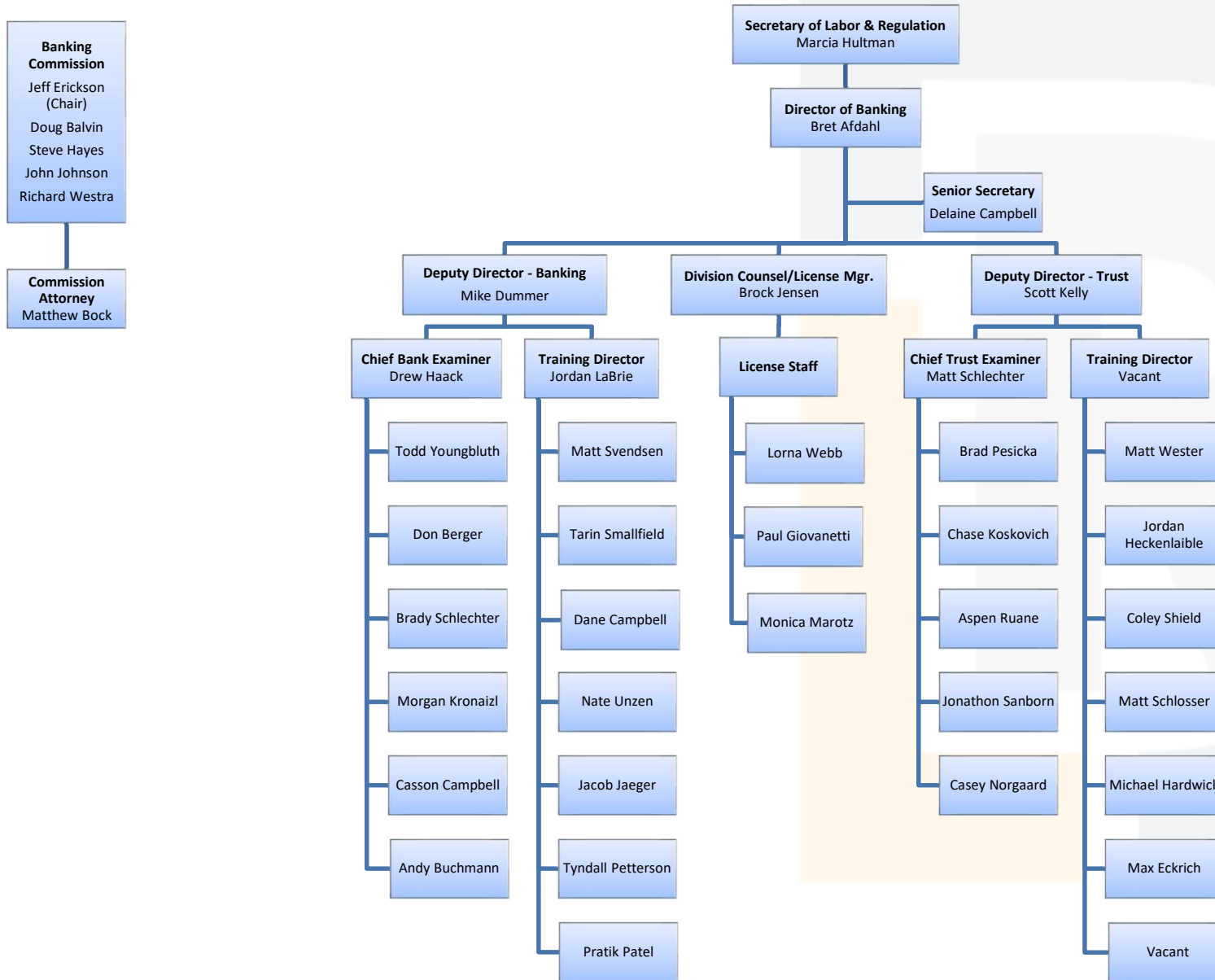




SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION

# DIVISION OF BANKING INDUSTRY OVERVIEW

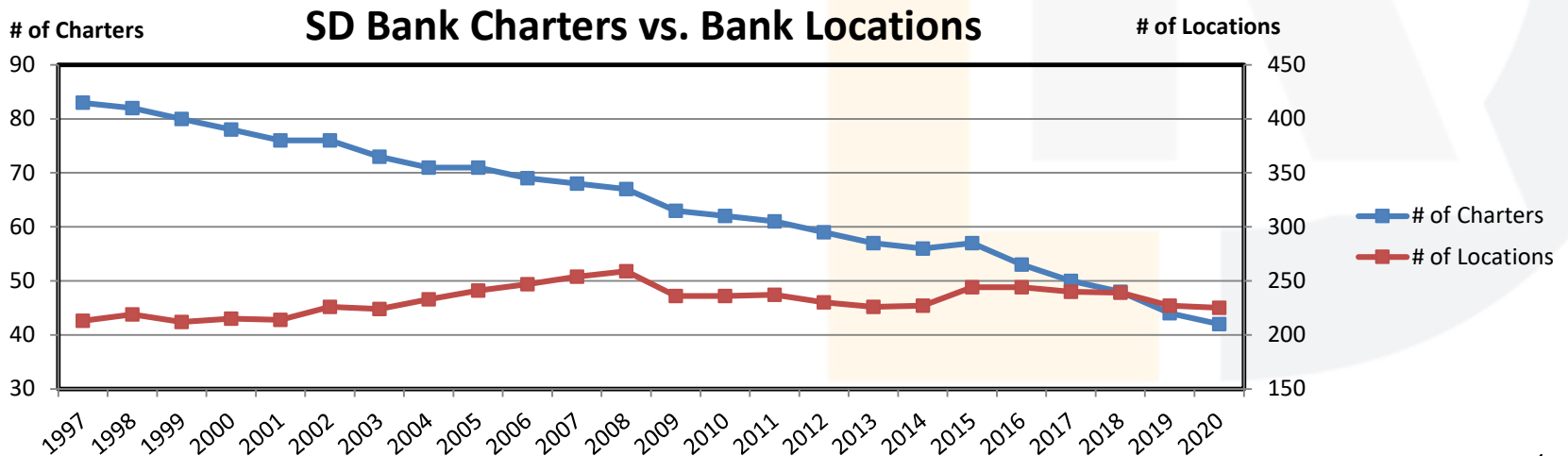
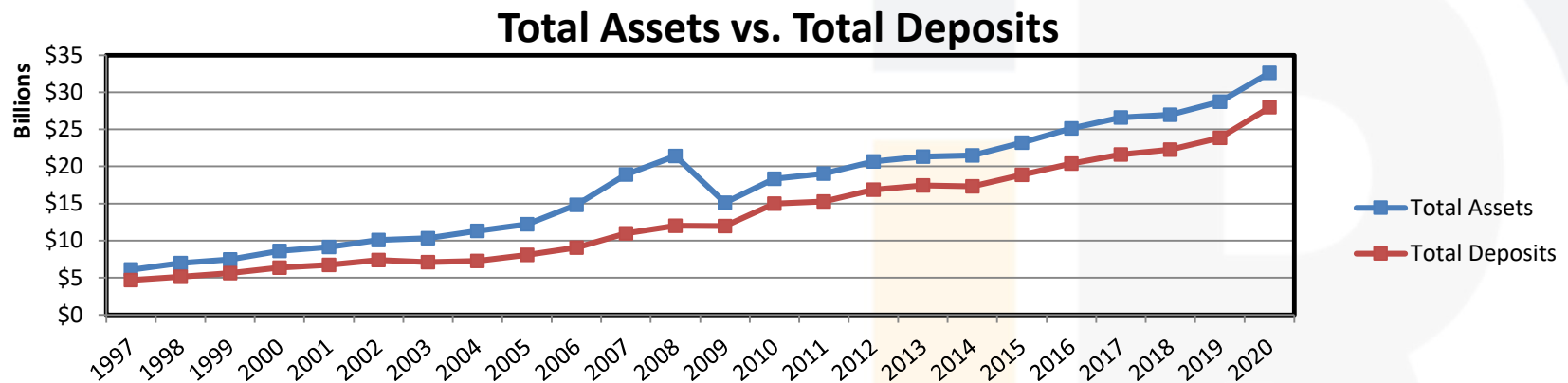
# Division Organizational Chart



# General Information

- State Chartered Banks: 42
- Total Assets: \$32,490,405,000
  - Largest Bank: Great Western Bank, Sioux Falls (\$12,809,603,000)
  - Smallest Bank: Farmers State Bank, Hosmer (\$23,195,000)
  - Average Asset Size: \$773,581,000
  - Median Asset Size: \$132,492,000

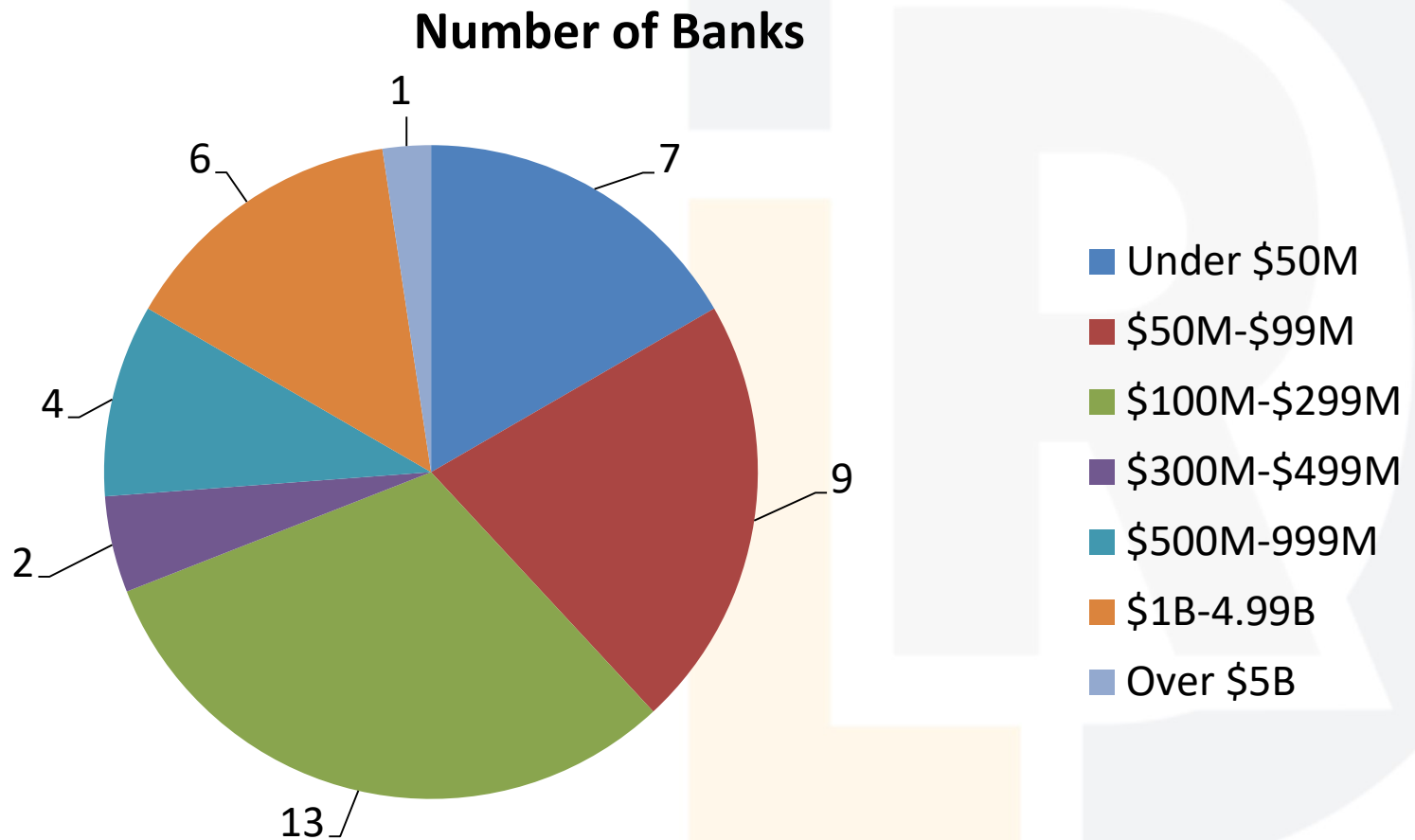
# SD Banking Profile



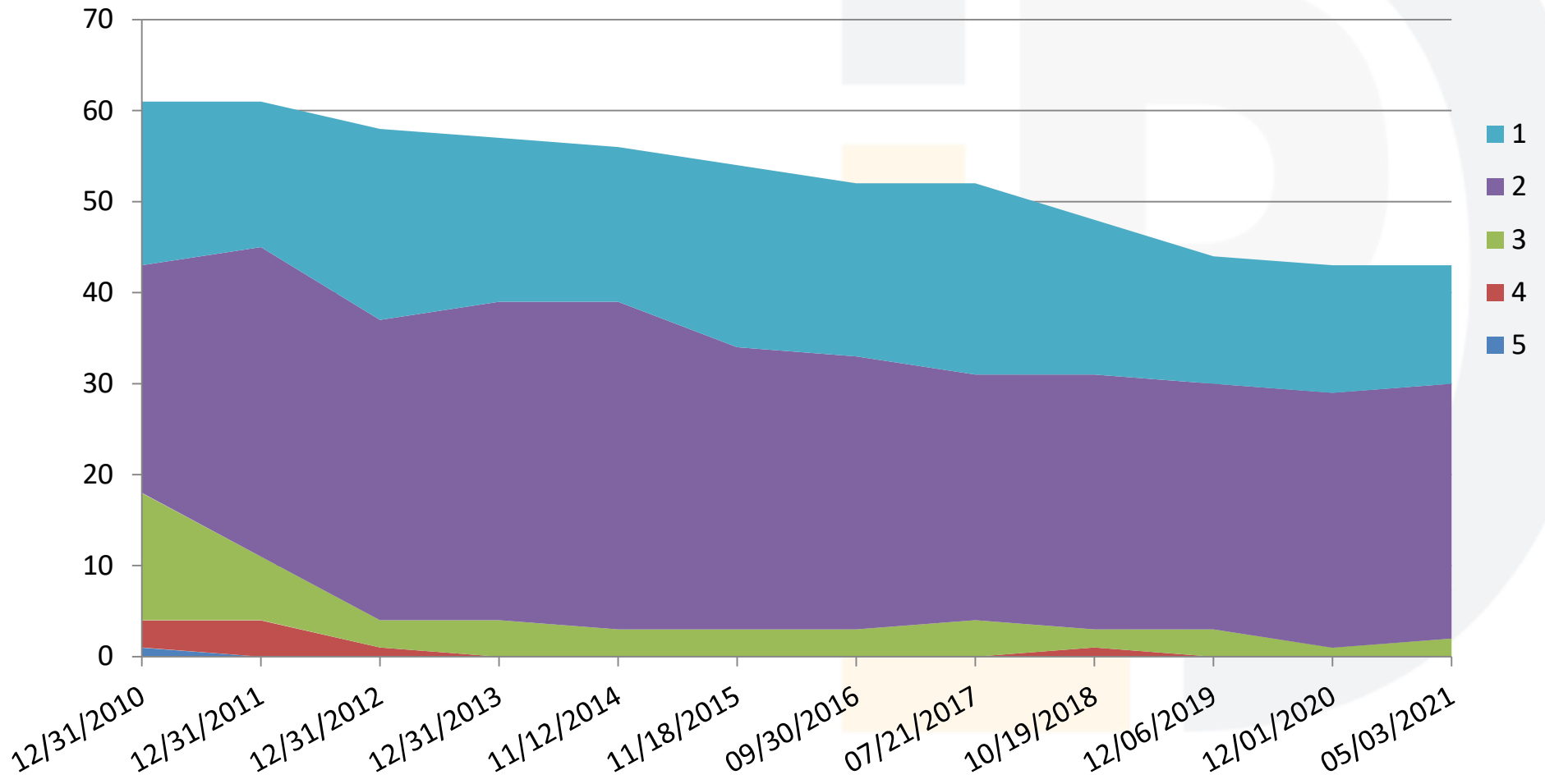
# 2021 BANK TRANSACTIONS

- Branch closure application First PREMIER Bank, Sioux Falls, SD (Cliff Avenue Sioux Falls)
- Branch closure application Great Western Bank, Sioux Falls, SD (Bloomington, MN)
- Loan Production Office application, Great Plains Bank, Eureka, SD (Gettysburg, SD)
- Branch application Reliabank, Estelline, SD (Colton, SD)\*
- Branch application American Bank & Trust, Wessington Springs, SD (Worthington, MN)\*
- Loan Production Office application, Plains Commerce Bank, Hoven, SD (Surprise, AZ)\*

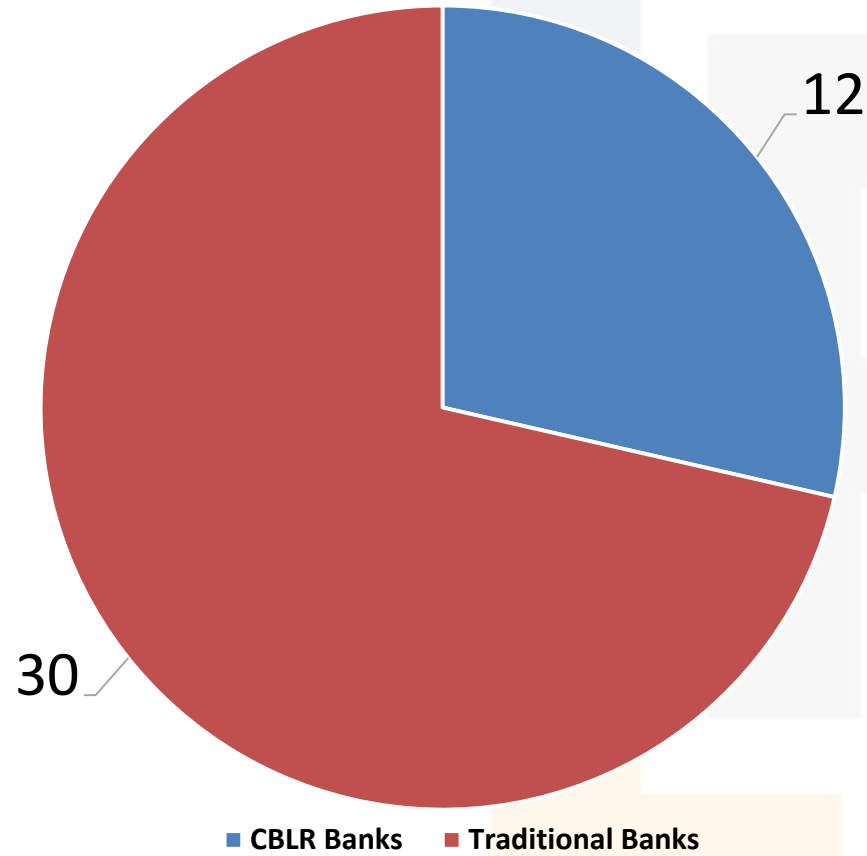
# Number of Banks per Category



# Composite Ratings - Banks

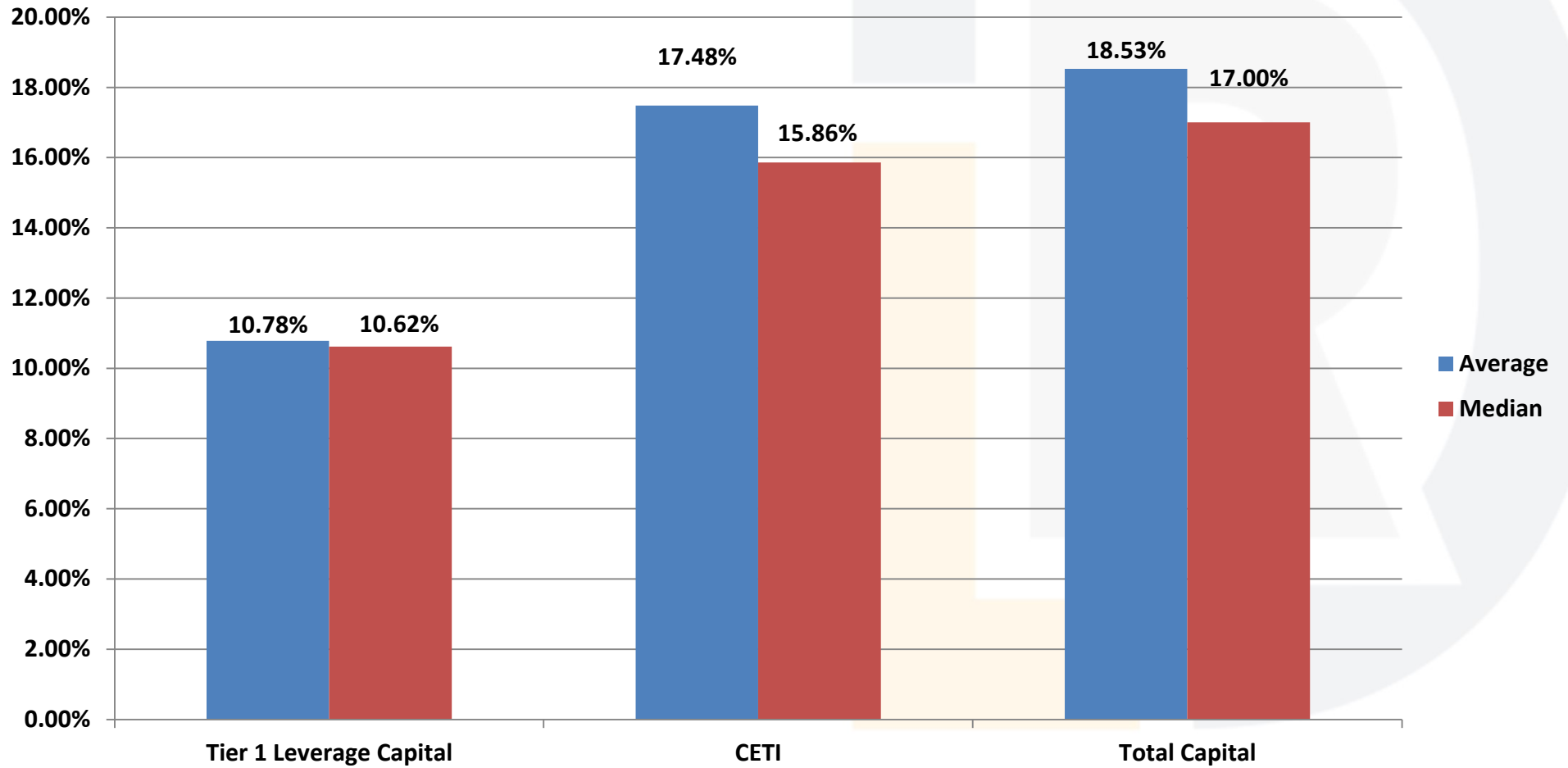


# CBLR Opt-in as of 12-31



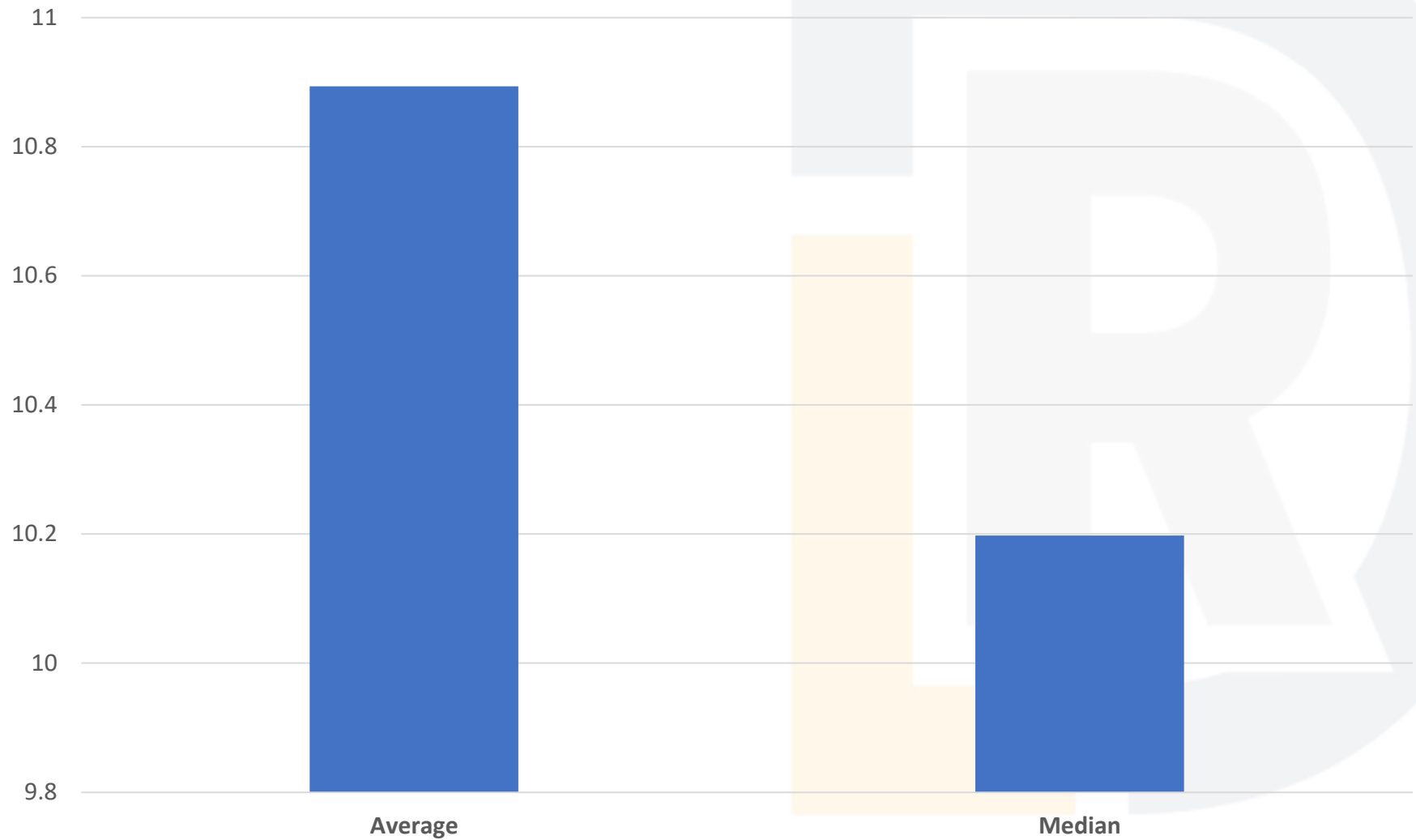


# Capital

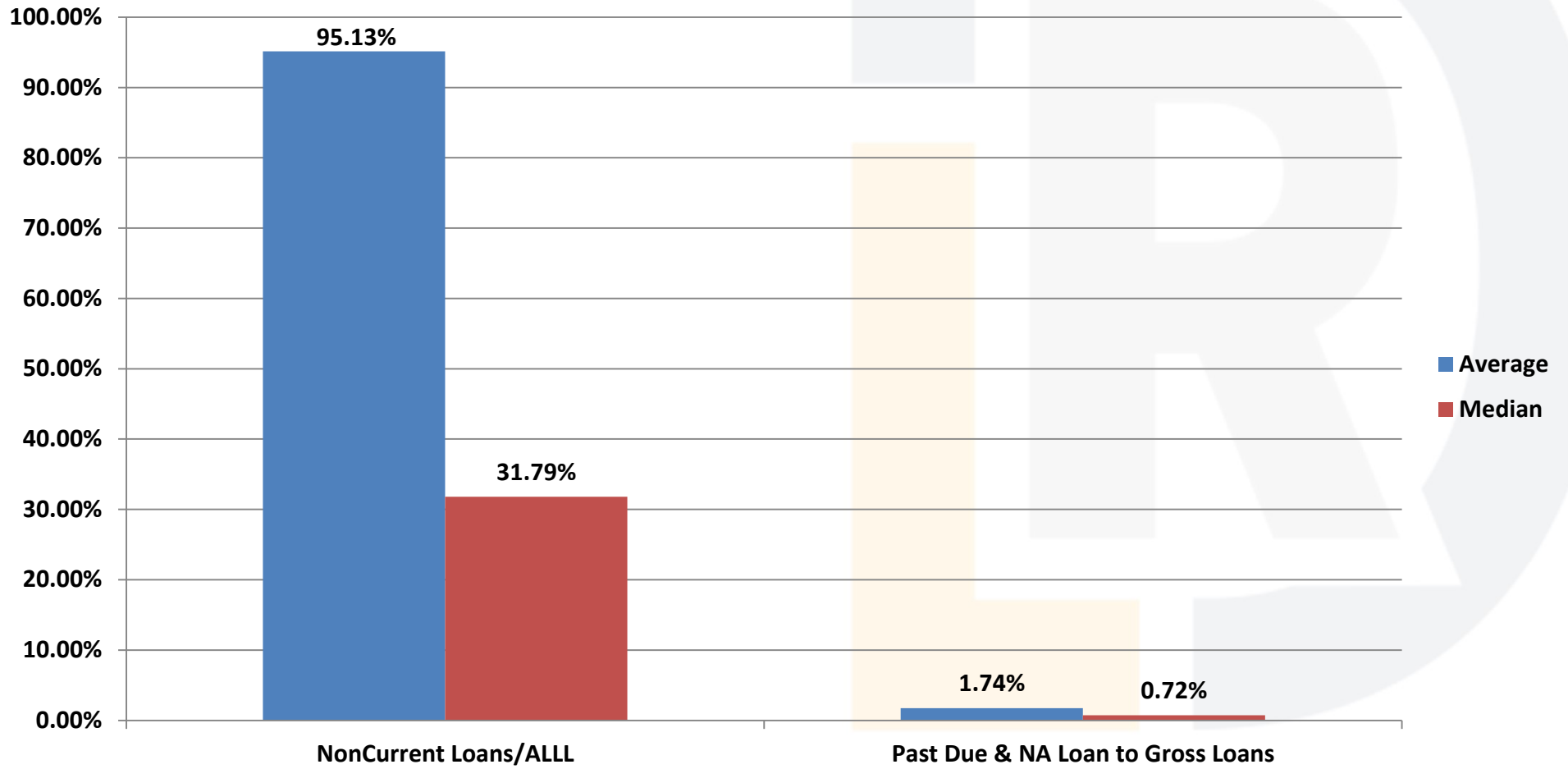


\*Includes all State-chartered banks – 42 charters

# Community Bank Leverage Ratio

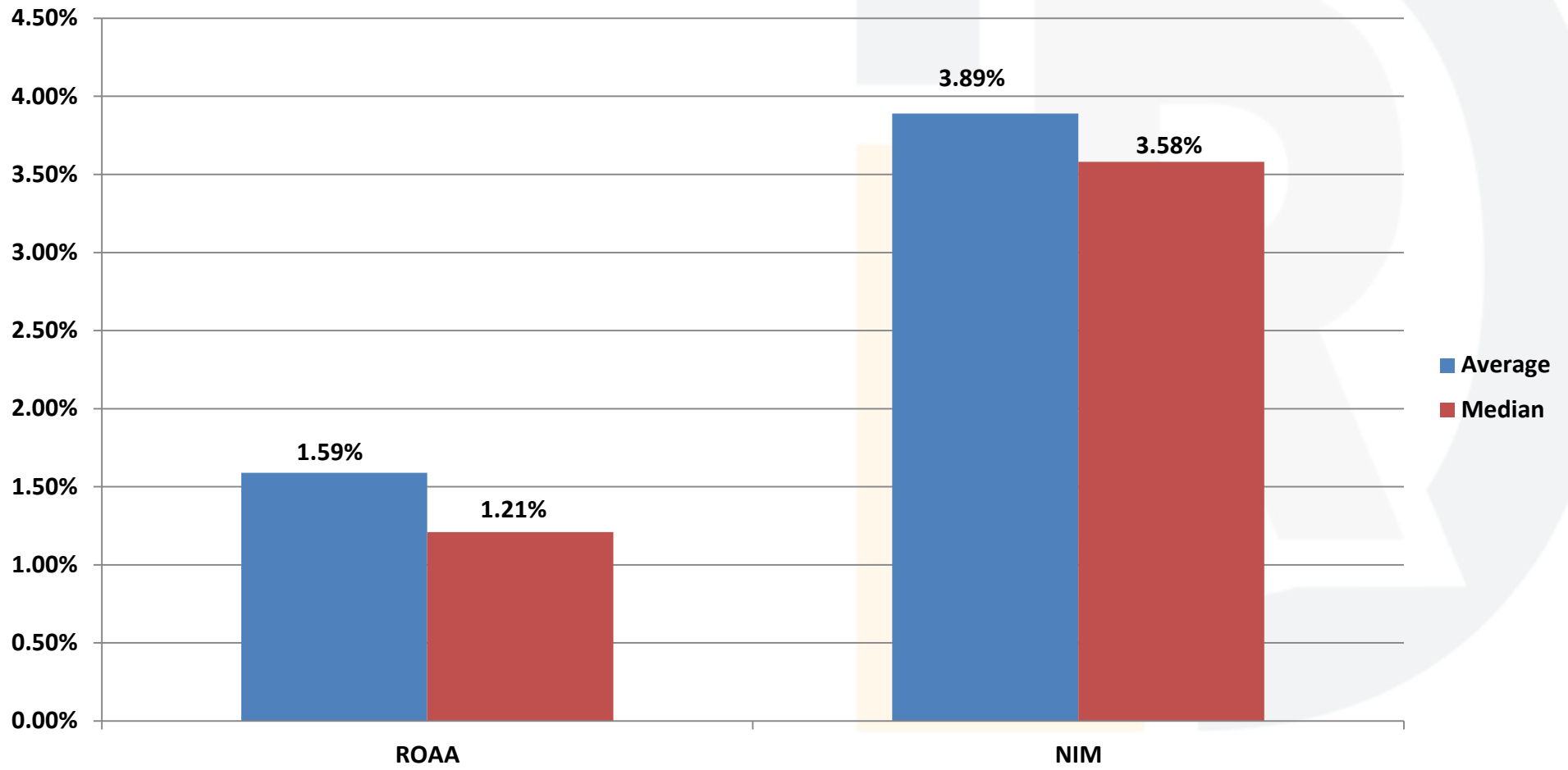


# Asset Quality



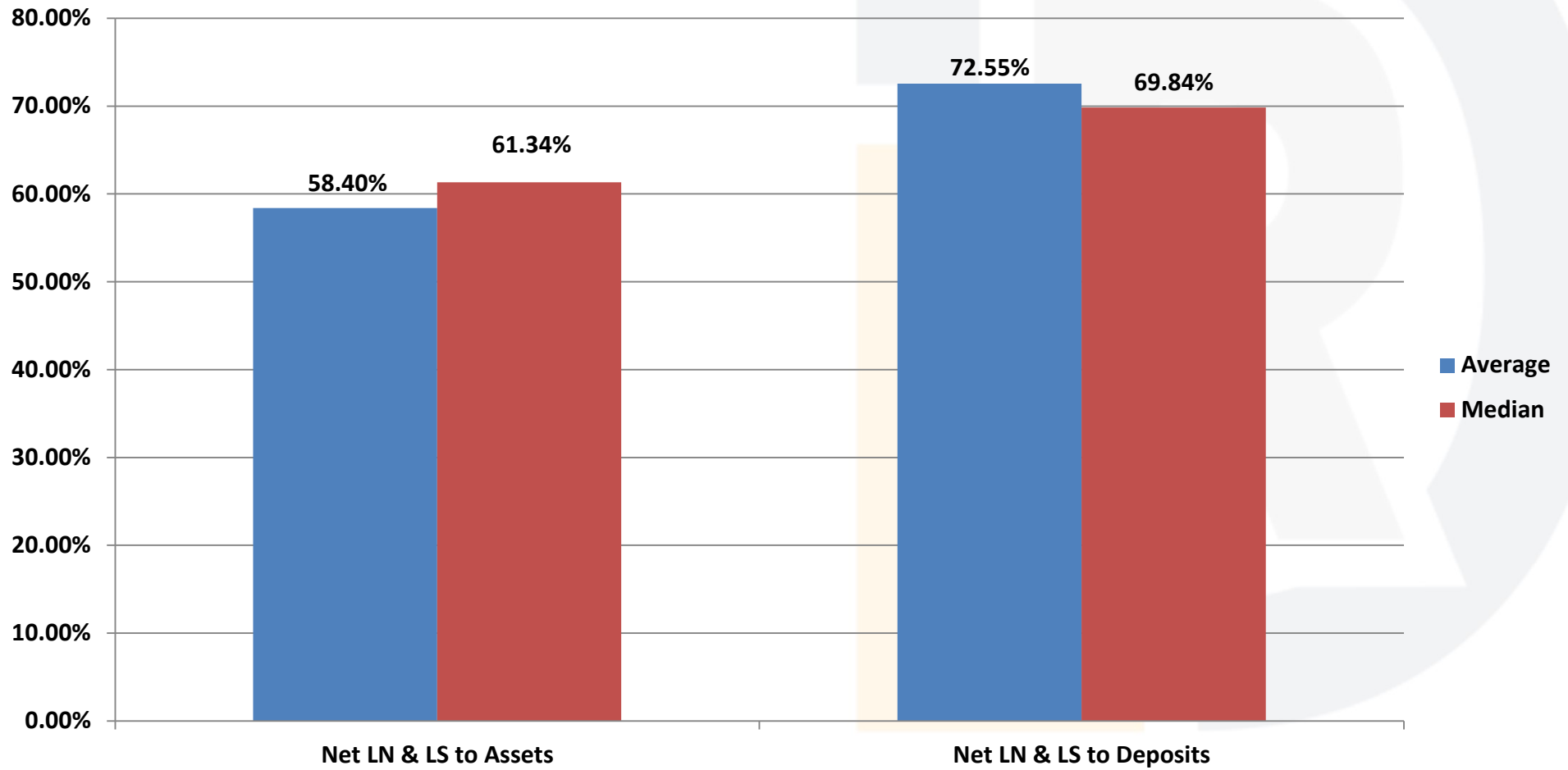
\*Includes all State-chartered banks – 42 charters

# Earnings



\*Includes all State-chartered banks – 42 charters

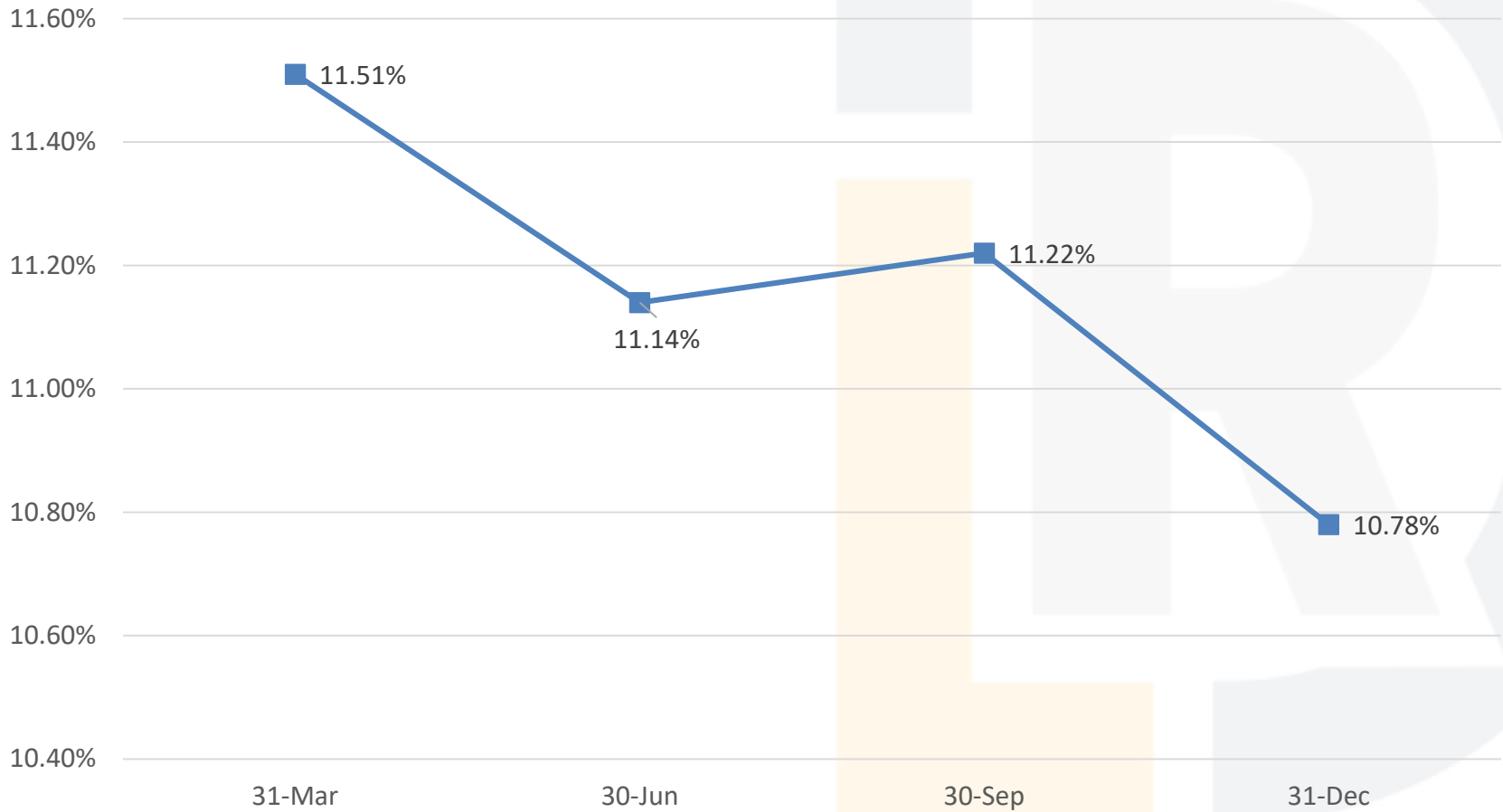
# Loan Volume and Funding



\*Includes all State-chartered banks – 42 charters

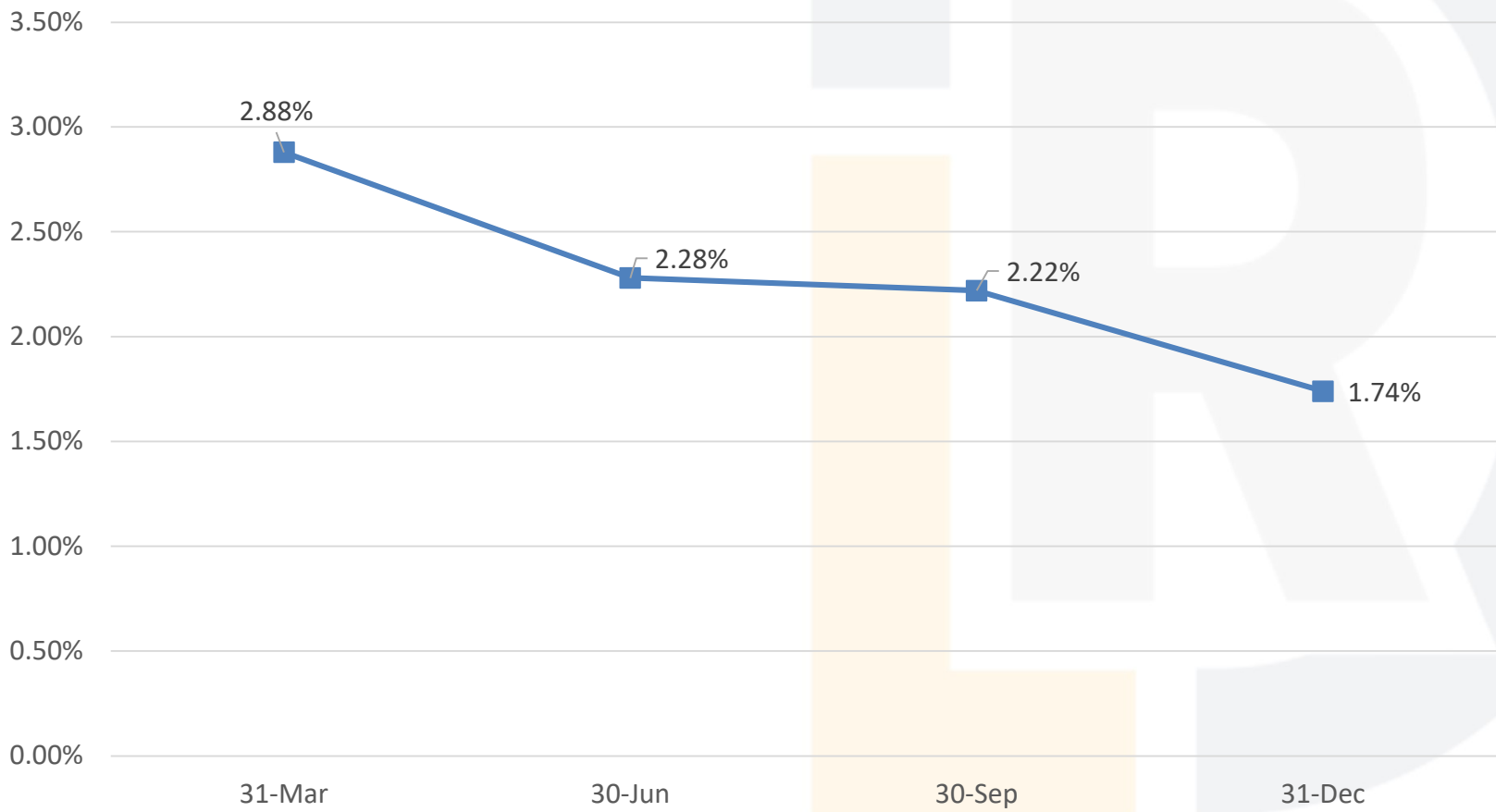
# 2020 Trends

## Tier 1 Leverage Capital



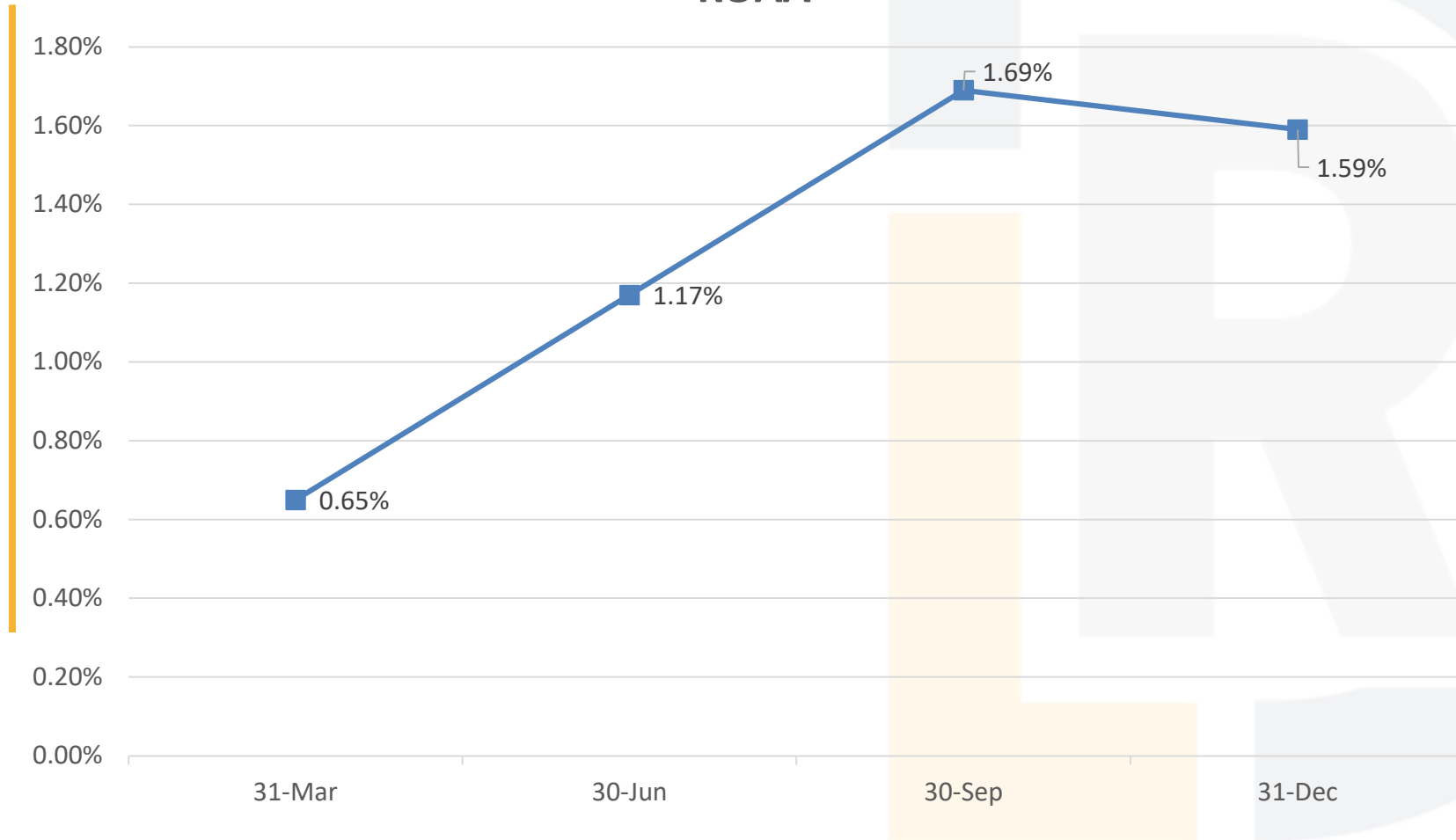
# 2020 Trends

## Past Due & NA Loans to Gross Loans



# 2020 Trends

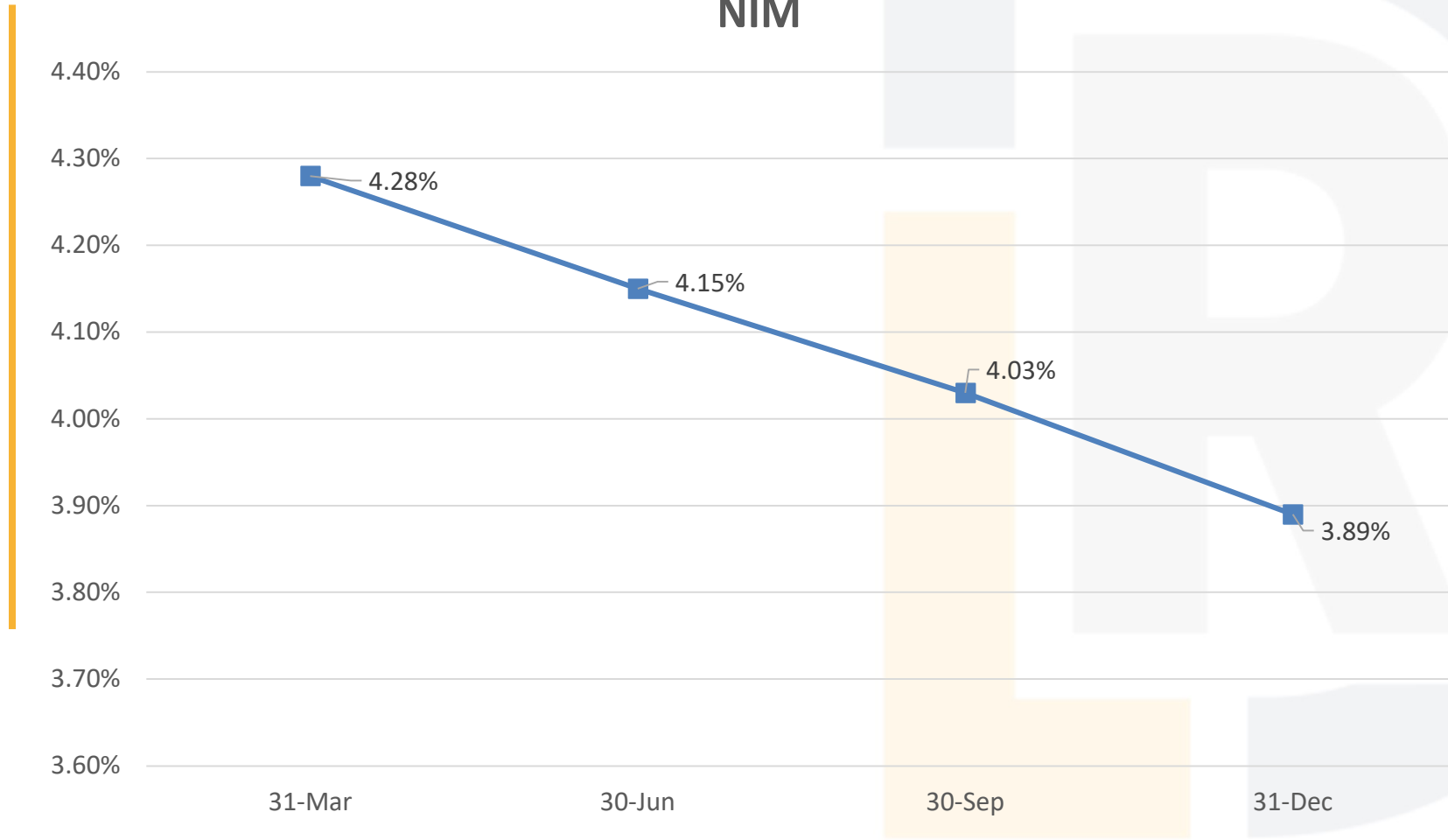
## ROAA





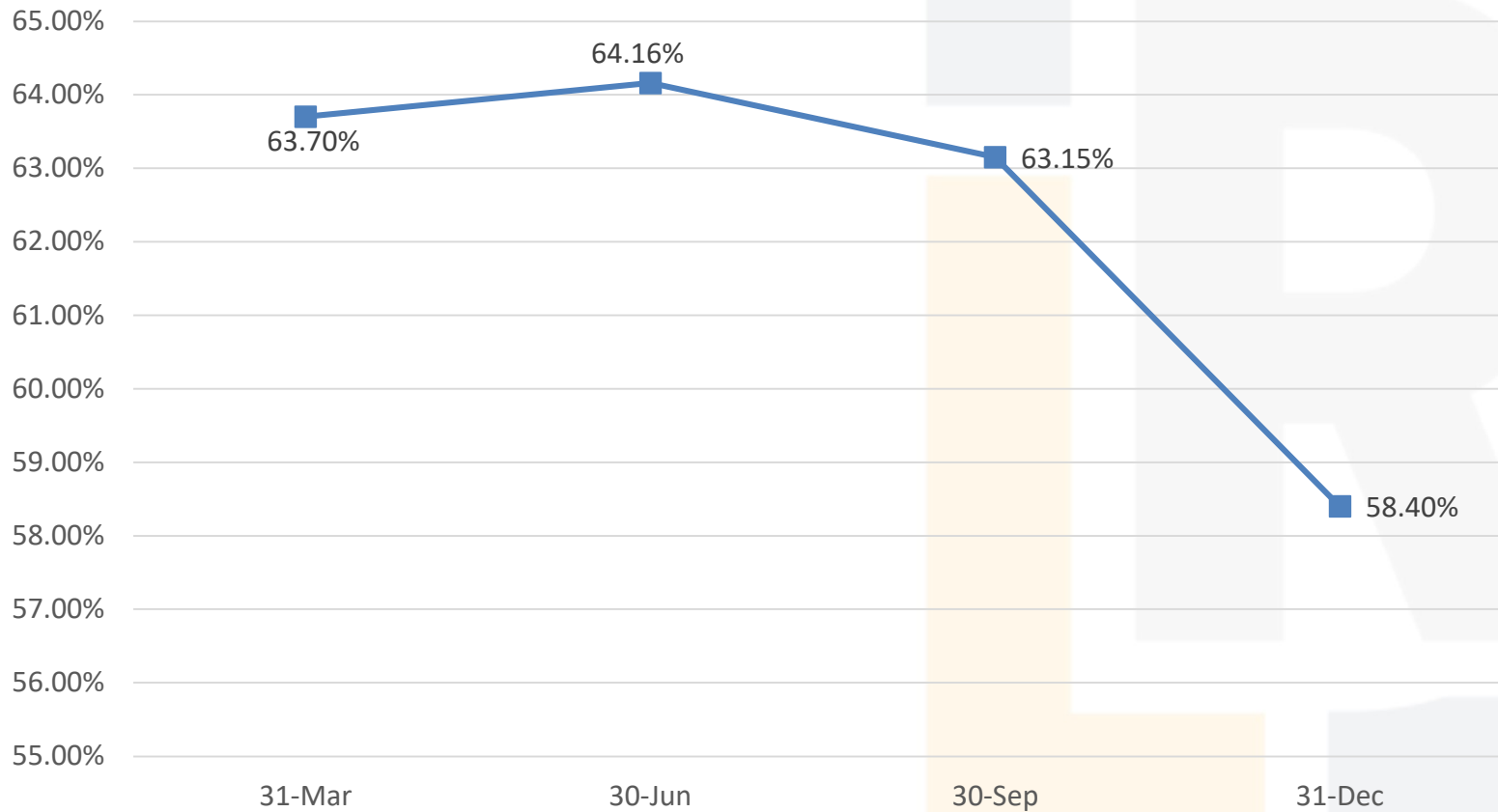
# 2020 Trends

NIM

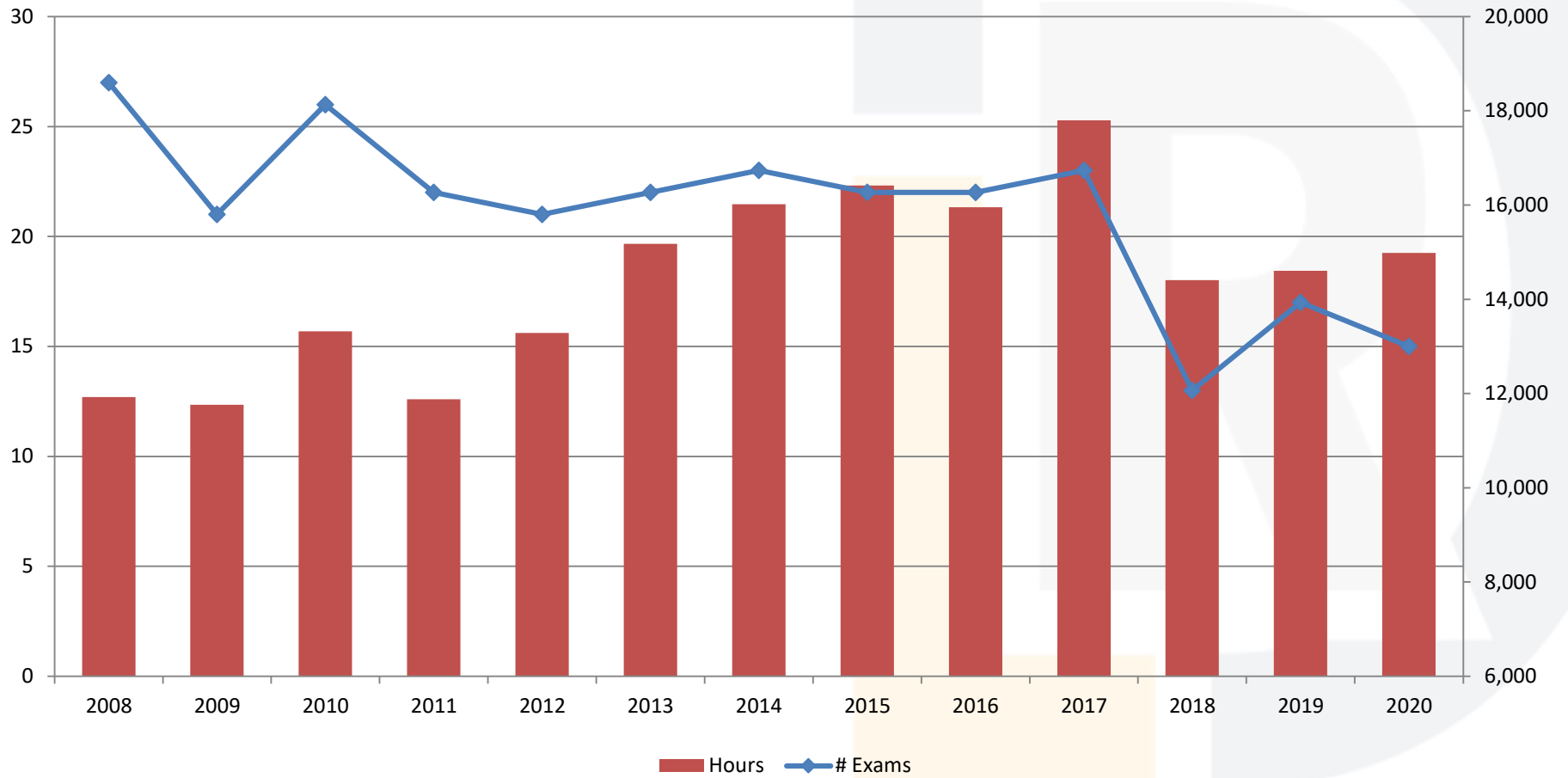


# 2020 Trends

## Net LN & LS to Assets

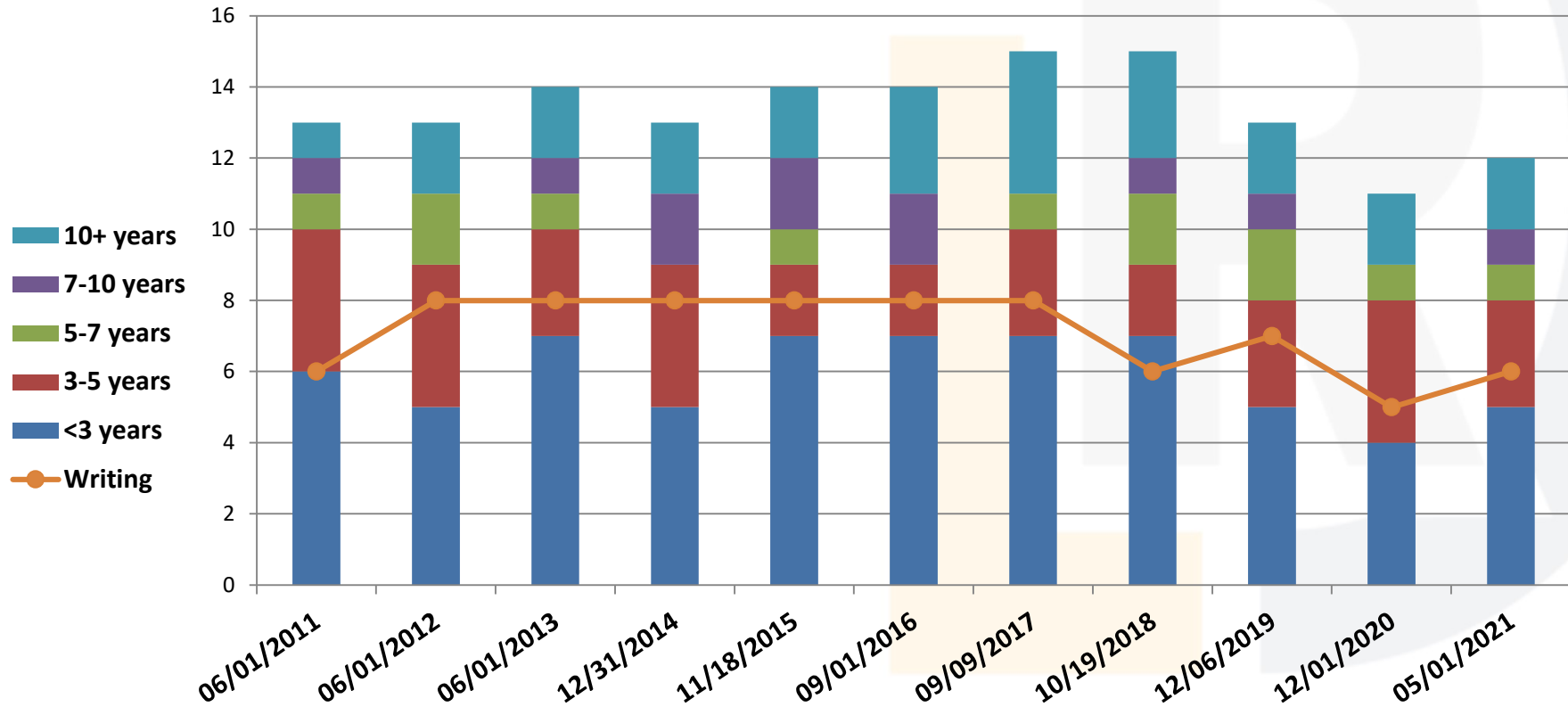


# Bank Examination Hours

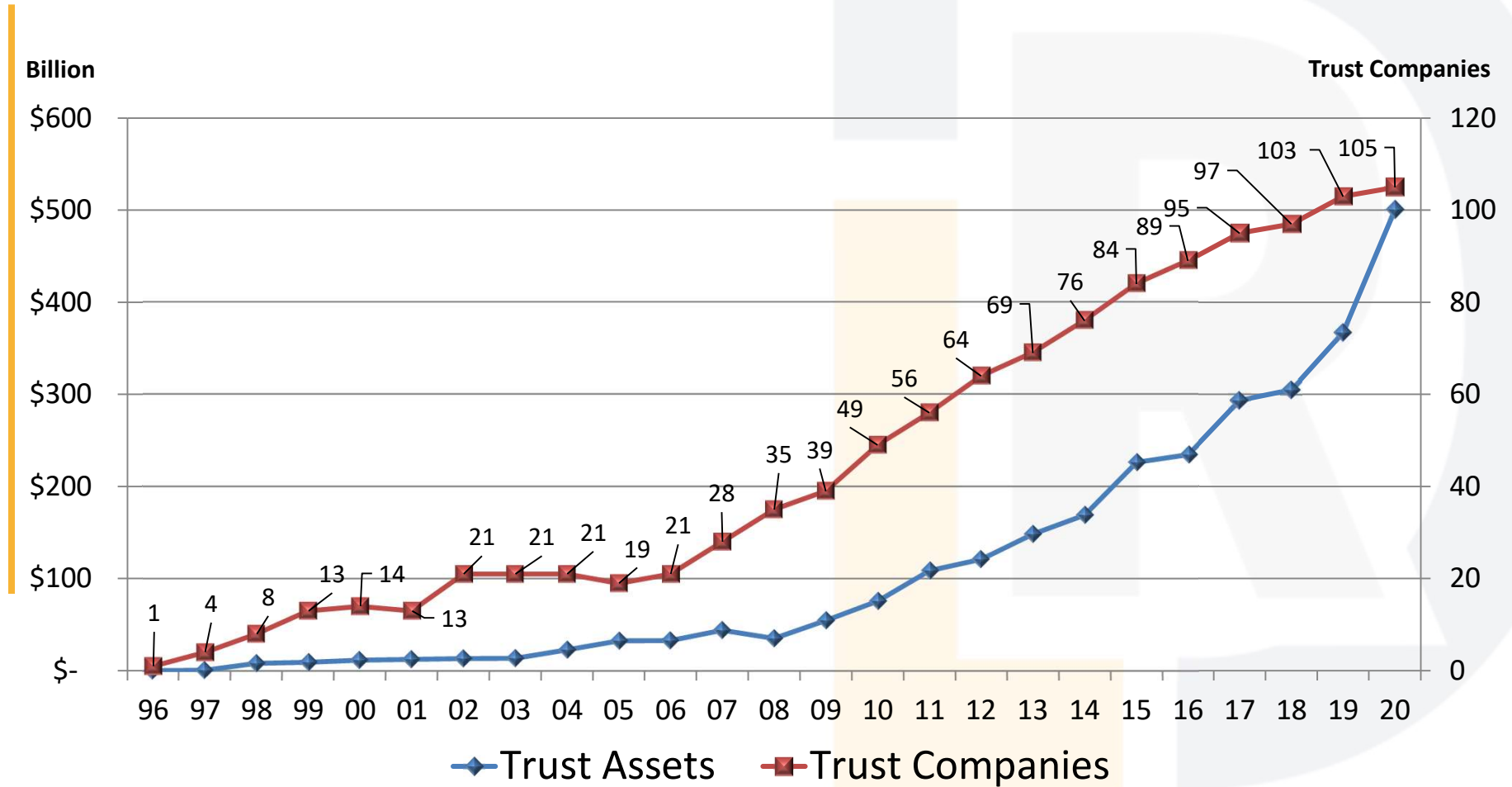


# Bank Examination Staff

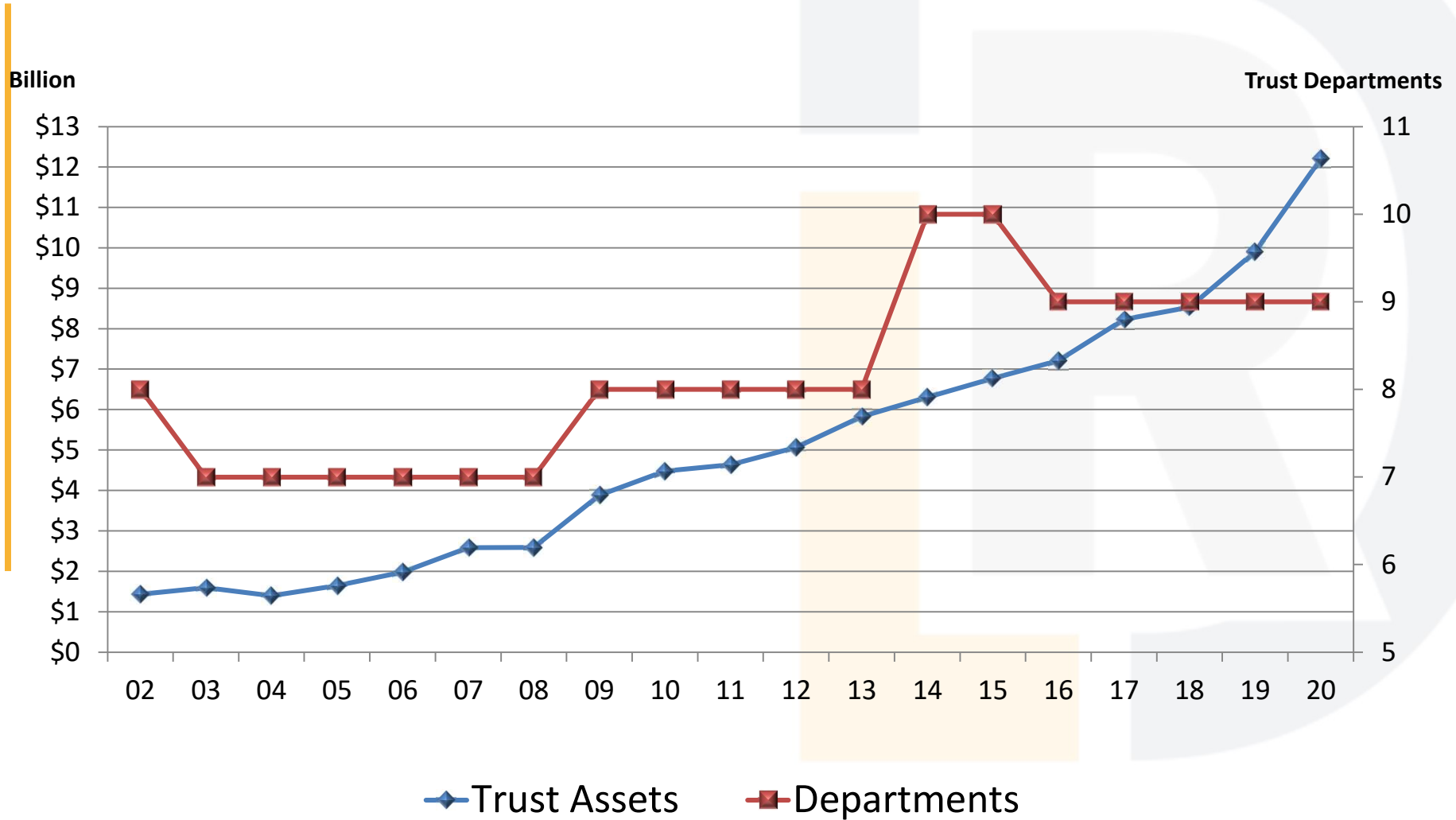
## Banking Staff Tenure



# Trust Company Profile

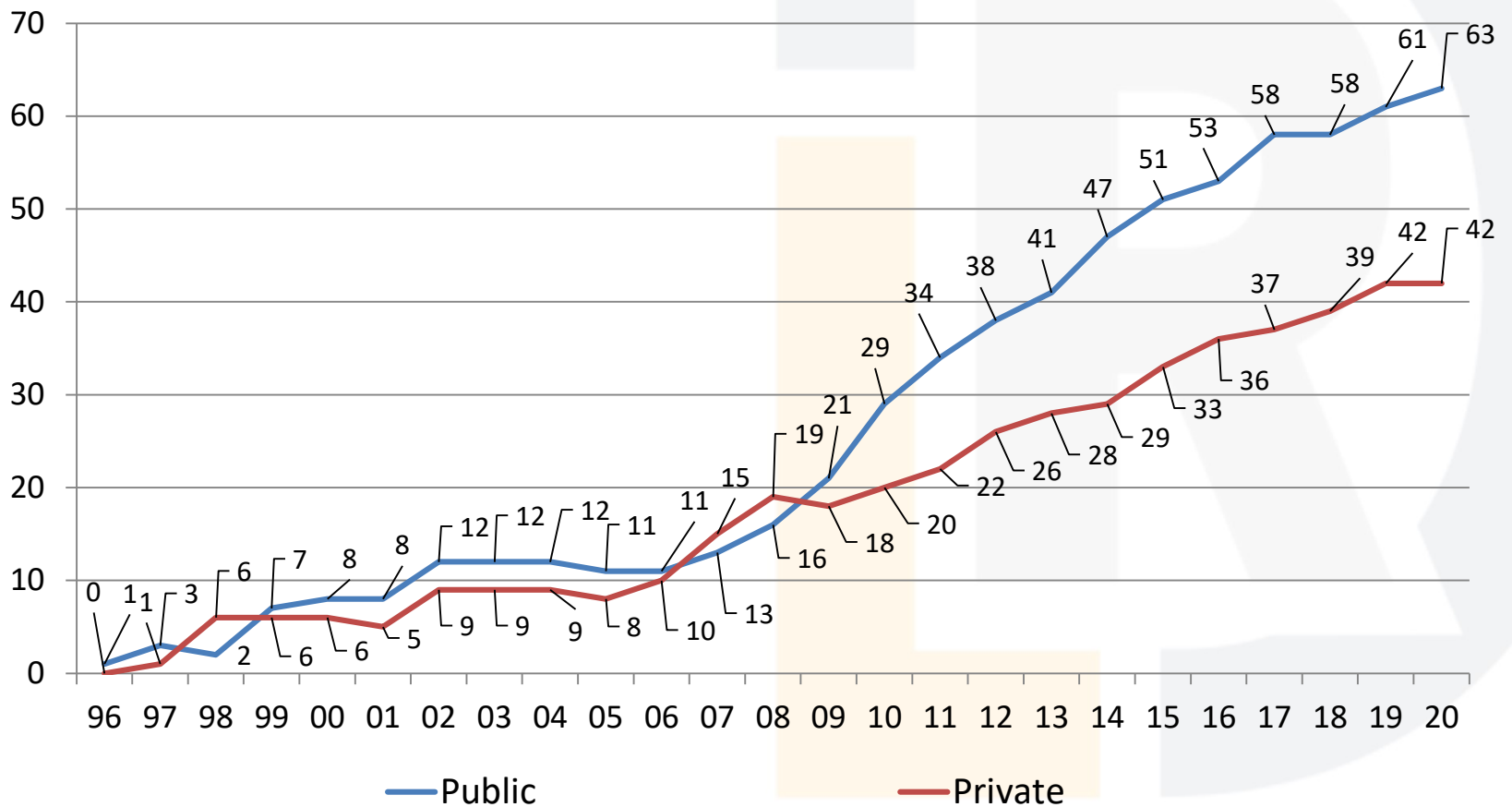


# Trust Department Profile

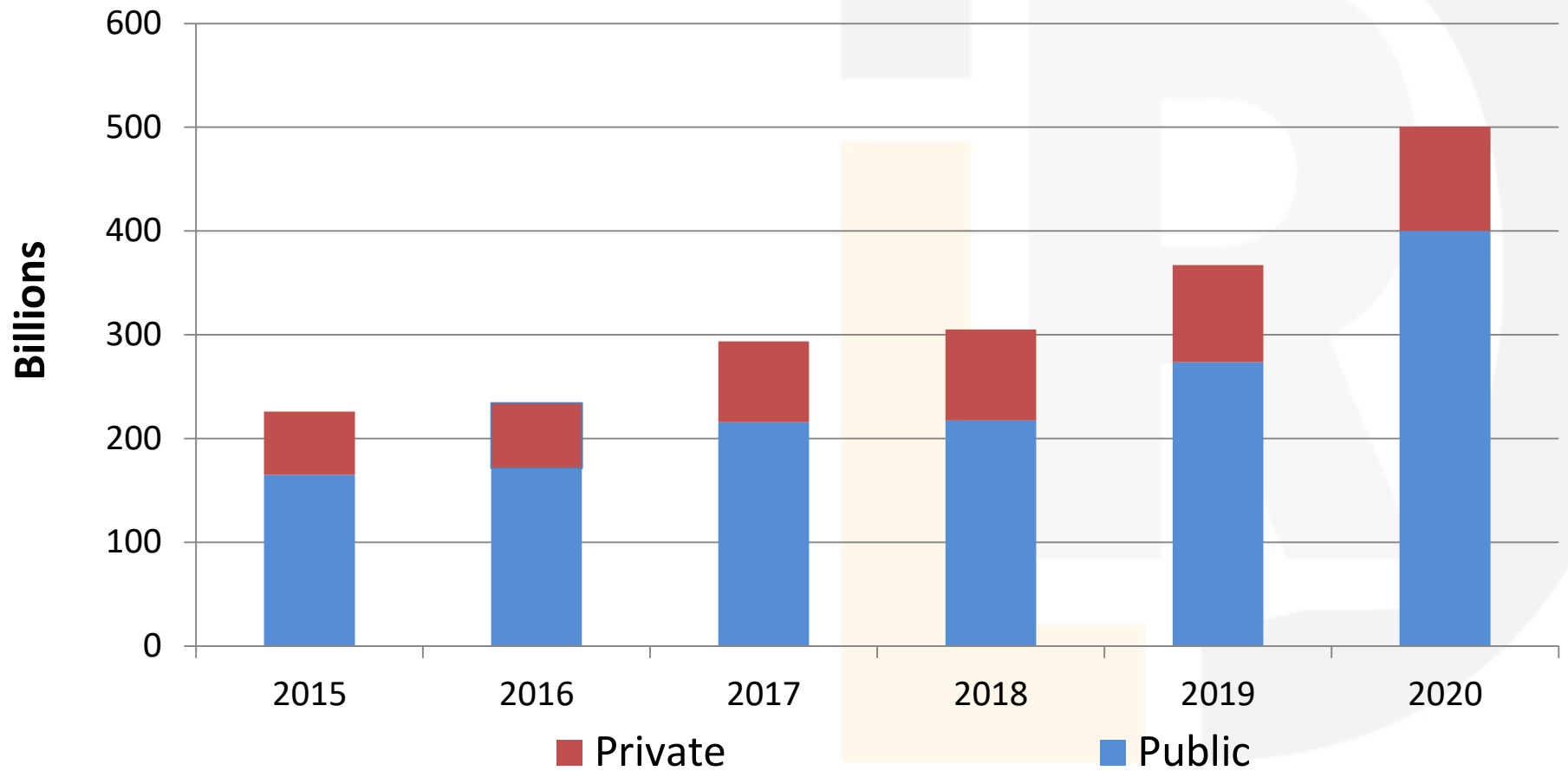


# Public vs. Private Growth Rate

Trust Companies



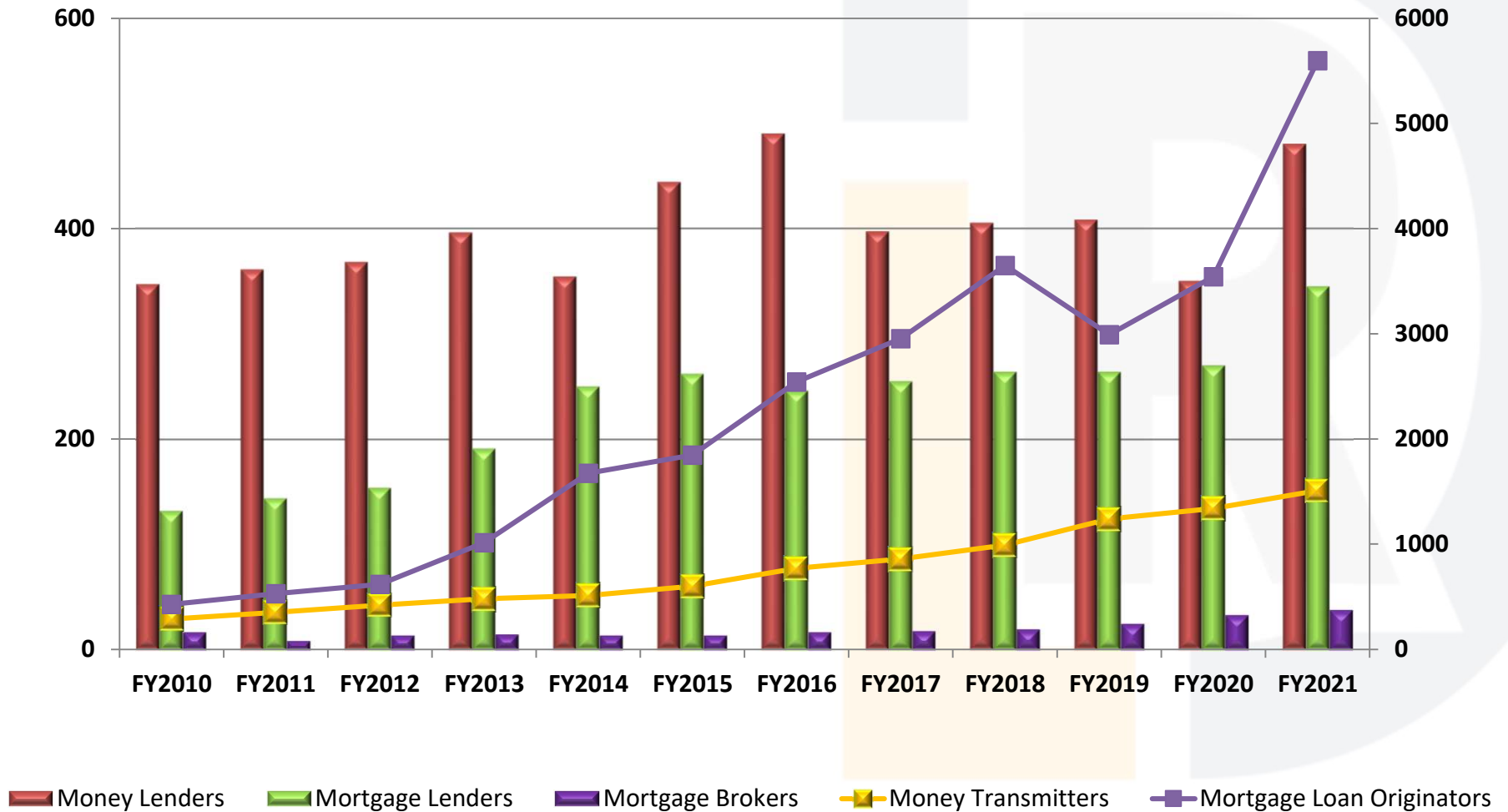
# Public vs. Private Trust Assets





# SD Licensee Profile

Total # Regulated Licensees – 6,610



MLO's on right axis

# Licensee Examination Efforts

- Mortgage
  - Continue to participate in multistate exams
  - Adopted CSBS' State Examination System (SES) in 2020
- Money Lender
  - Continue exams on regular intervals
  - Focus on compliance with BSA/AML laws
- Money Transmitter
  - Participating on multistate exams
  - 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. 51<sup>st</sup> Street, Suite 102

Sioux Falls, SD 57105

# Wrap UP

- Questions?

