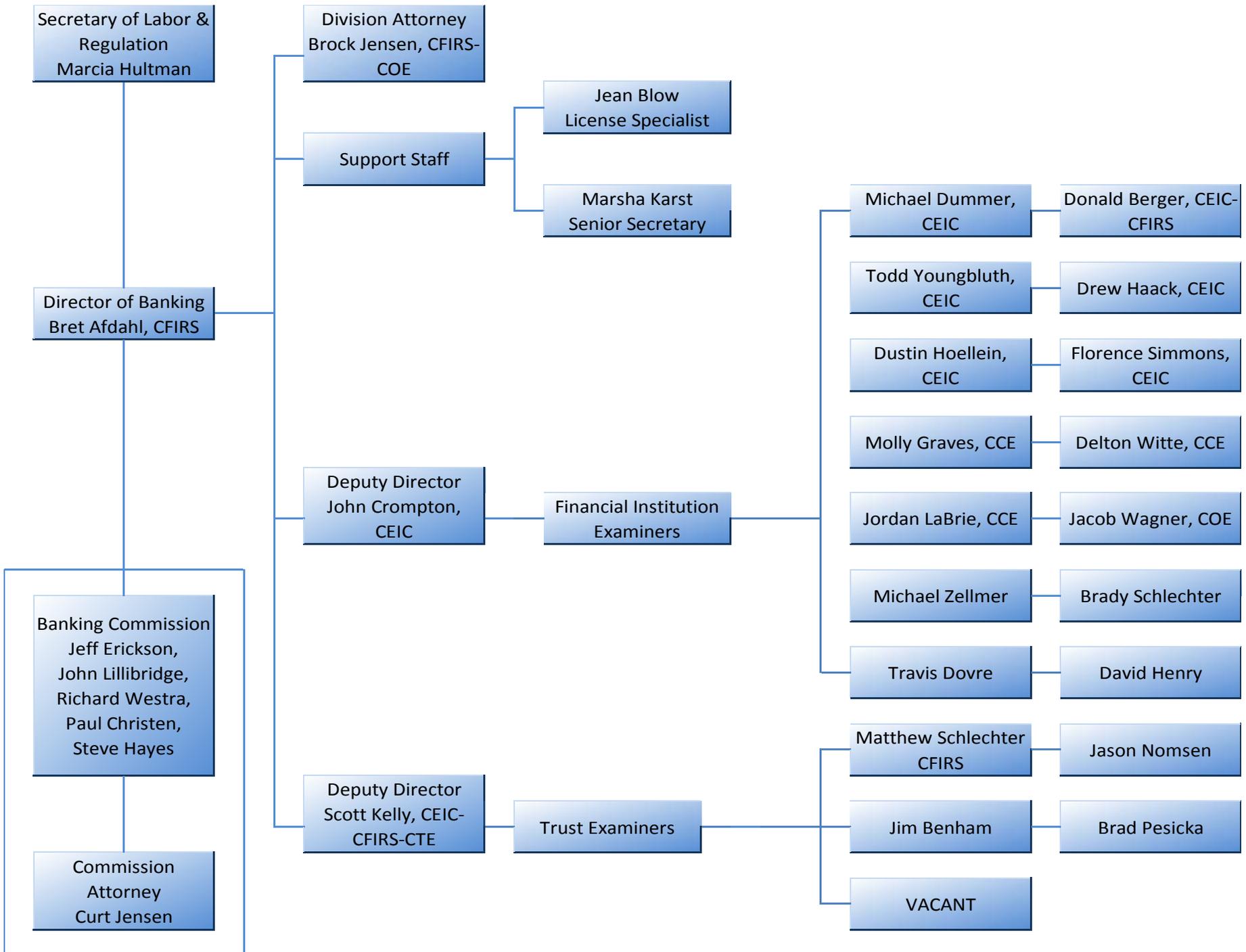


SD BANKING COMMISSION

DECEMBER 5, 2014



Division of Banking

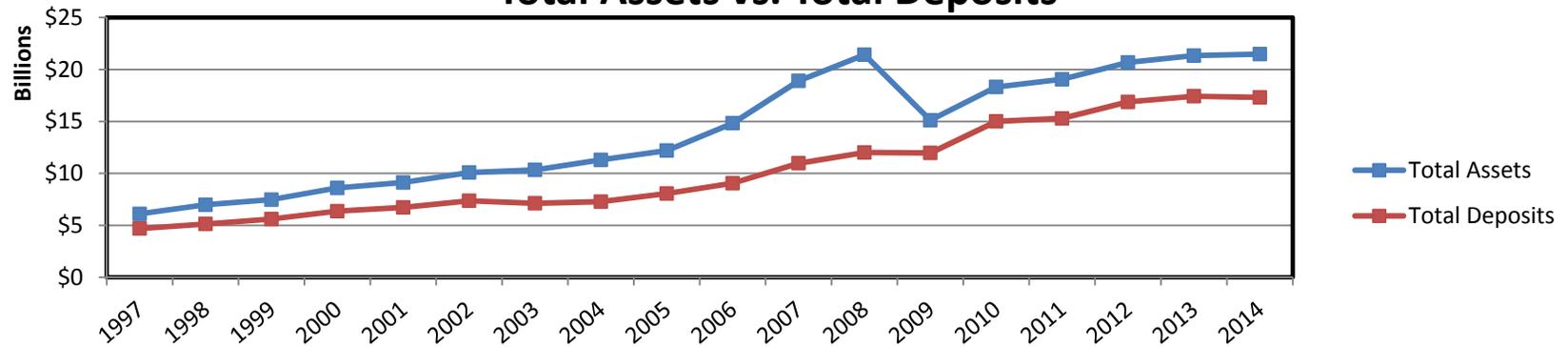


General Information

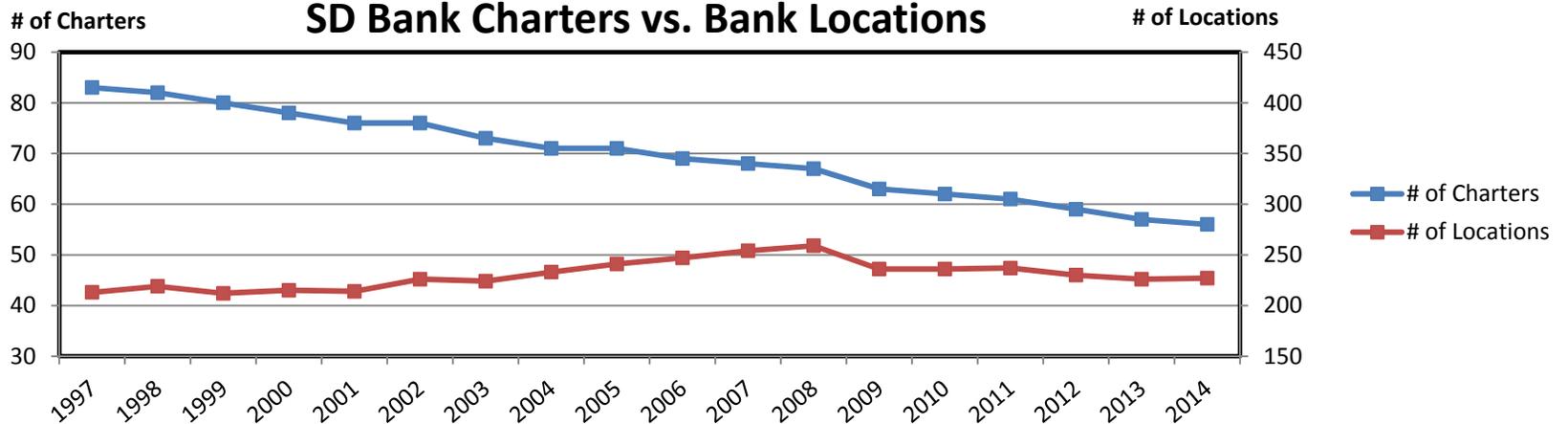
- State Chartered Banks: 56
- Total Assets: \$21,473,657
 - Largest Bank: Great Western Bank, Sioux Falls (\$9,288,266,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$20,469,000)

SD Banking Profile

Total Assets vs. Total Deposits



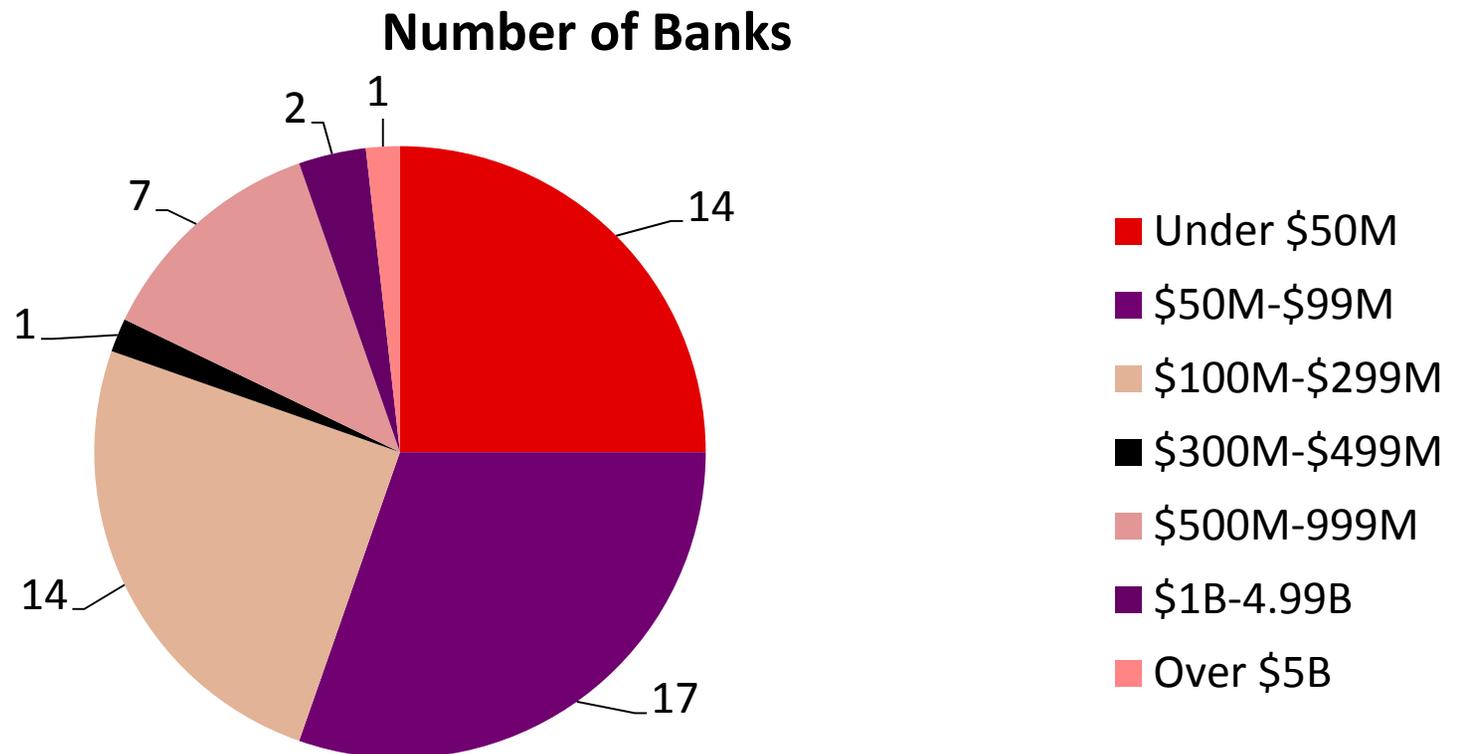
SD Bank Charters vs. Bank Locations



2014 TRANSACTIONS

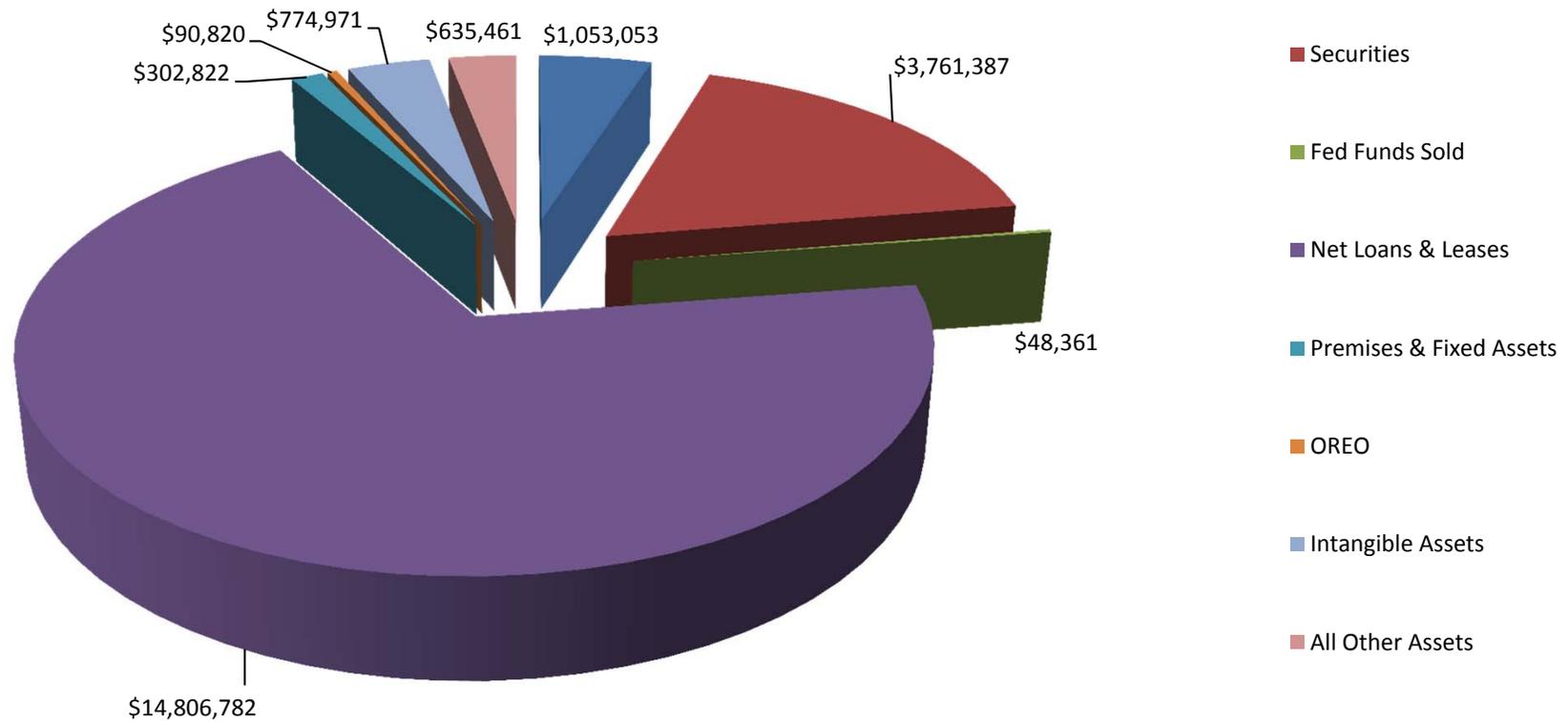
- Security Savings Bank (SD) established interim bank and merged in its Larchwood, IA bank
- American State Bank merged into American Bank & Trust
- First National Bank of Volga merged into BankStar Financial
- Minnwest Bank (SD) merged into Minnwest Bank (MN)
- American State Bank sale (pending)
- Home Federal Bank conversion to a state-chartered bank (pending)

Number of Banks per Category



Asset Composition

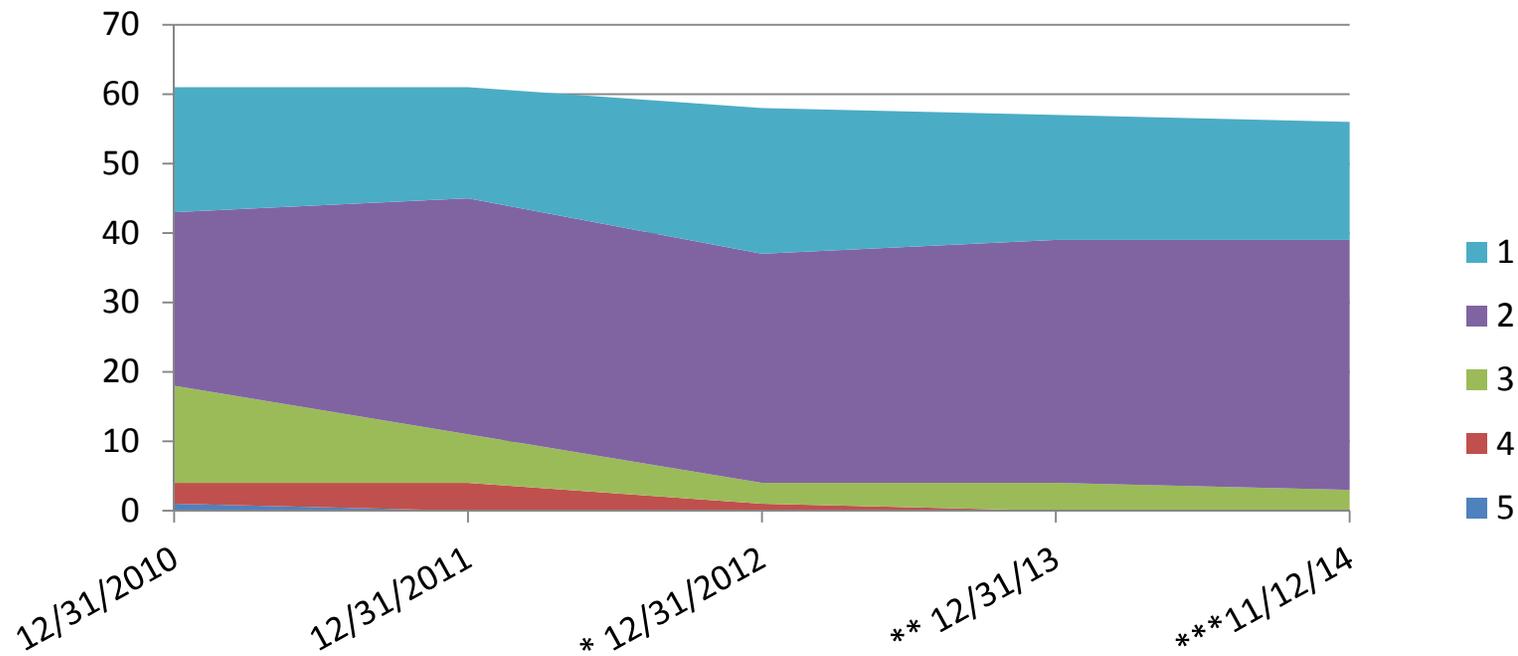
Total Asset Composition (\$000)



*Includes all State-chartered banks – 56 charters

Composite Ratings - Banks

Composite Rating Distribution

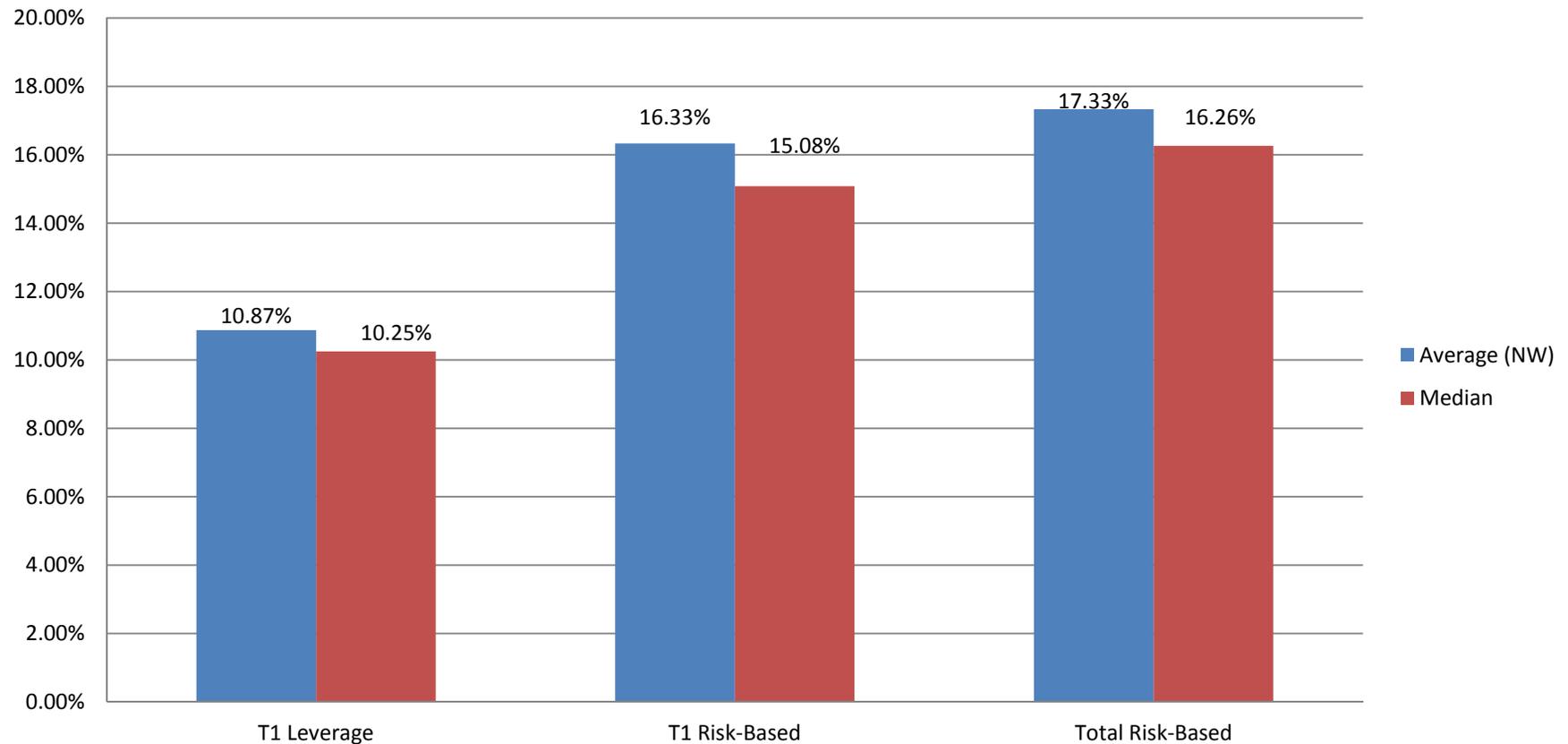


*There are 3 less banks because the First Bank of White merged with FB&T Brookings; Dakota Heritage Bank Chancellor merged with Security State Bank Tyndall; and Mansfield State Bank was acquired by American Bank & Trust Wessington Springs

** There are 1 less bank because Farmers State Bank Faith was acquired by First National Bank in Philip

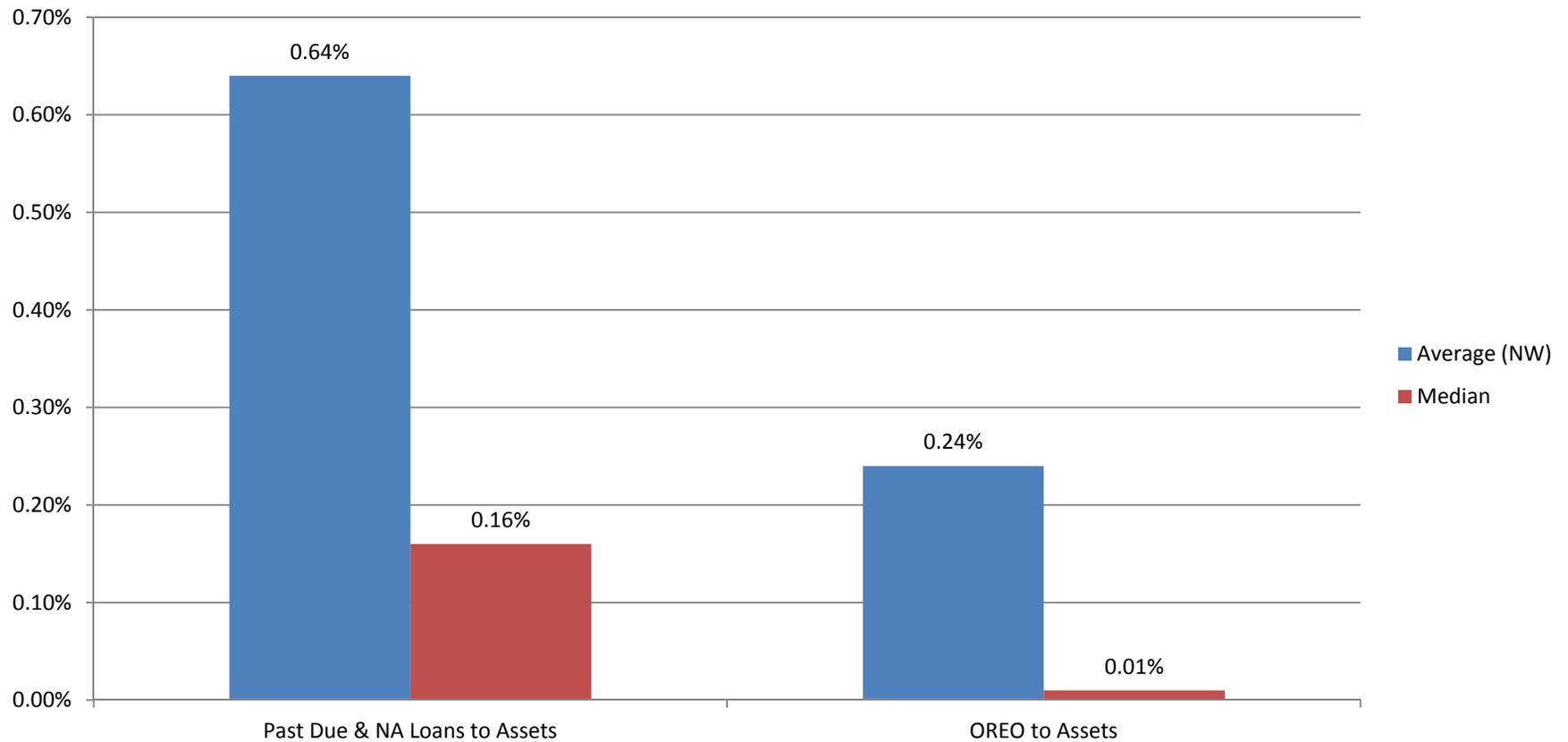
***There is one less bank because of MinnWest merger, AB&T merger, and addition of Security Savings Bank

Capital



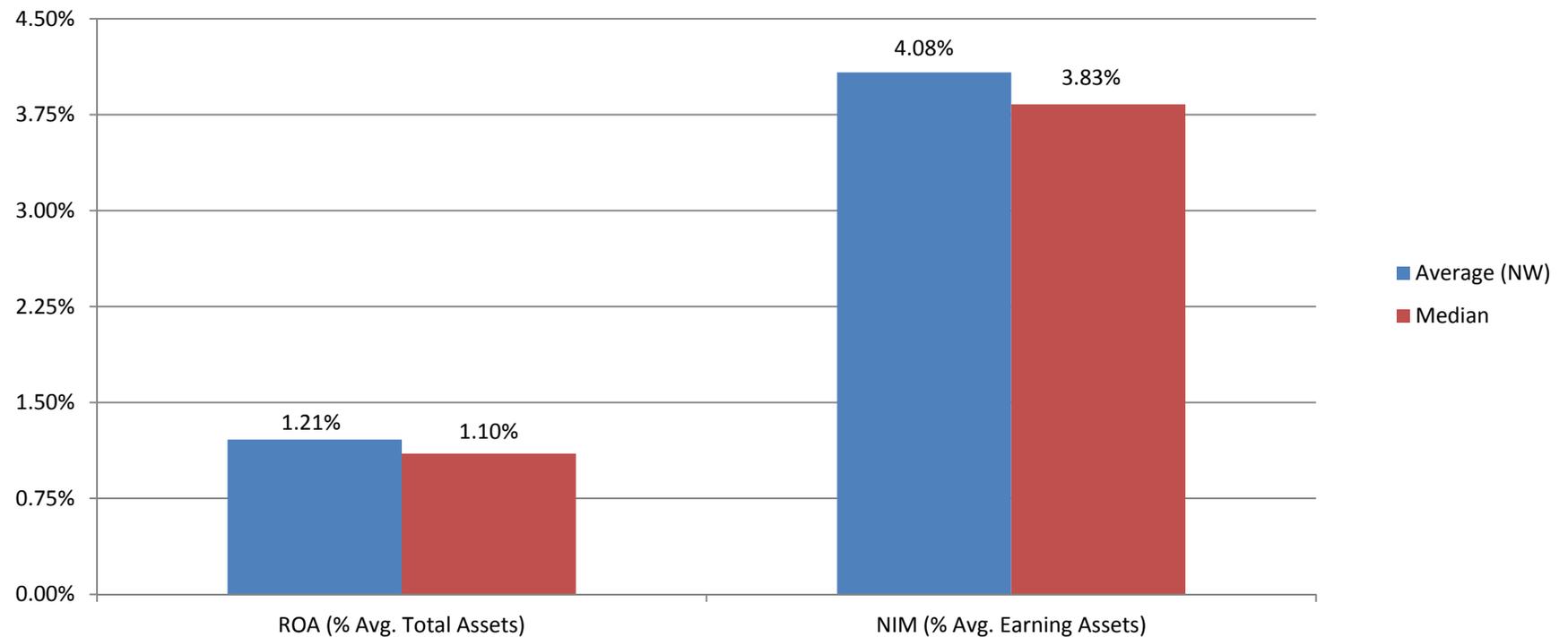
*Includes all State-chartered banks – 56 charters

Asset Quality



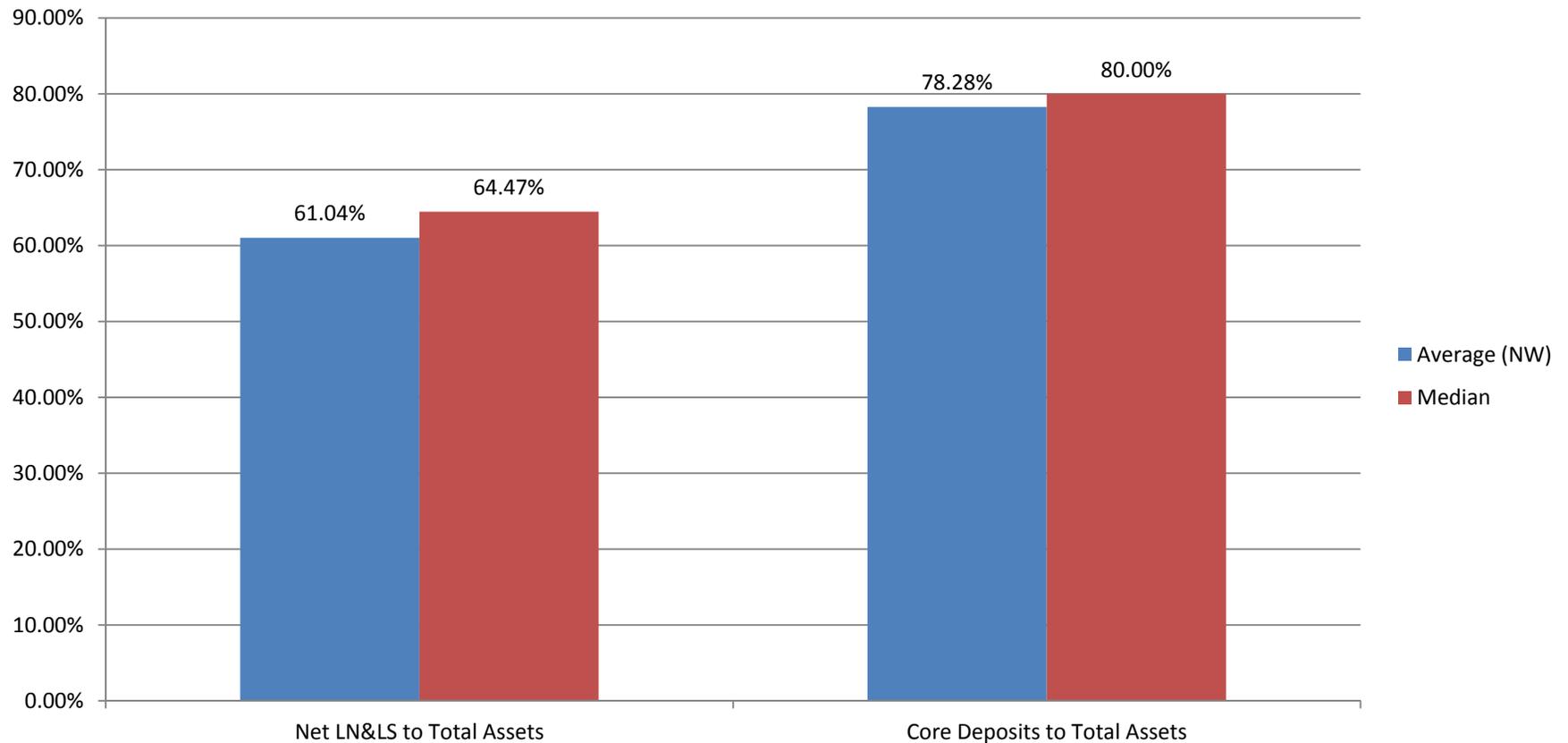
*Includes all State-chartered banks – 56 charters

Earnings



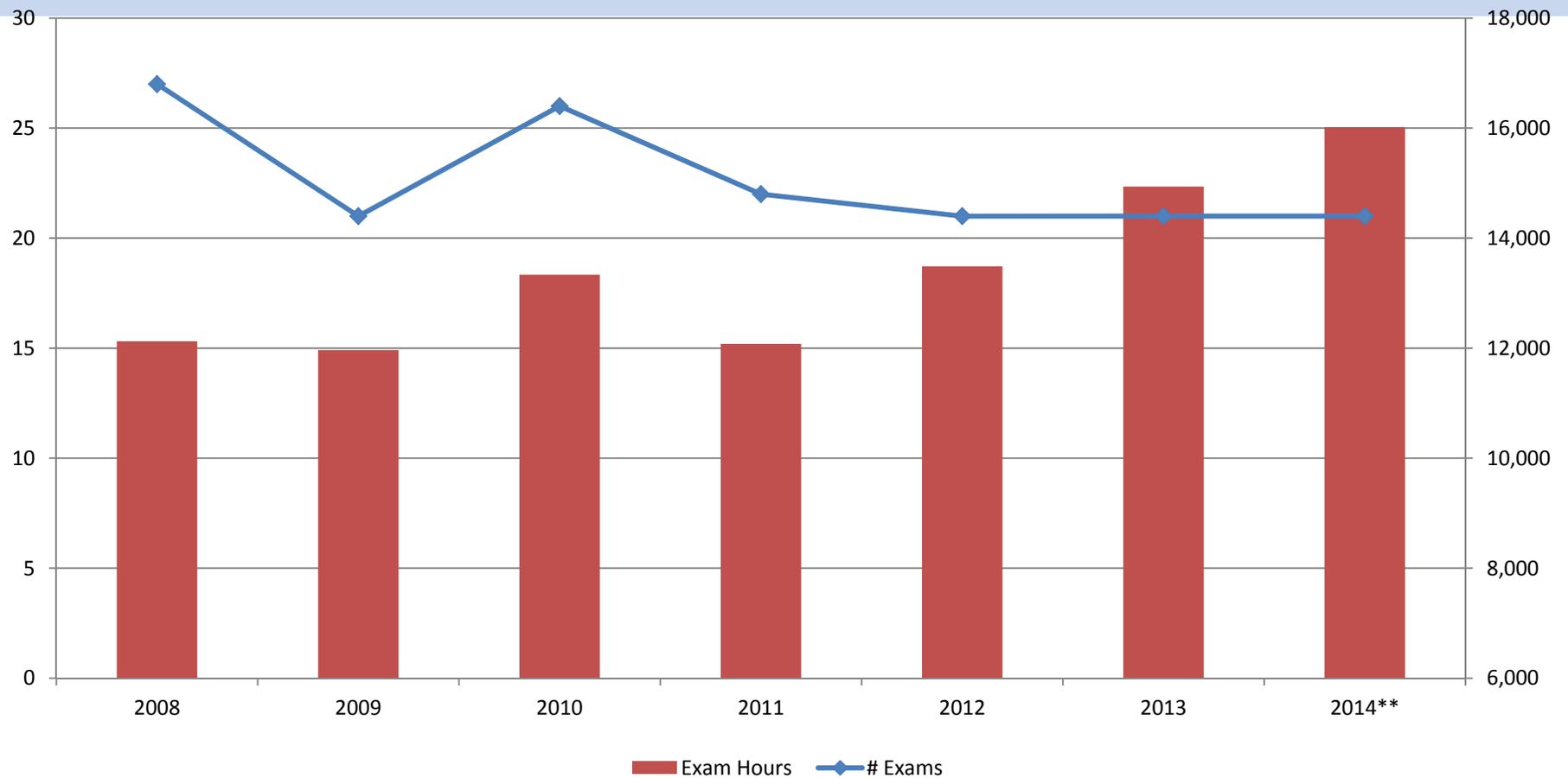
*Includes all State-chartered banks – 56 charters

Loan Volume and Funding



*Includes all State-chartered banks – 56 charters

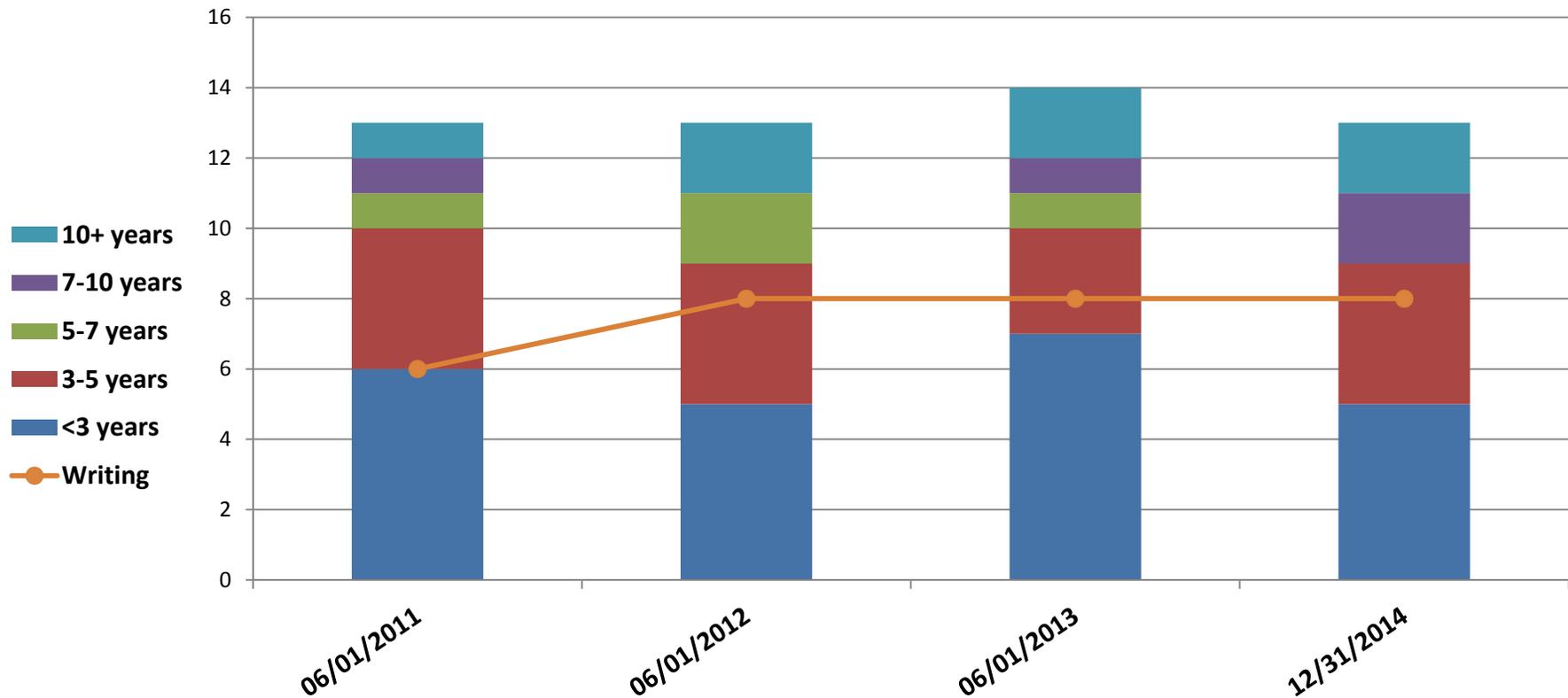
Bank Examination Hours



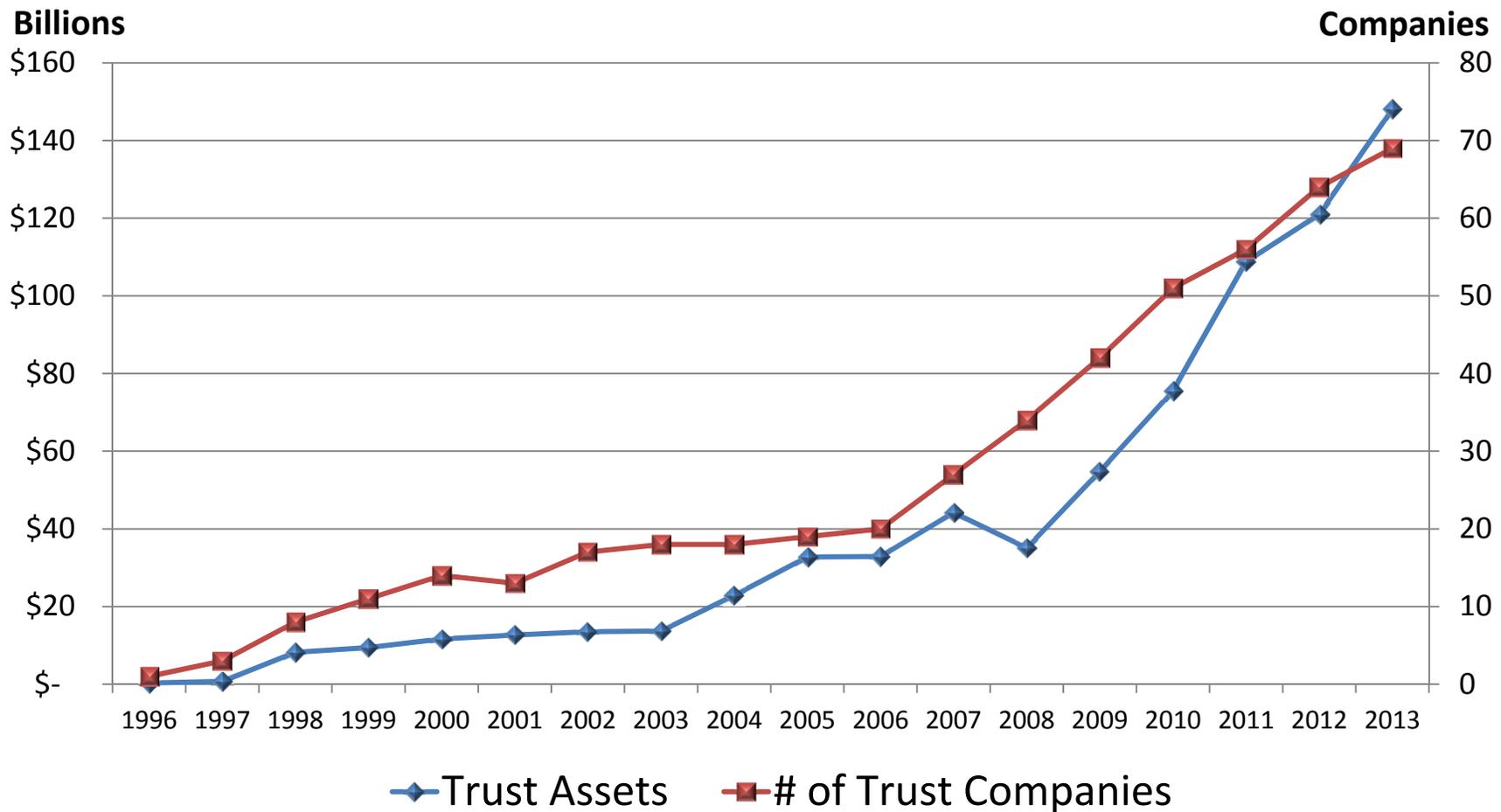
**2014 includes projections for remaining examinations.

Bank Examination Staff

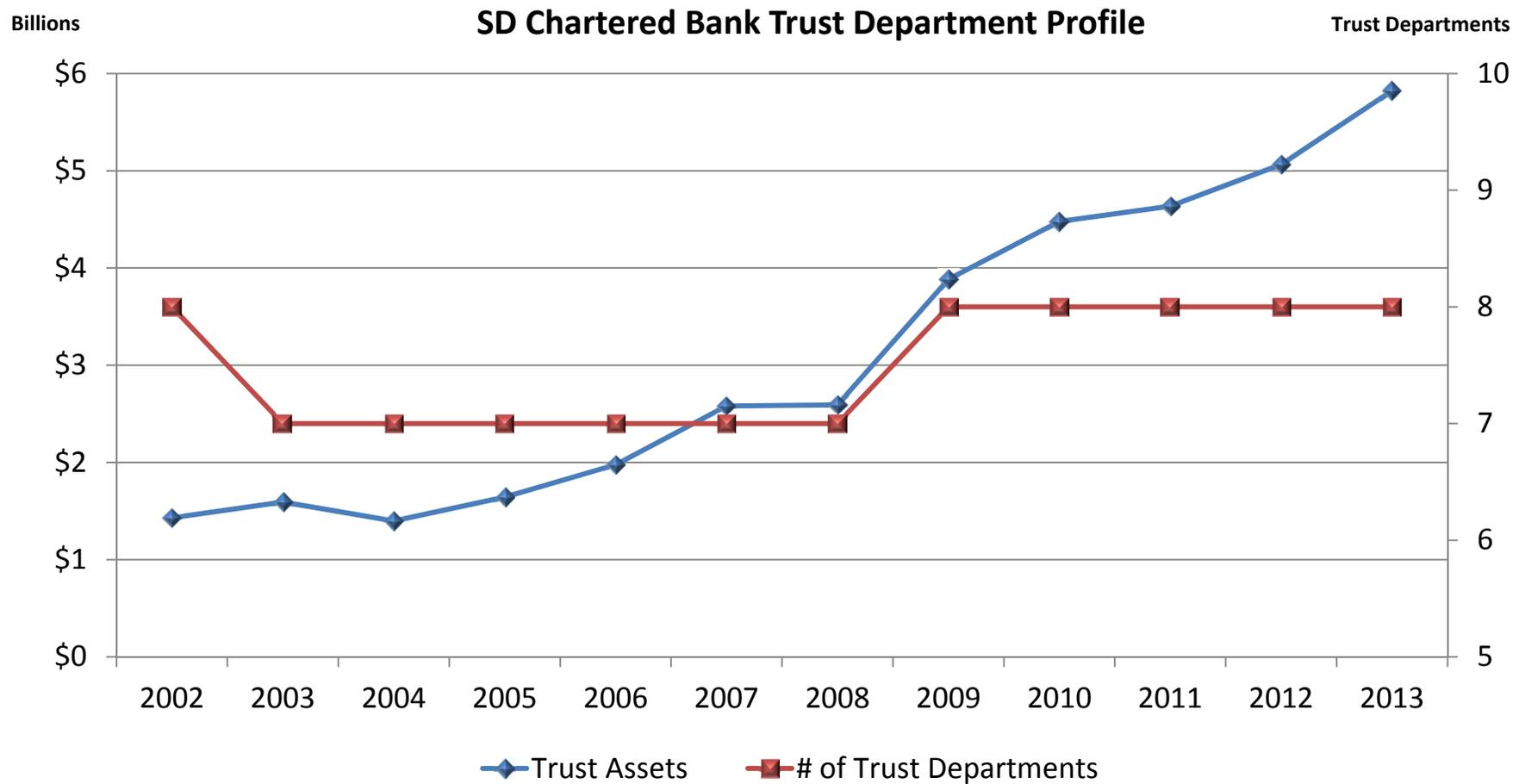
Banking Staff Tenure



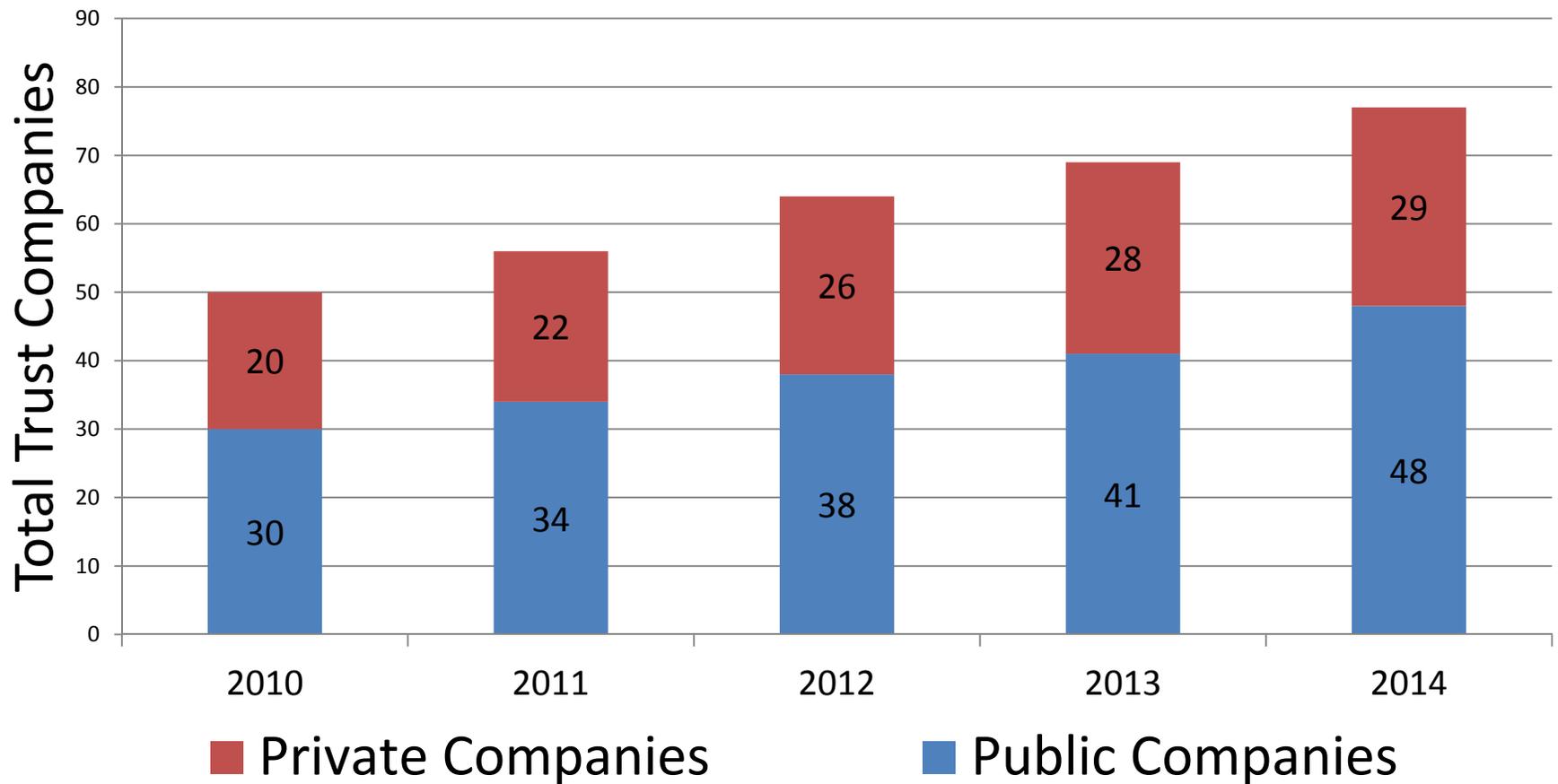
Trust Company Profile



Trust Department Profile

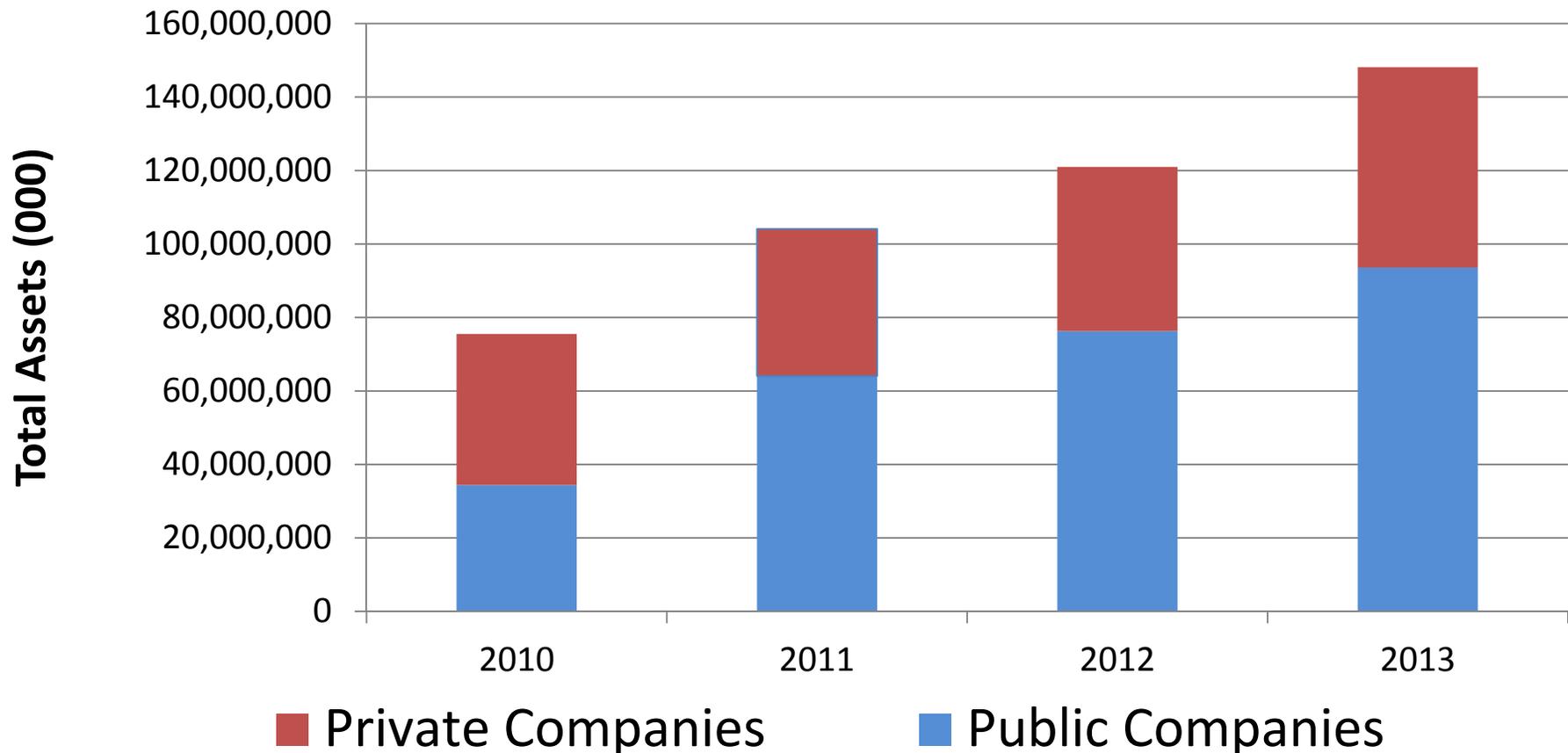


Public vs. Private Trust Companies

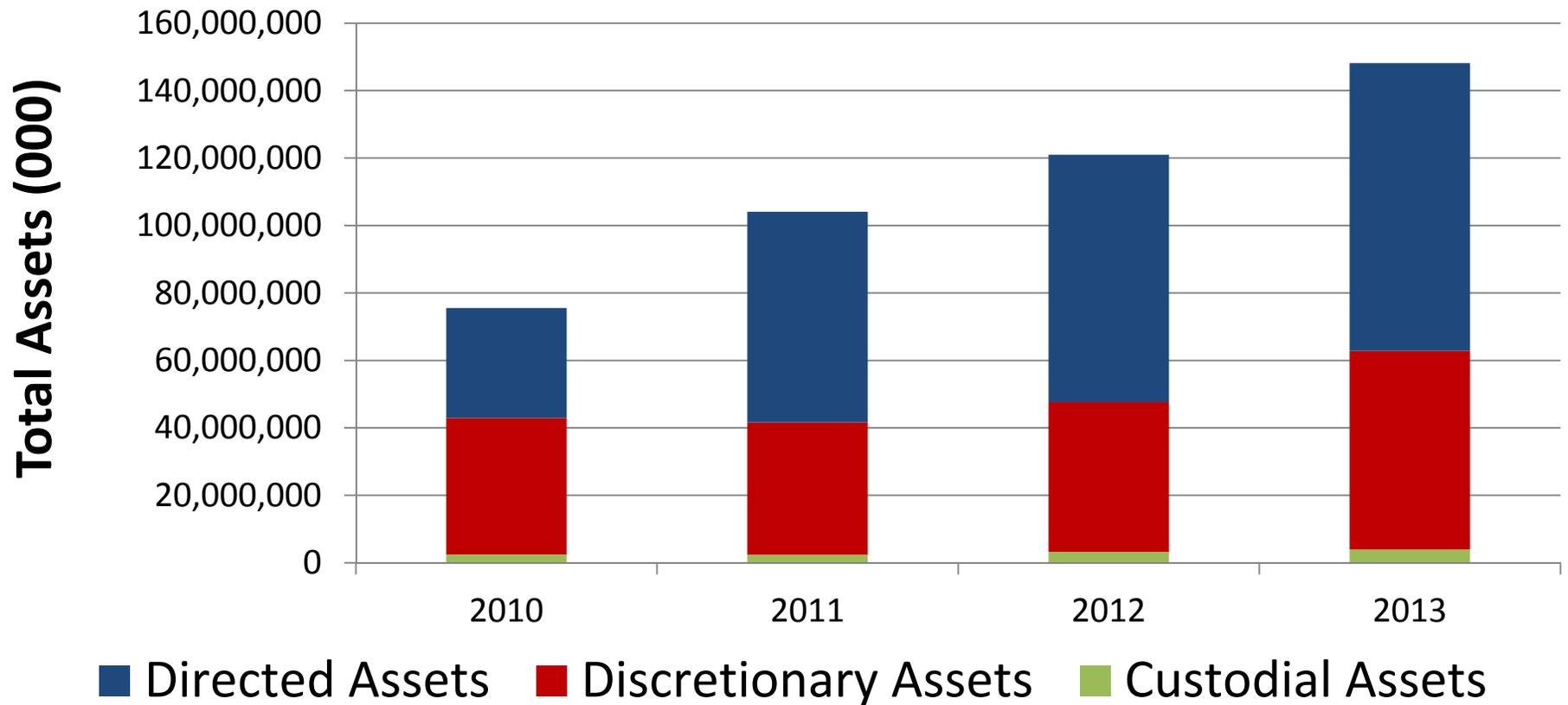


Public vs. Private Trust Assets

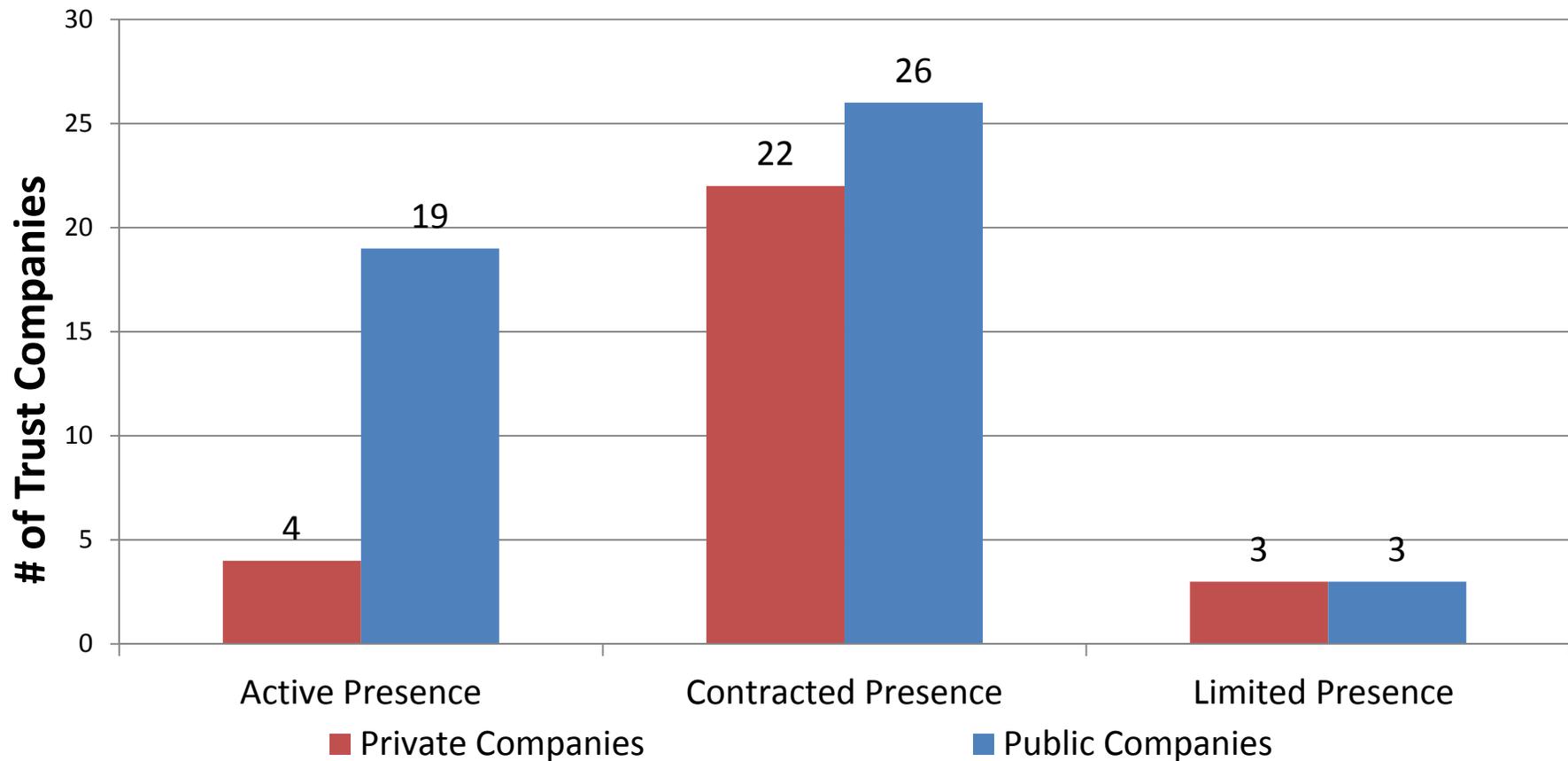
Total Assets by Company Type



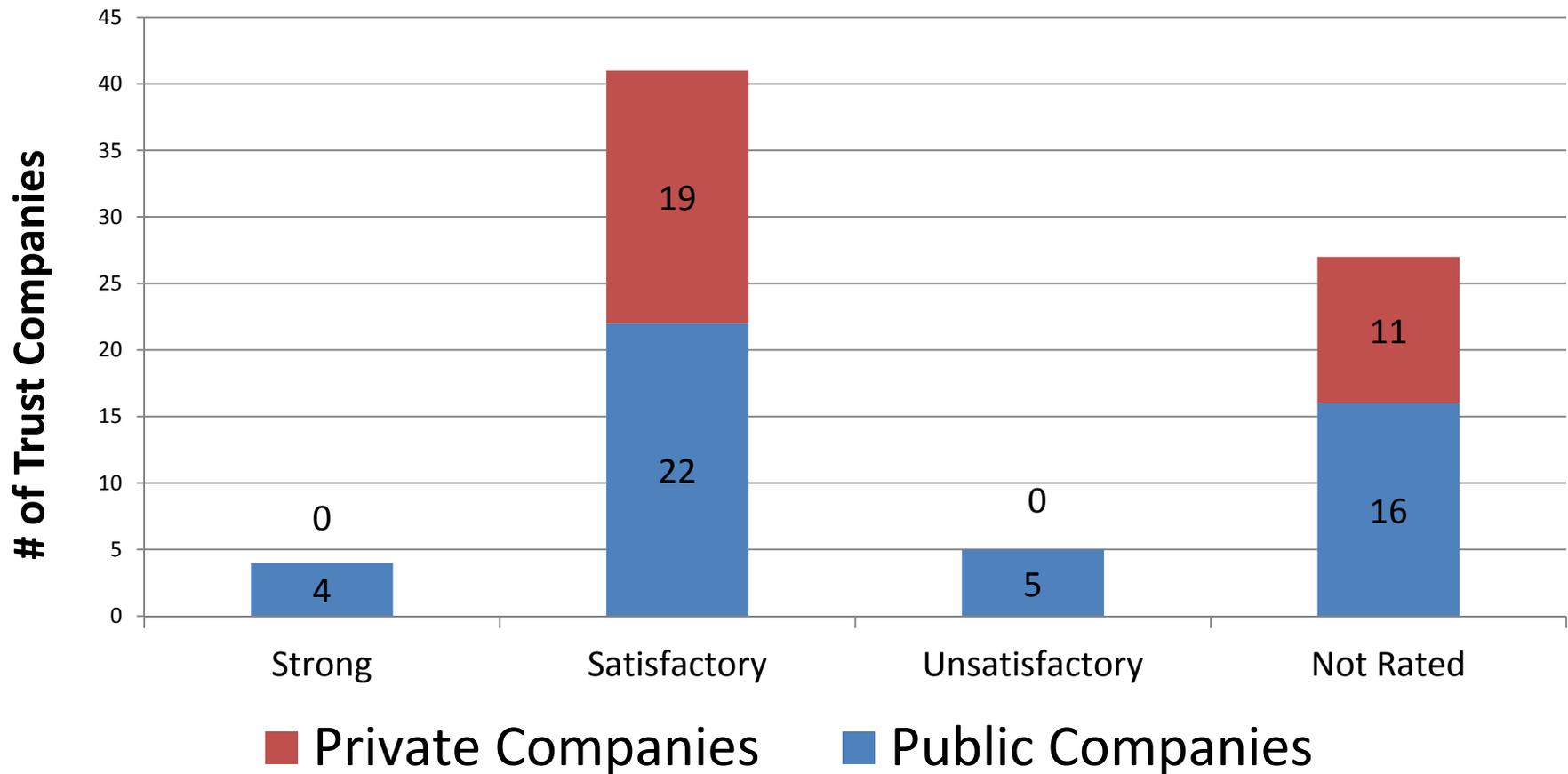
Managed vs. Non-Managed Assets



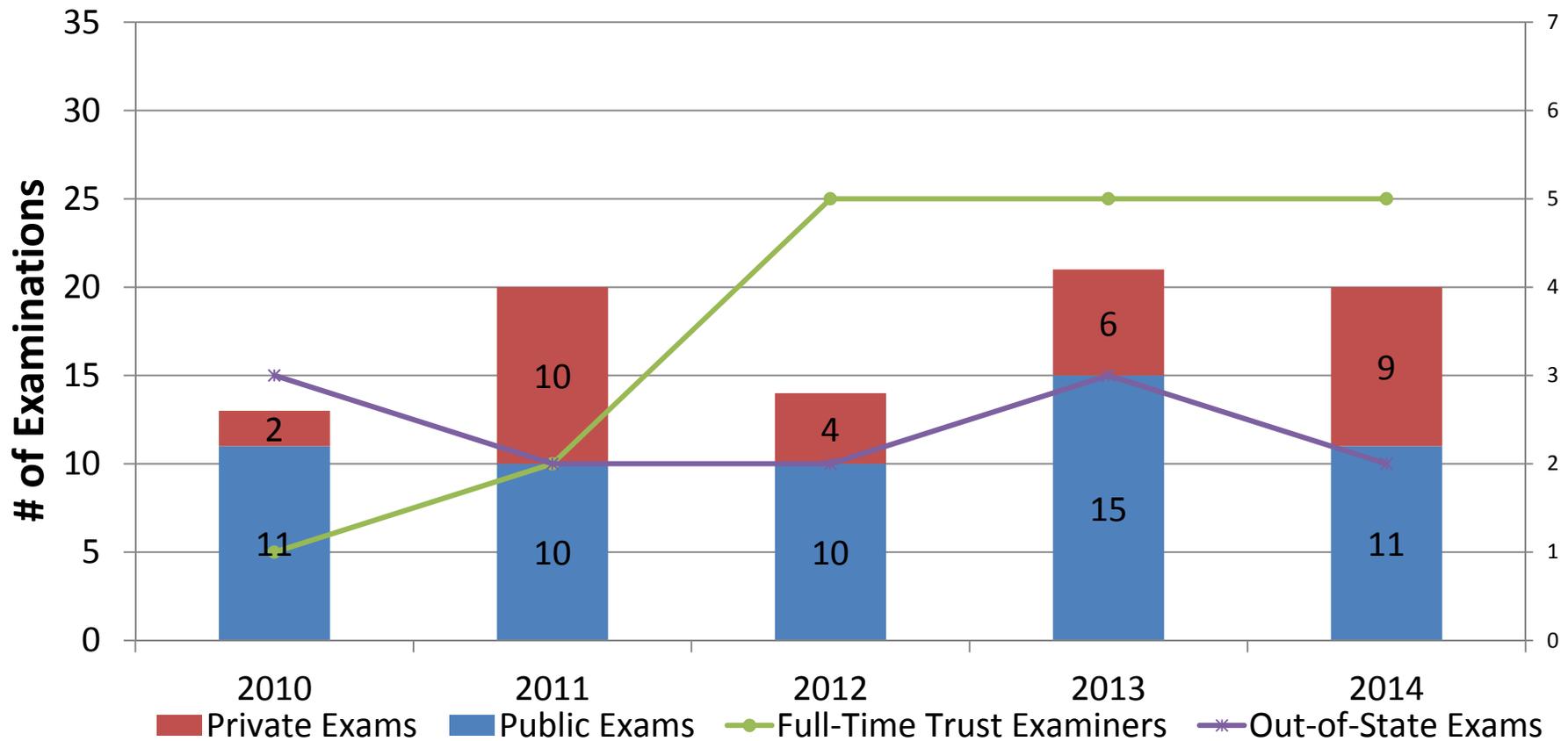
Trust Company Situs



Trust Company Composite Ratings

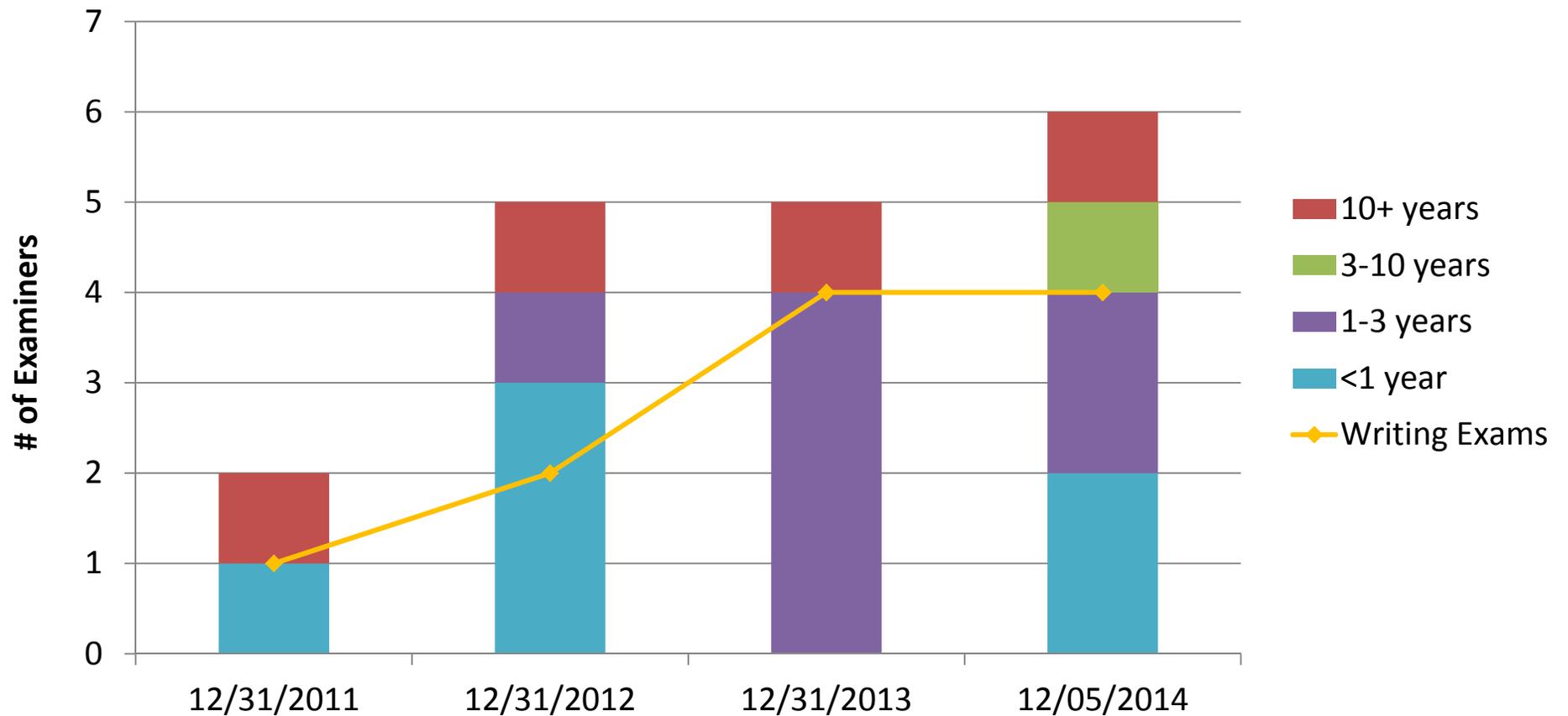


Trust Company Examination Statistics



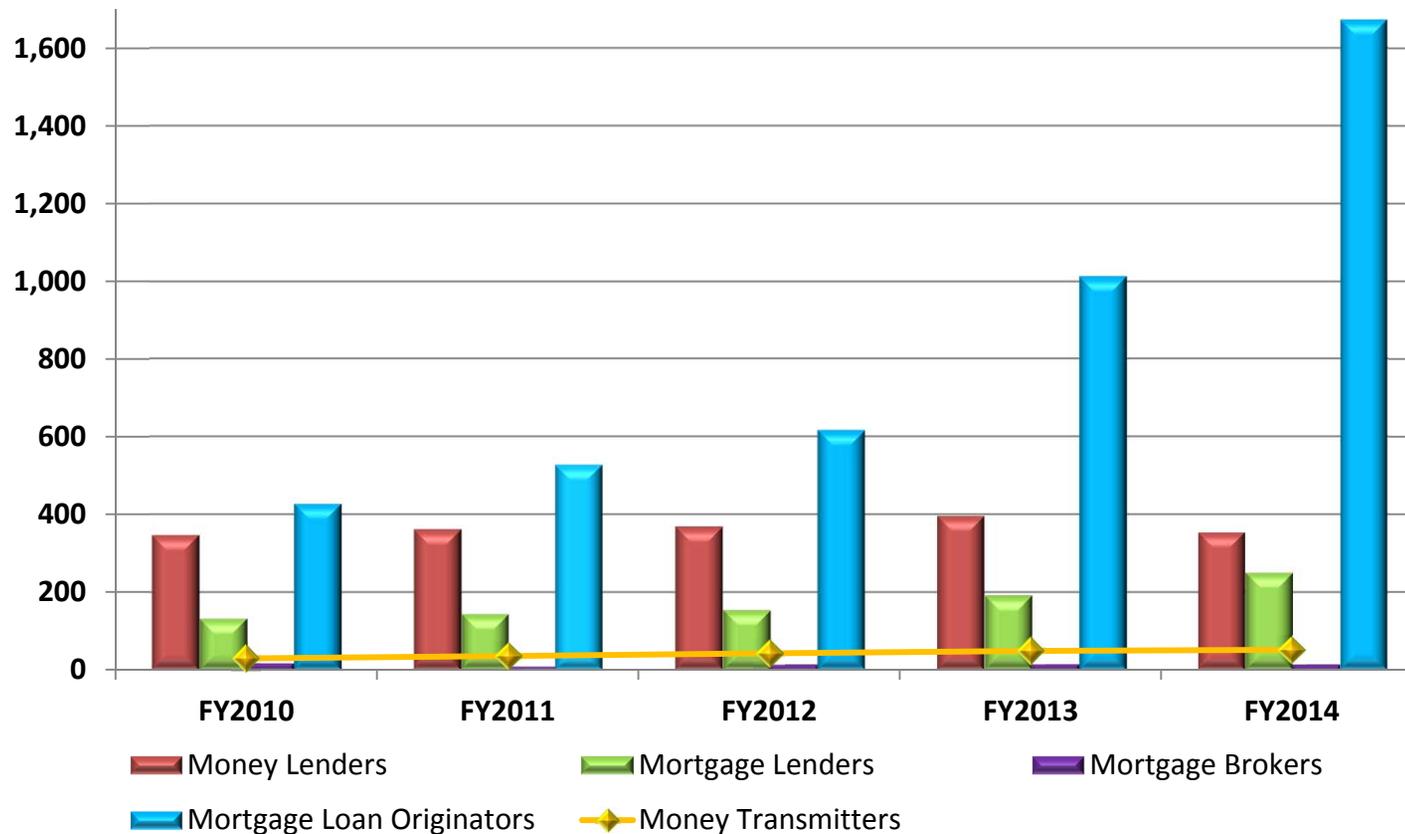
Trust Examination Staff

Trust Examiner Tenure



SD Licensee Profile

Total # Regulated Licensees - 2,343



Licensee Examination Efforts

- Mortgage
 - Work with MMC on multi-state companies
 - Examine SD specific and report to MMC
- Money Lender
 - CSBS/CFPB structure coming into focus
 - Continue exams on regular intervals
- 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?