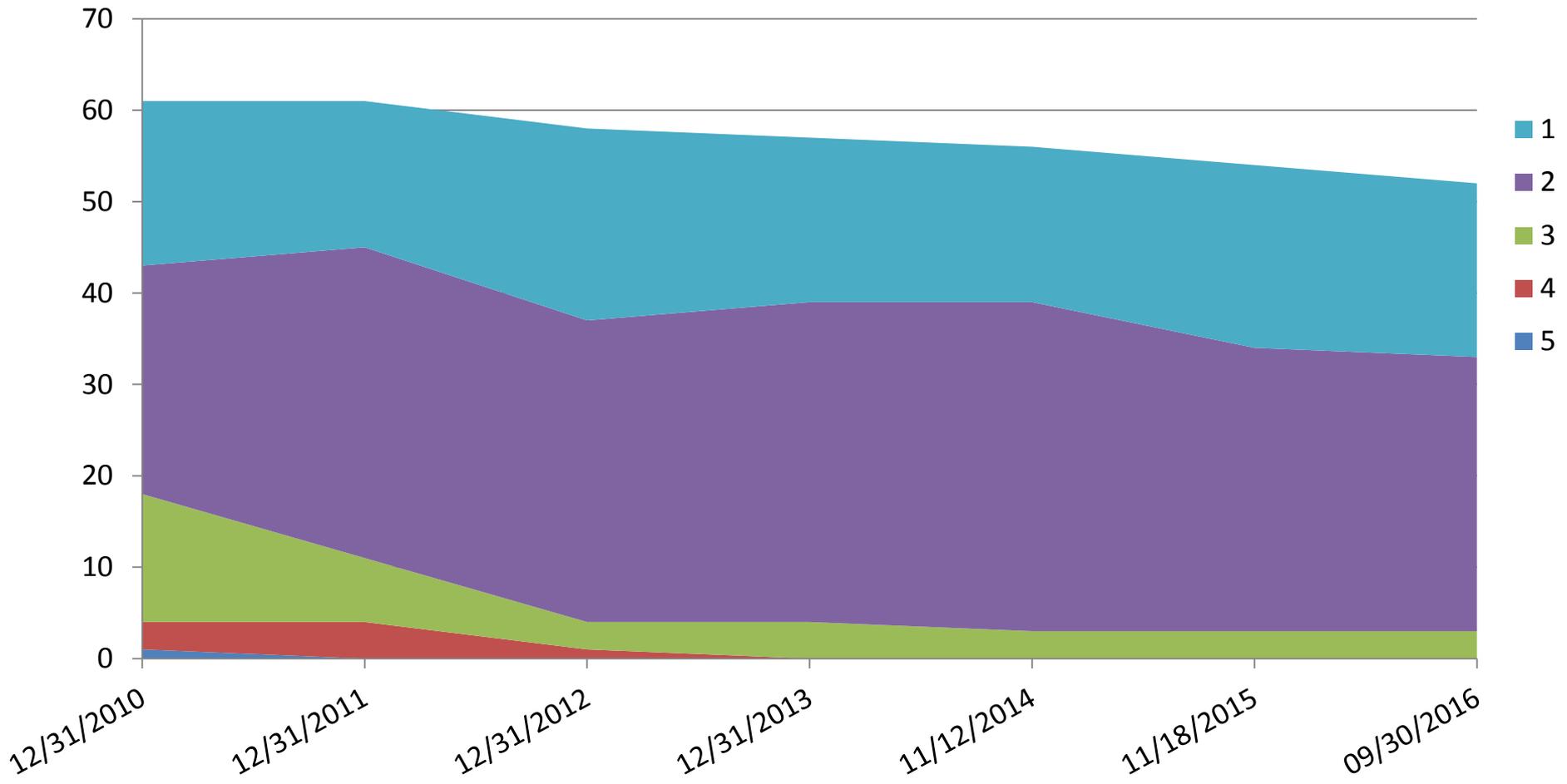
Asset Composition

Total Asset Composition (\$000)

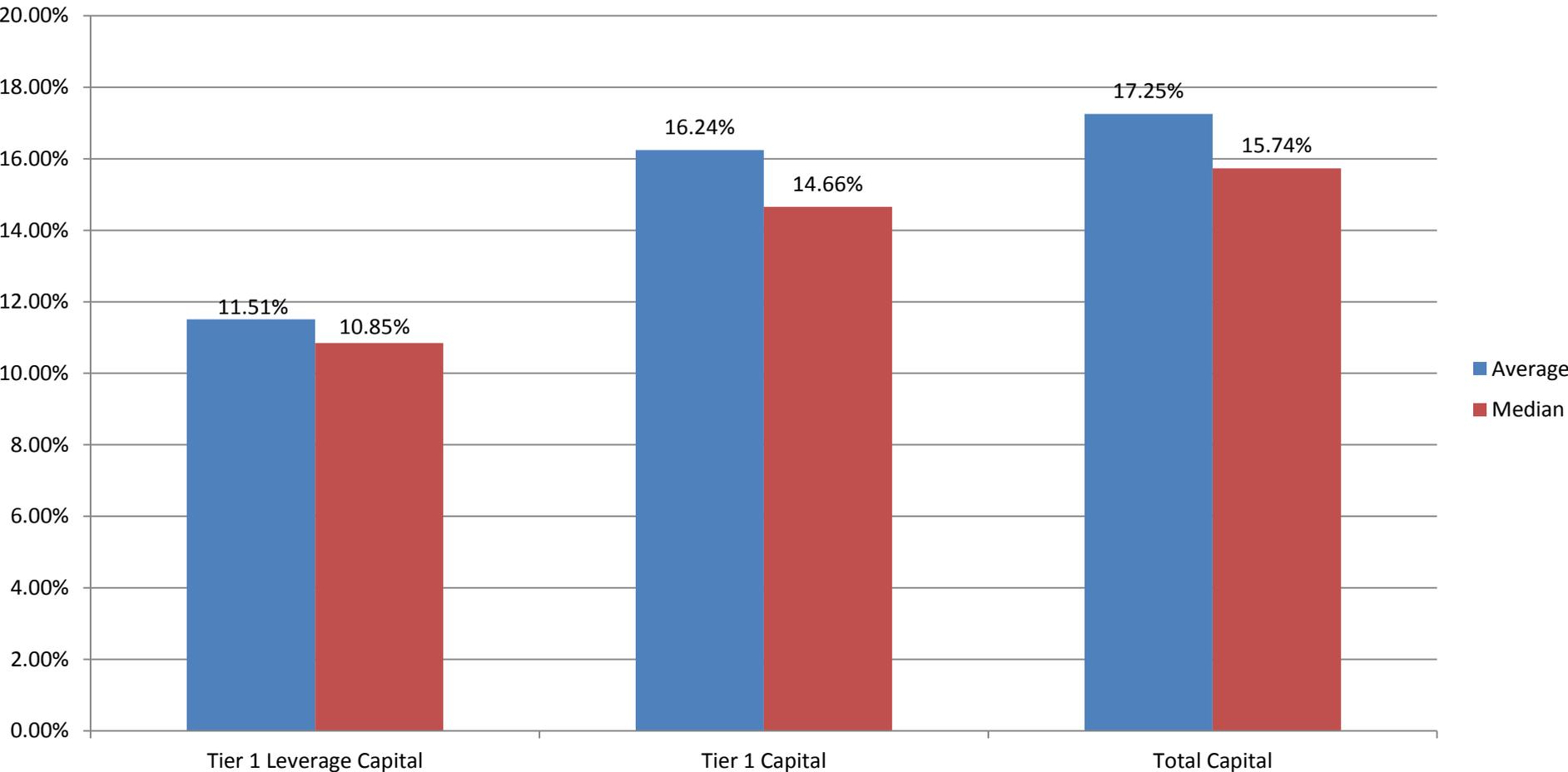


*Includes all State-chartered banks – 52 charters

Composite Ratings - Banks

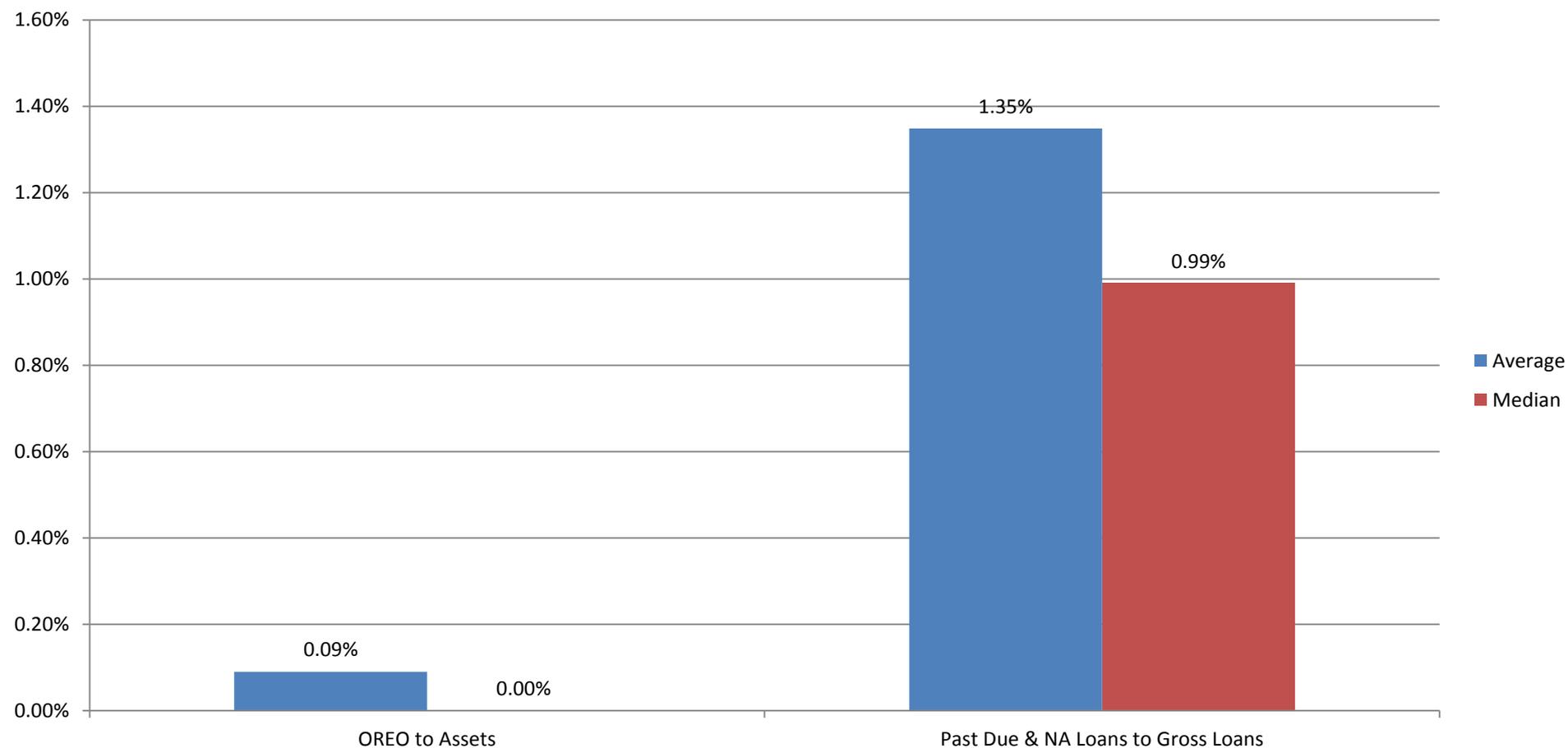


Capital



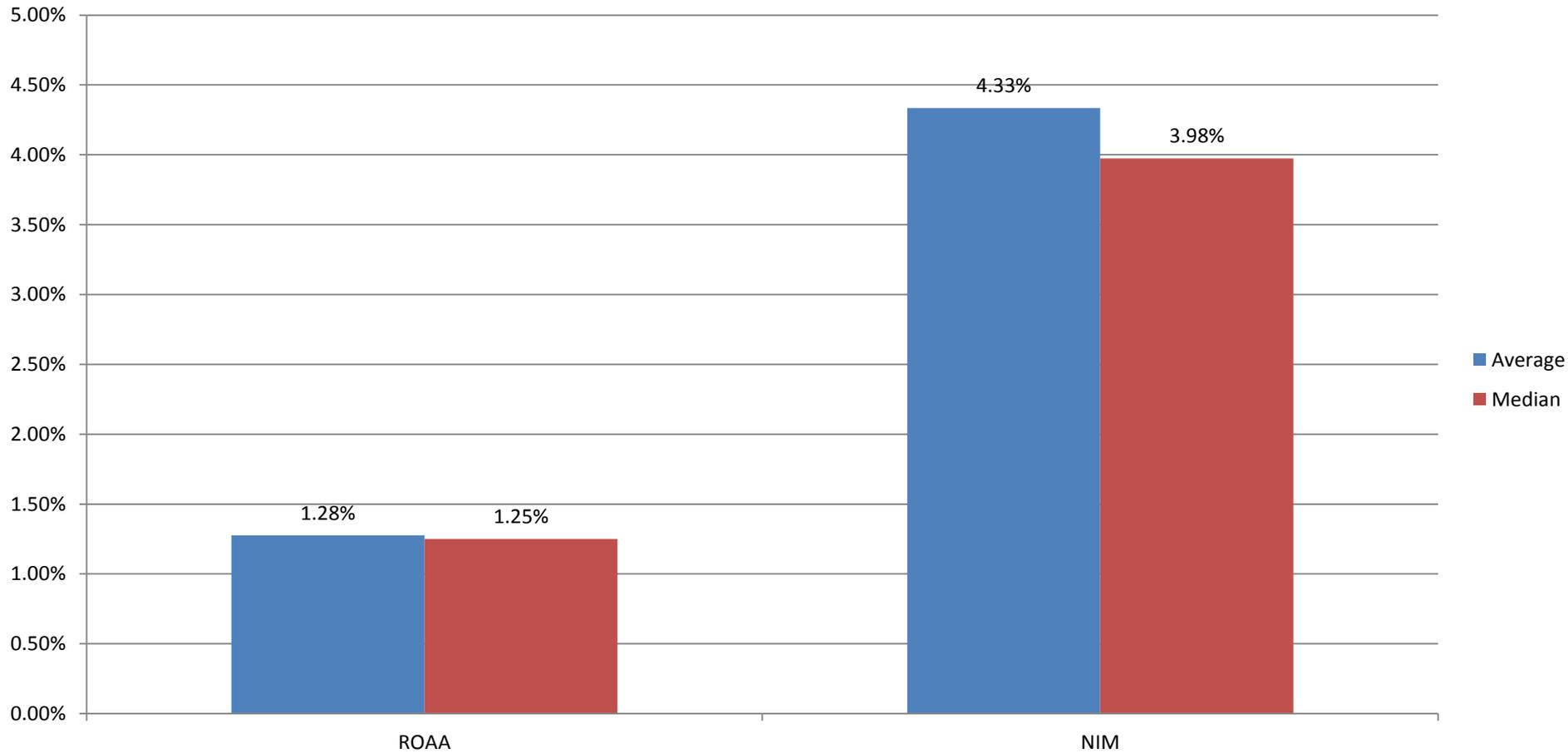
*Includes all State-chartered banks – 52 charters

Asset Quality



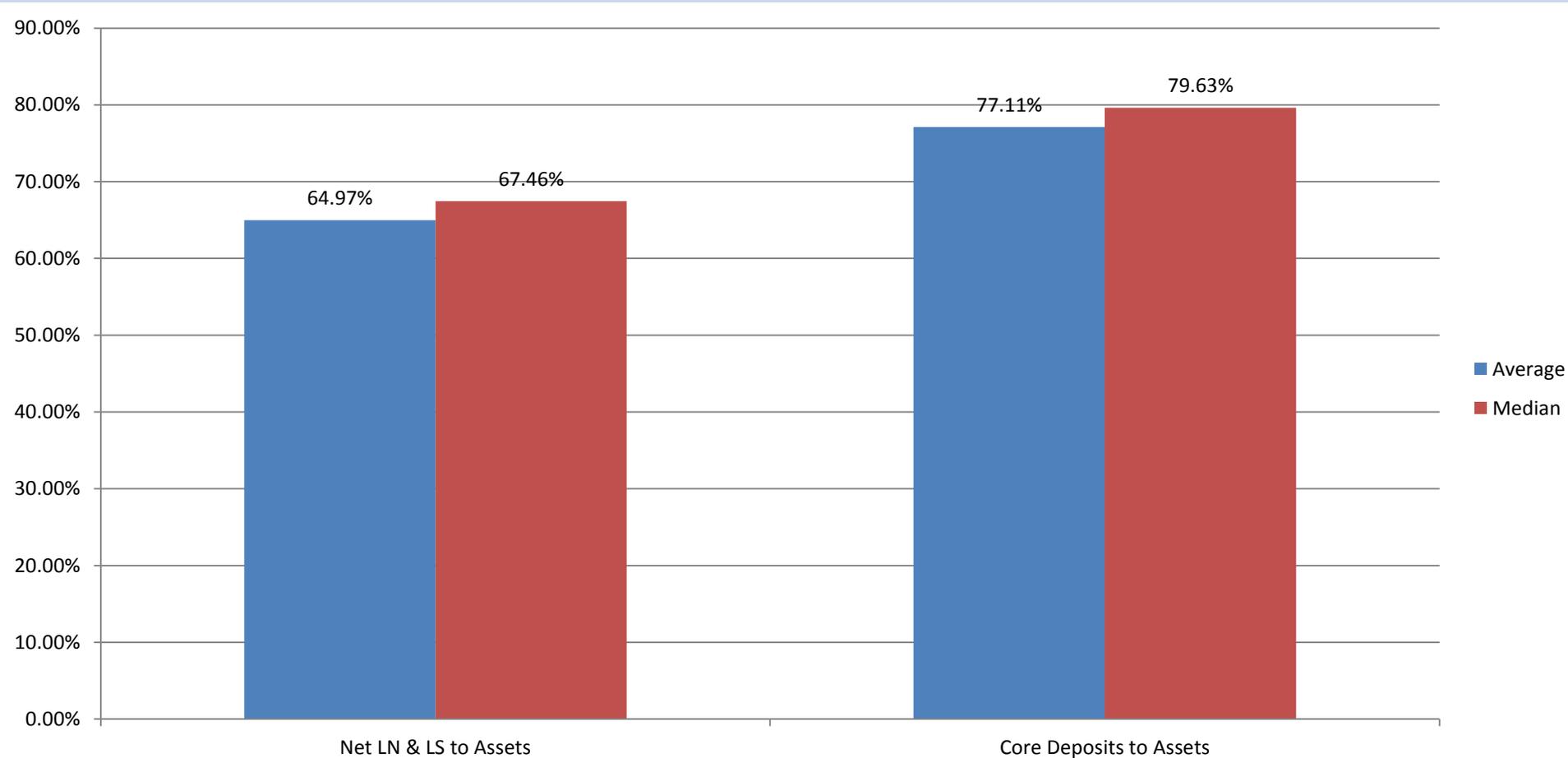
*Includes all State-chartered banks – 52 charters

Earnings



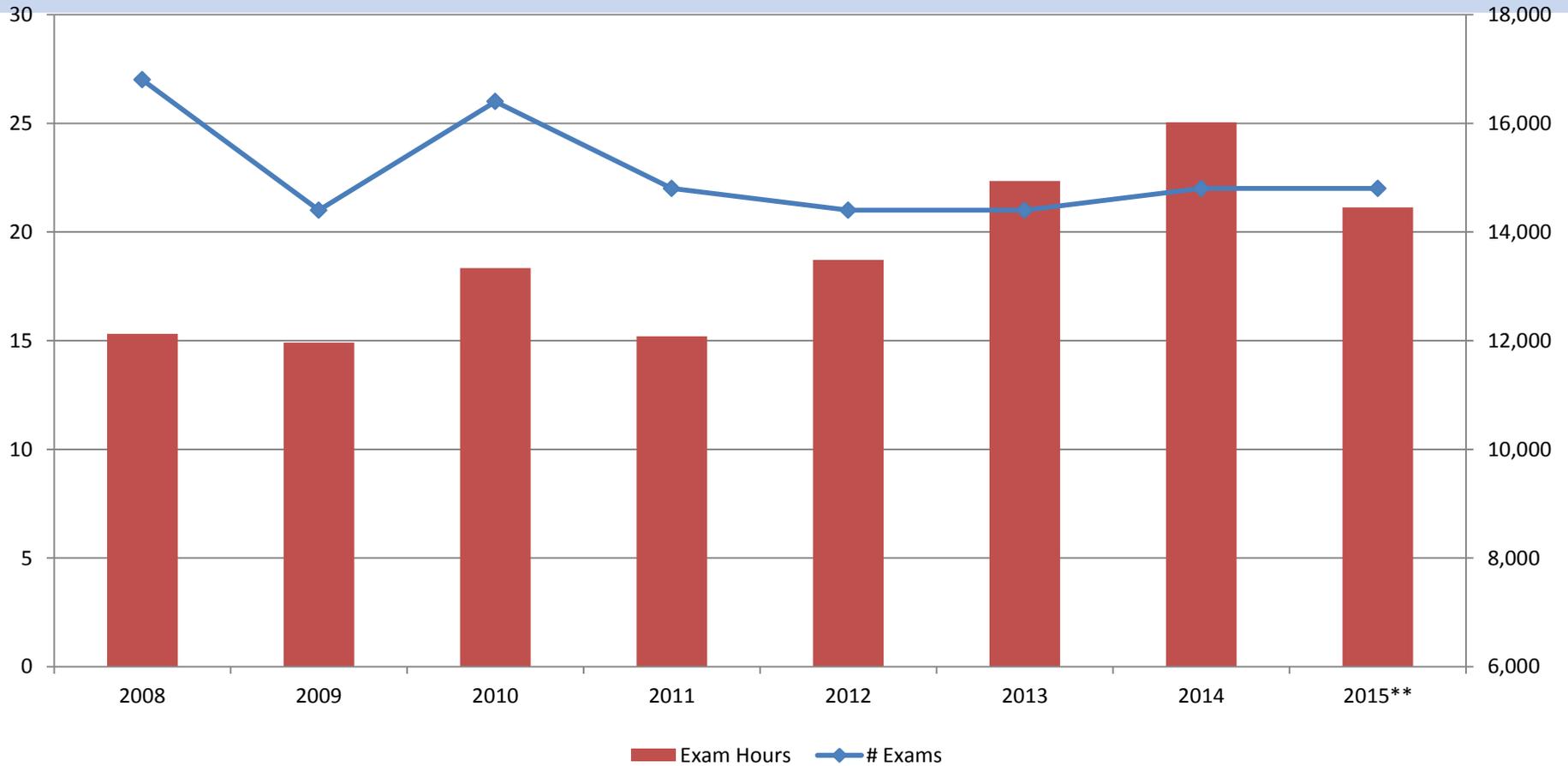
*Includes all State-chartered banks – 52 charters

Loan Volume and Funding



*Includes all State-chartered banks – 52 charters

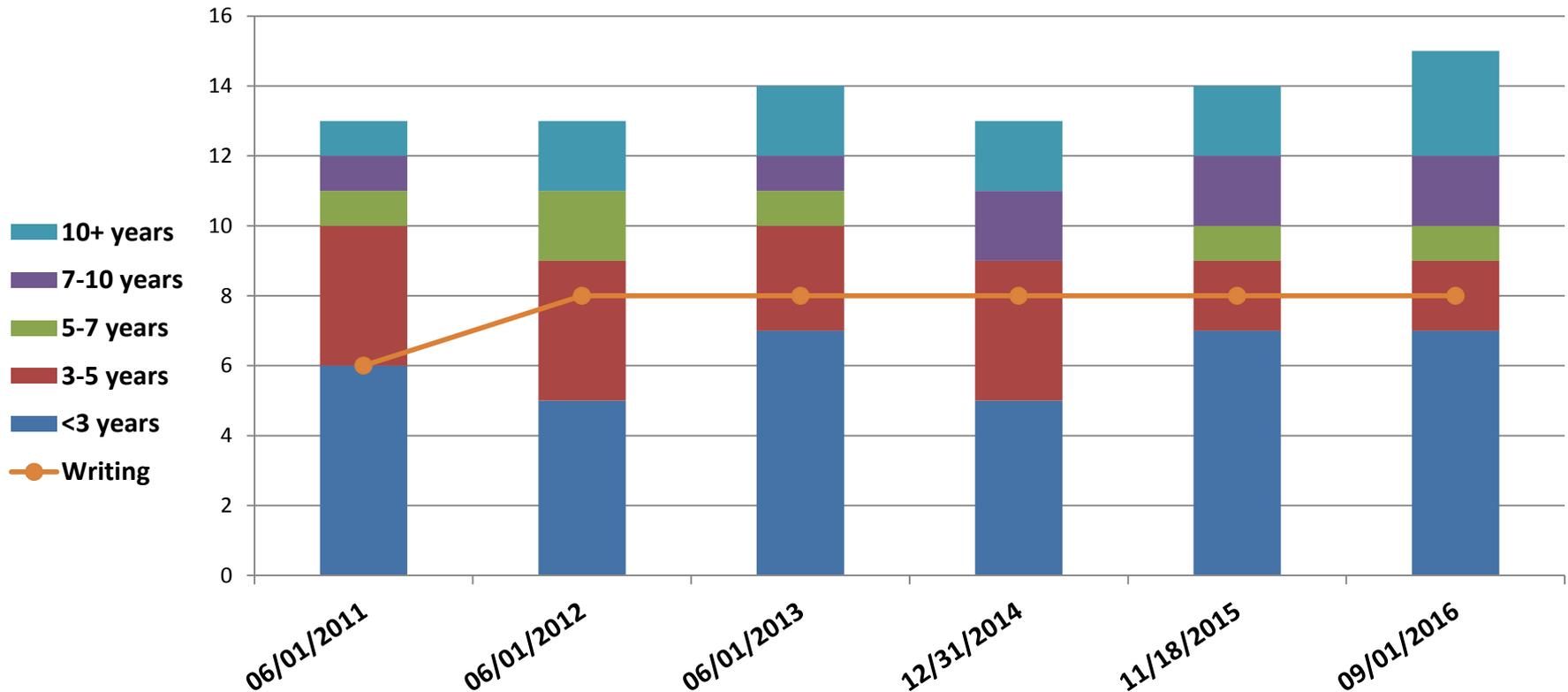
Bank Examination Hours



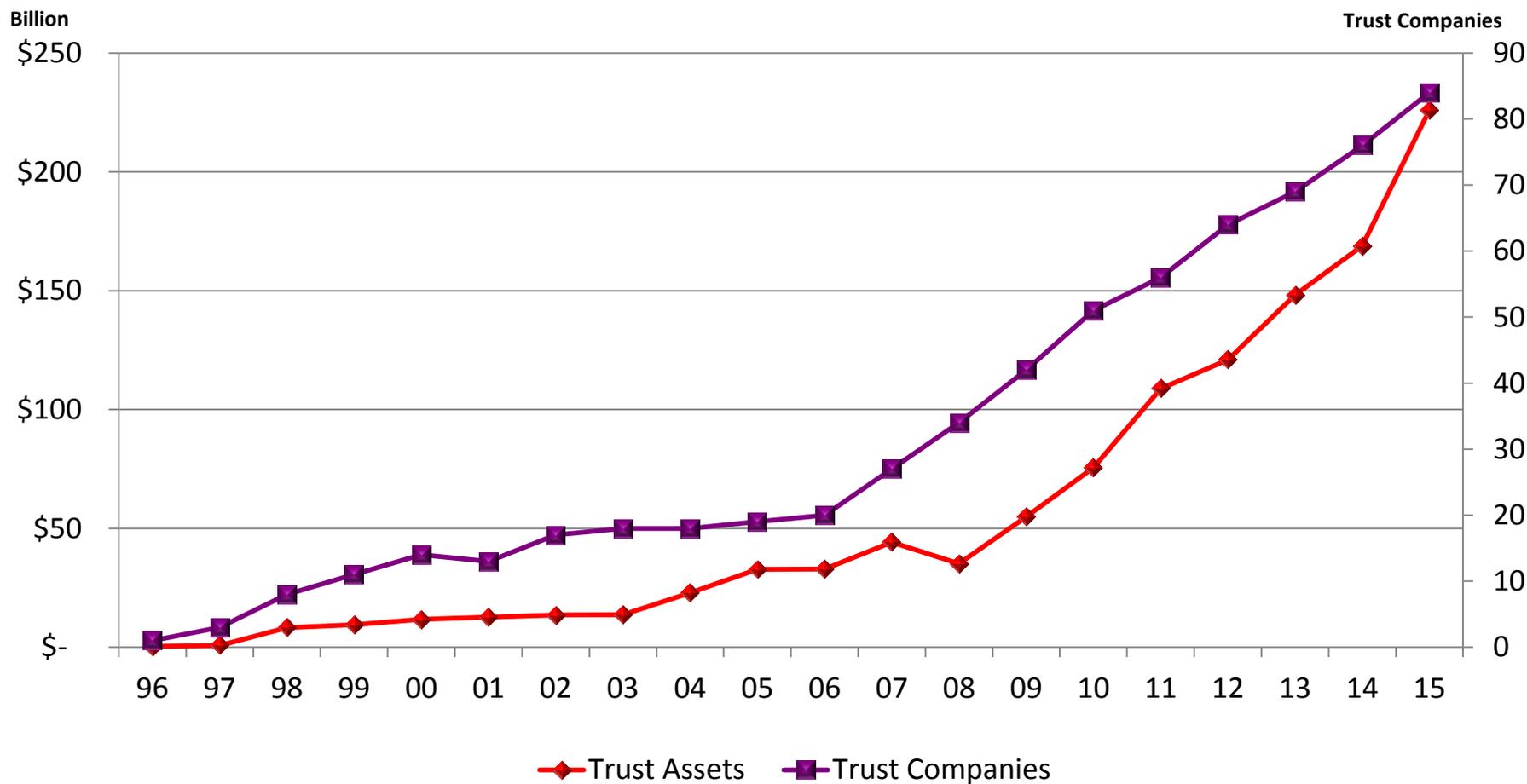
**2015 includes projections for remaining examinations.

Bank Examination Staff

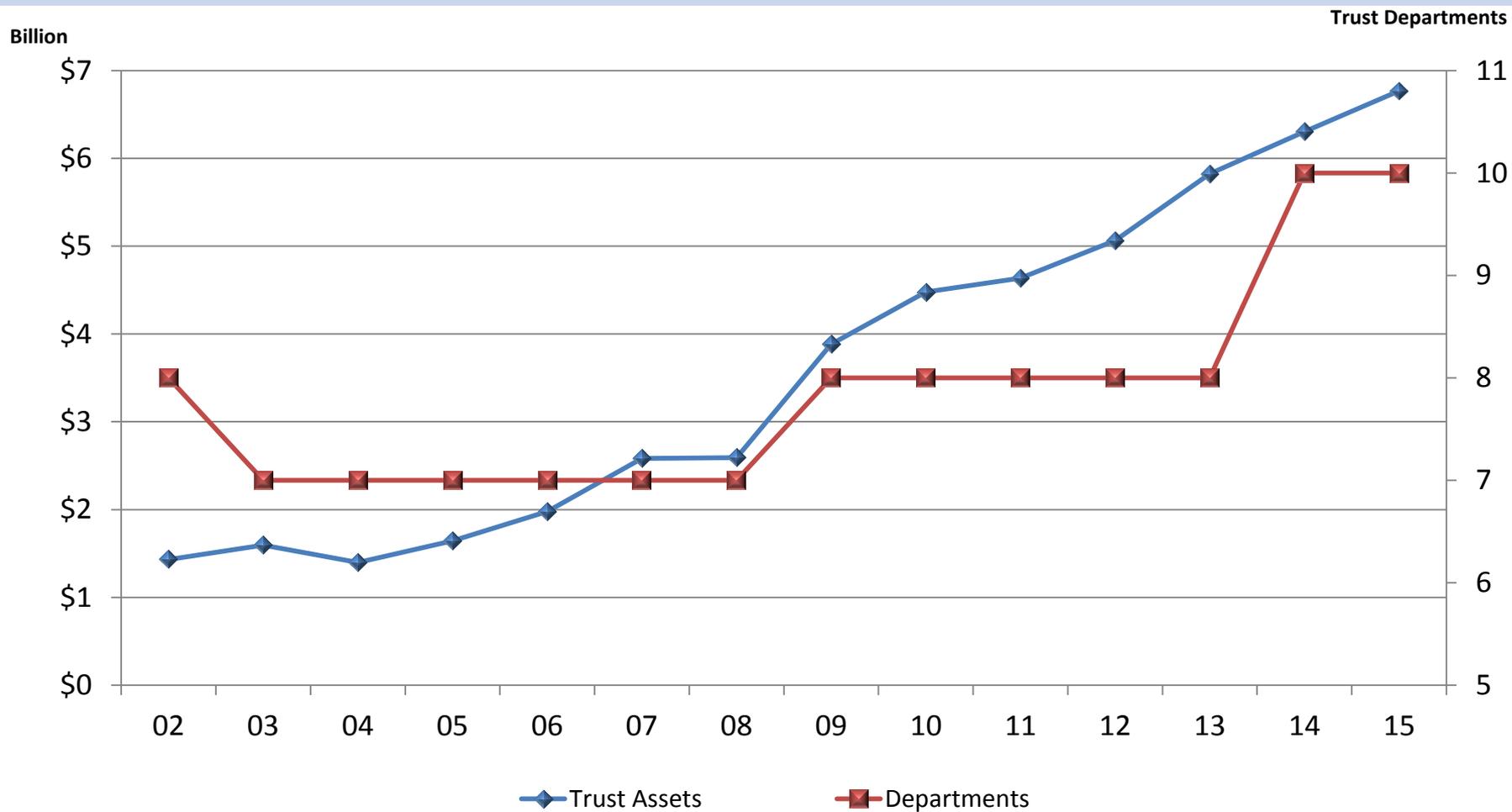
Banking Staff Tenure



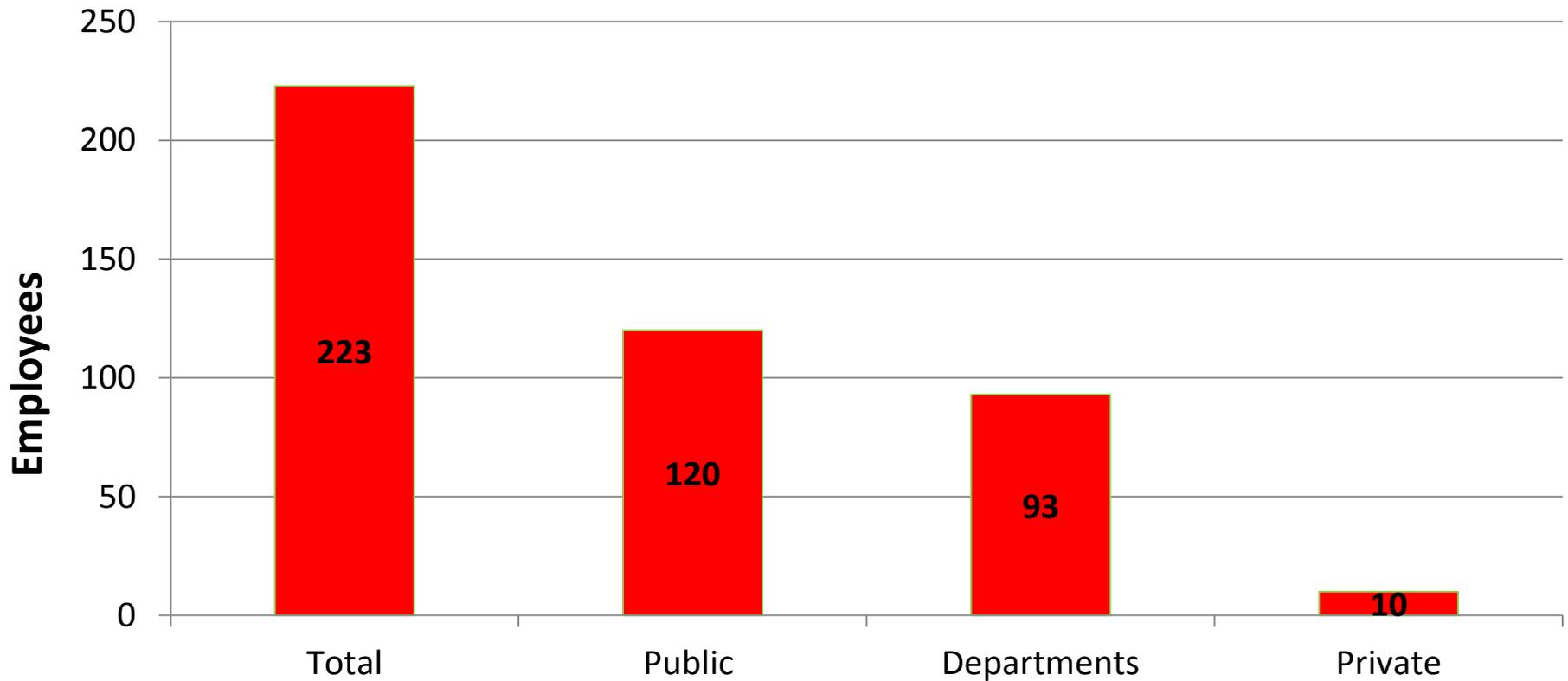
Trust Company Profile



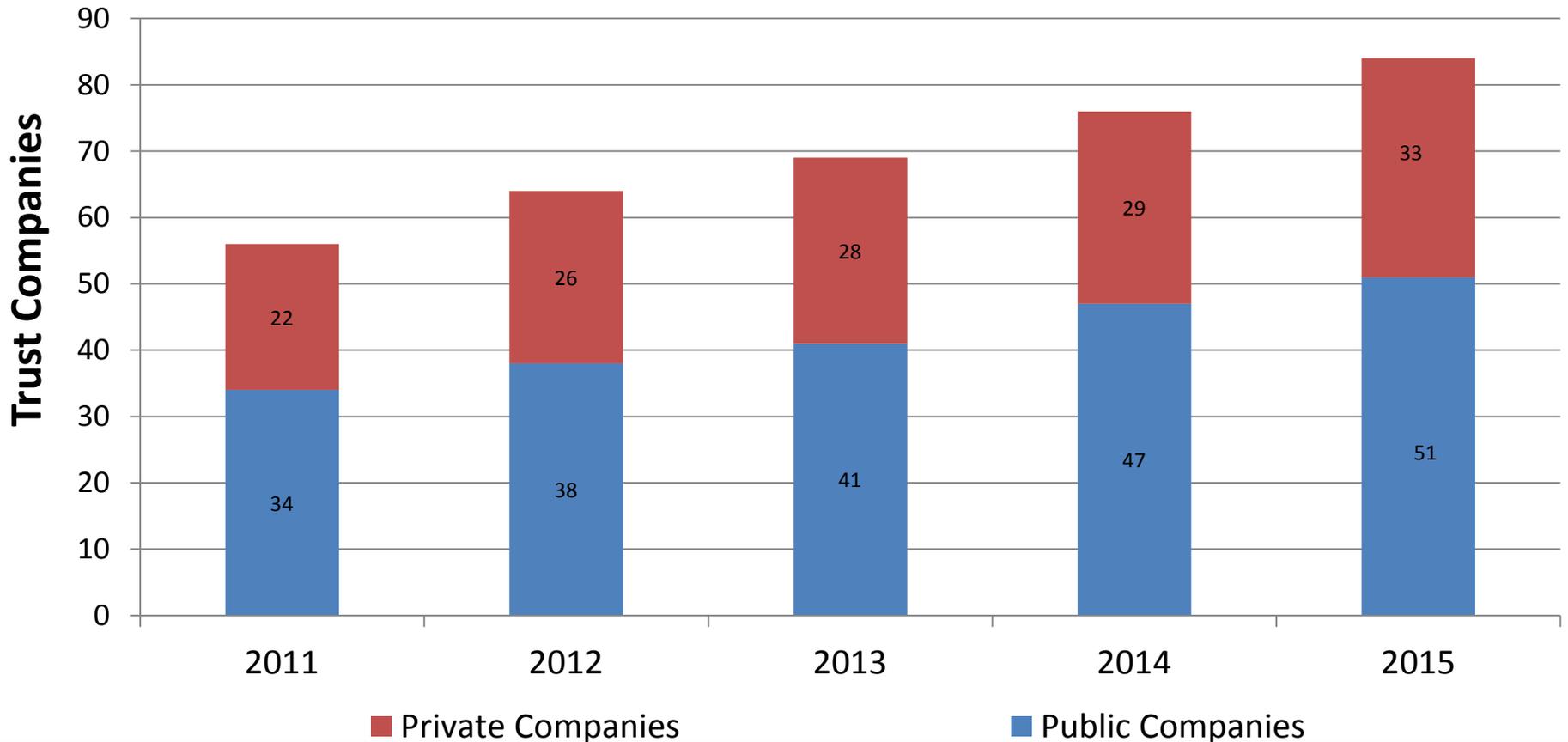
Trust Department Profile



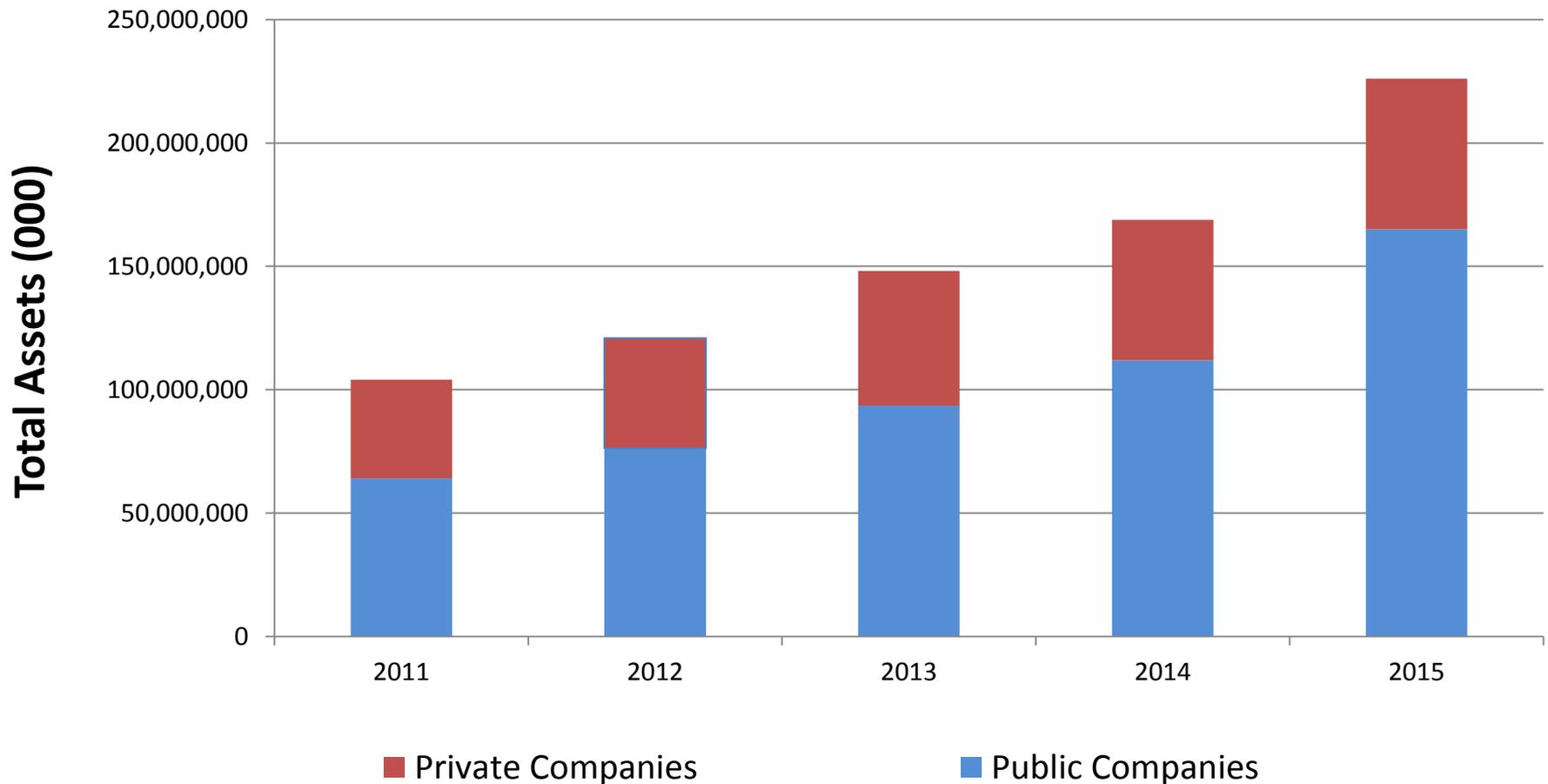
Trust Staffing



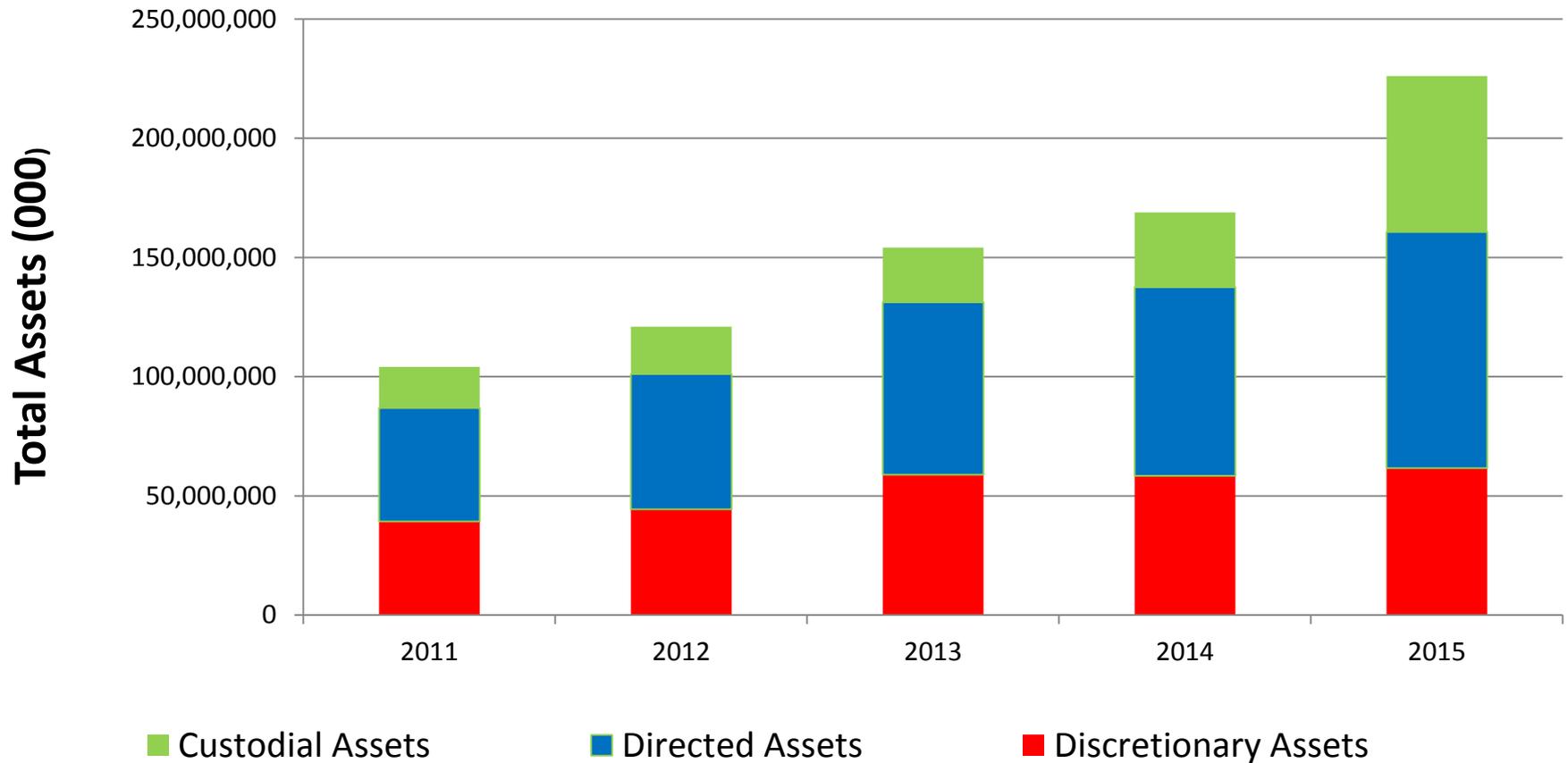
Public vs. Private Trust Companies



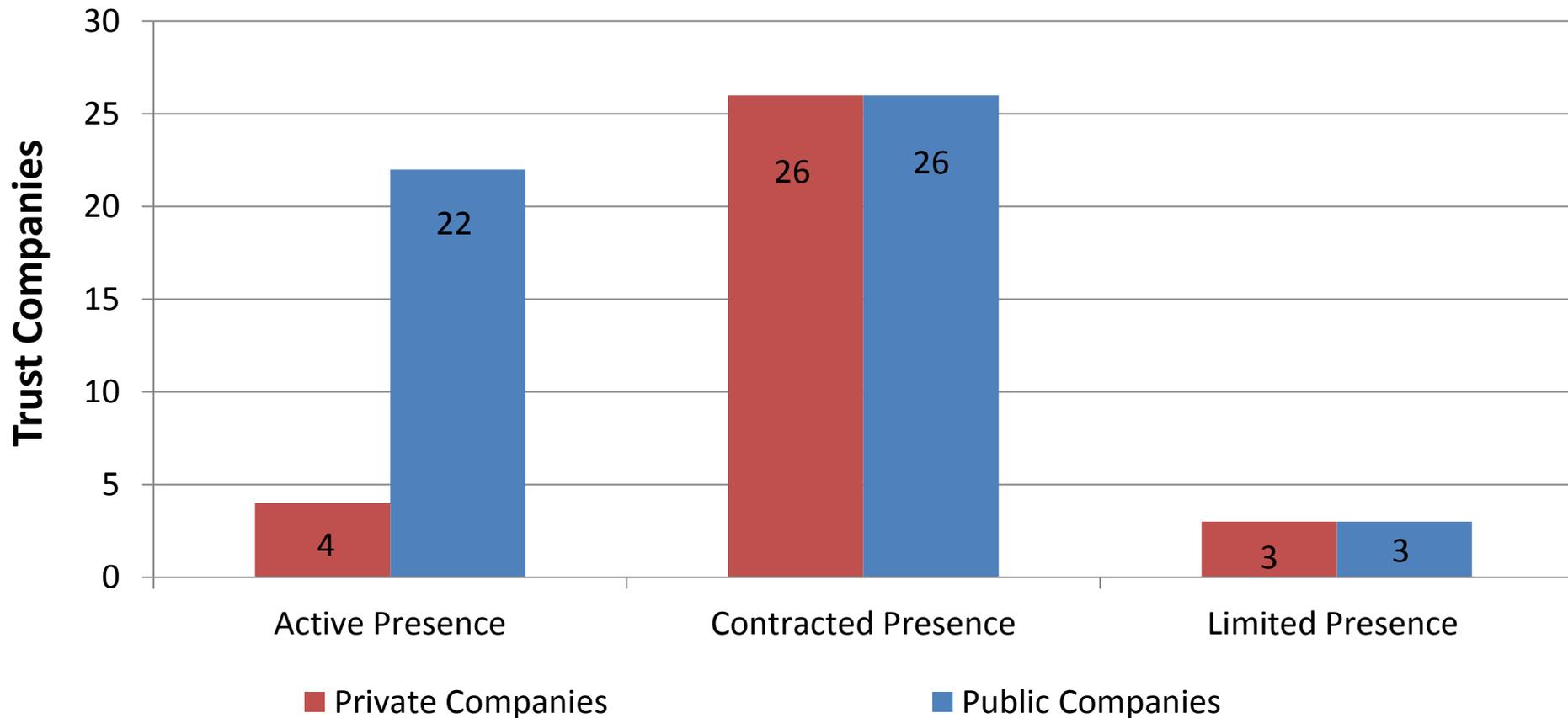
Public vs. Private Trust Assets



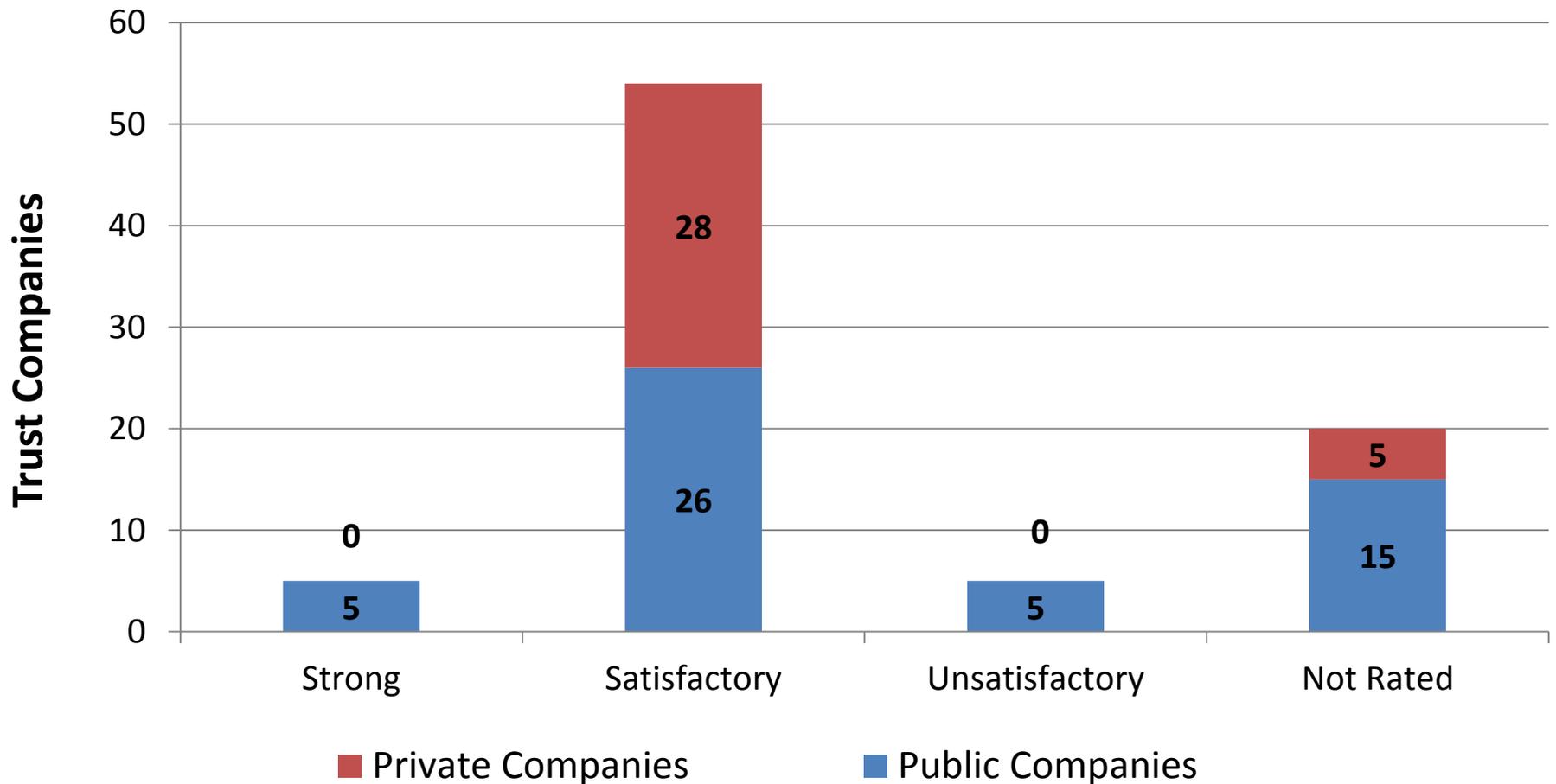
Managed vs. Non-Managed Assets



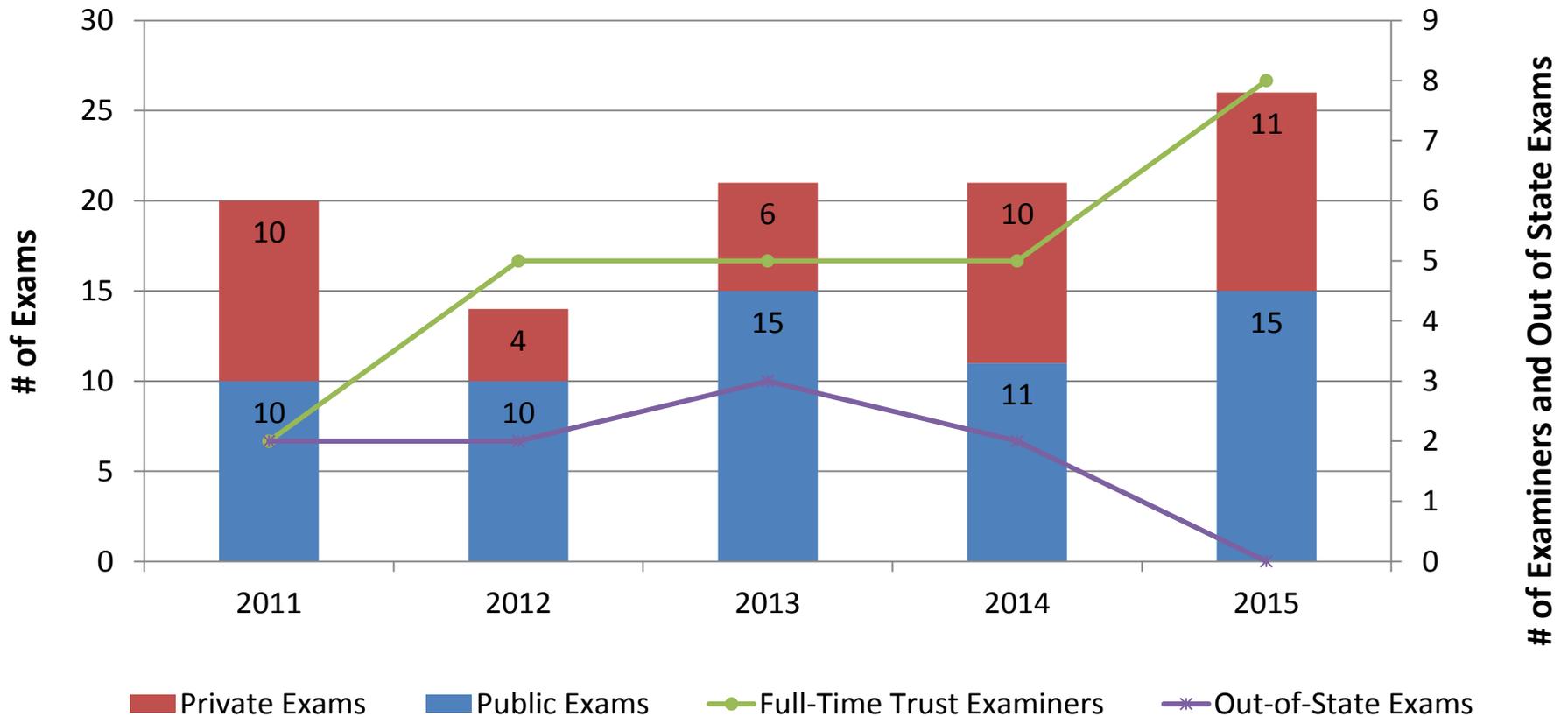
Trust Company Situs



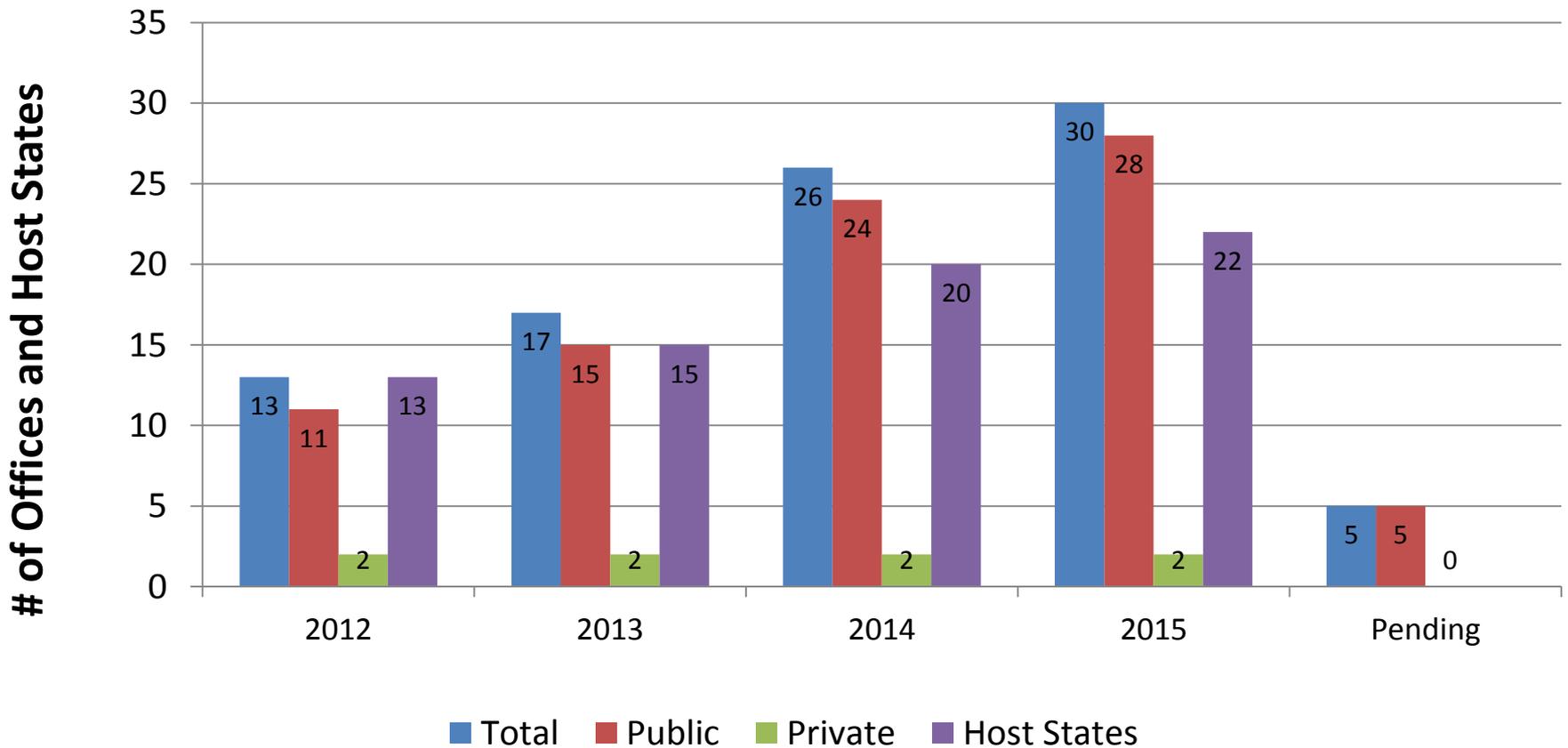
Trust Company Composite Ratings



Trust Company Examination Stats

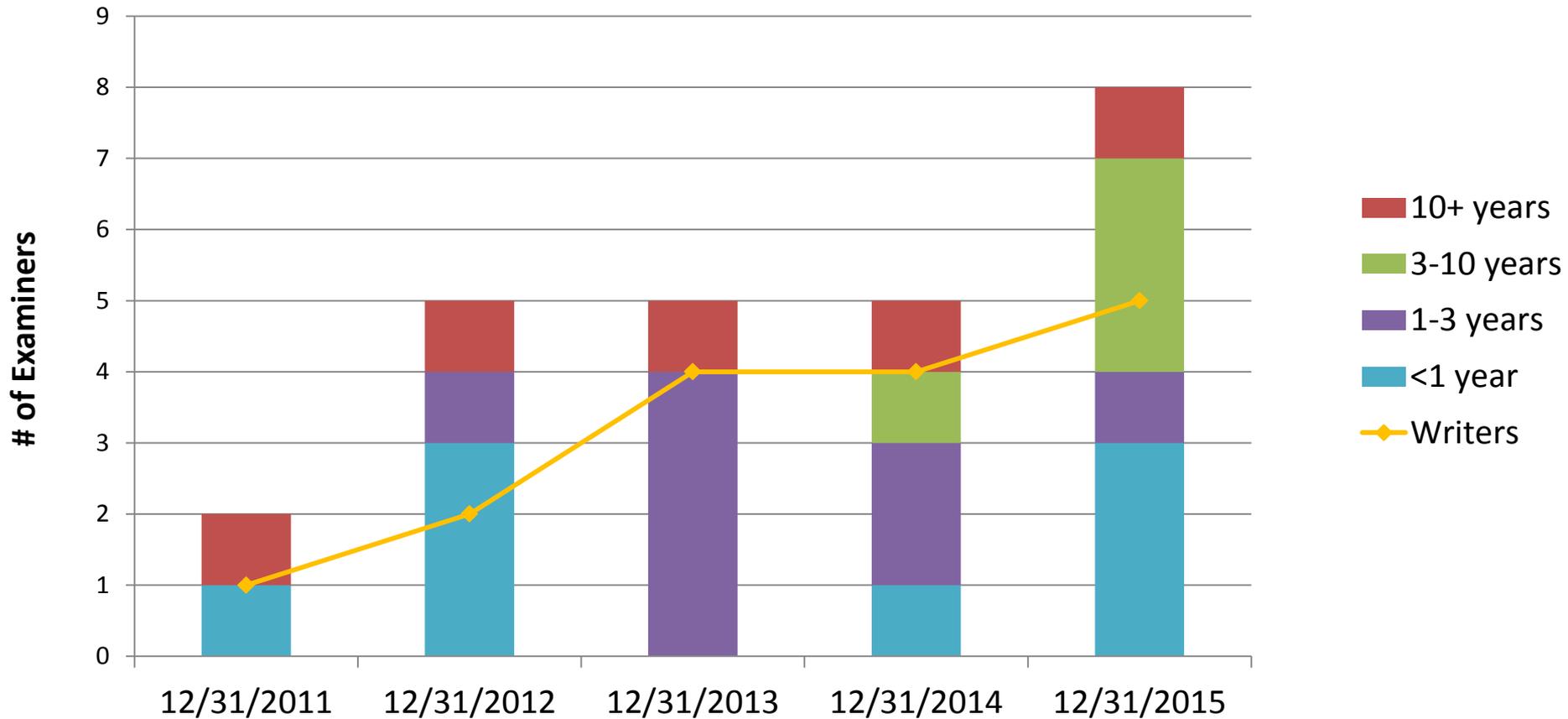


Trust Service Offices



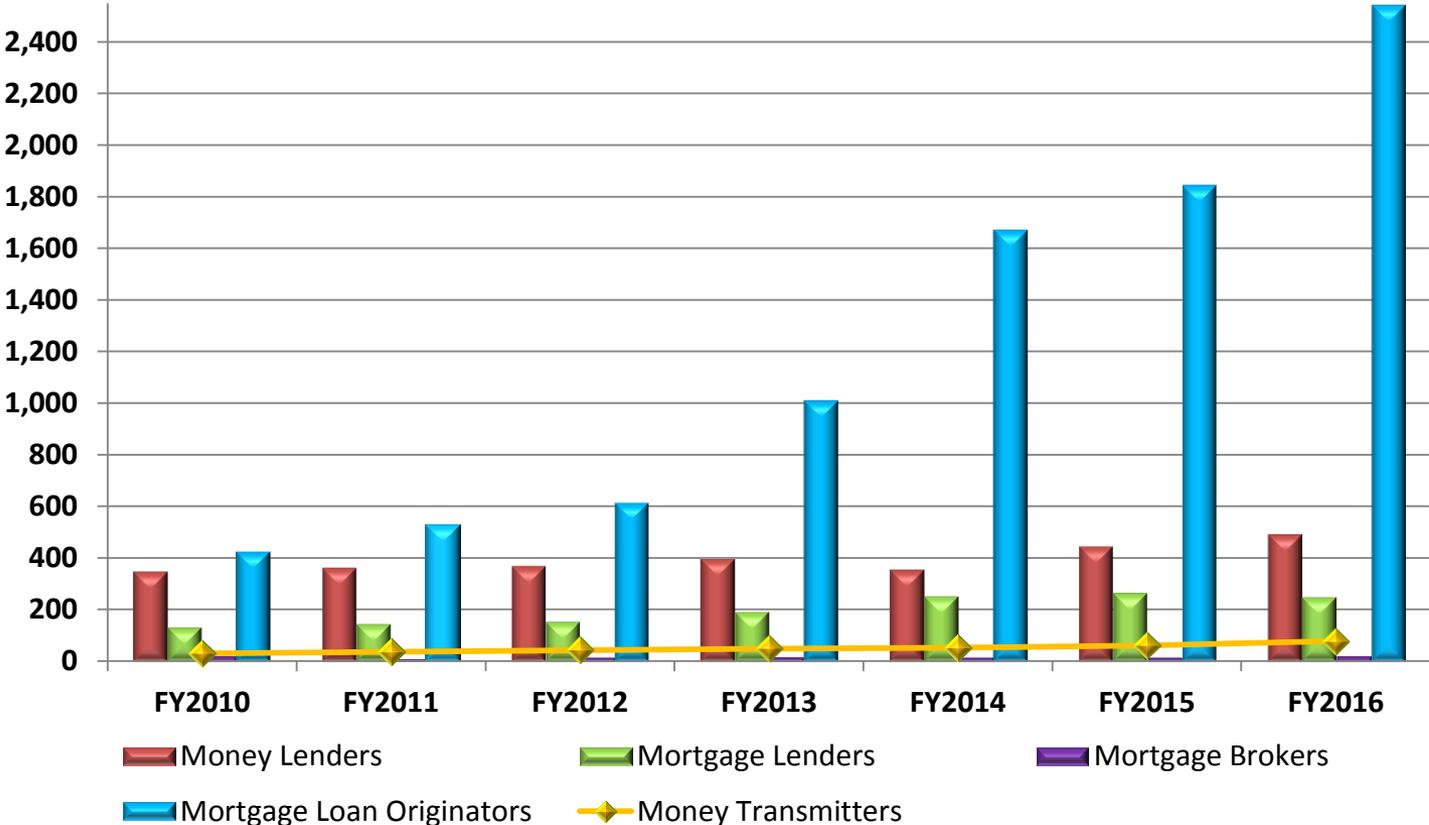
Trust Examination Staff

Trust Examiner Tenure



SD Licensee Profile

Total # Regulated Licensees - 2,612



Licensee Examination Efforts

- Mortgage
 - Continue to participate in multistate exams
 - Nonbank mortgage servicing prudential standards
- Money Lender
 - Continue exams on regular intervals
 - CFPB payday are in comment period
- Money Transmitter
 - Review exams from home states
 - Conduct BSA reviews of authorized delegates in SD

Division Locations

South Dakota Division of Banking

1601 N. Harrison Avenue, Suite 1

Pierre, SD 57501

Ph: 605-773-3421; Fax: 1-866-326-7504

1500 W. 51st Street, Suite 102

Sioux Falls, SD 57105

Wrap UP

- Questions?