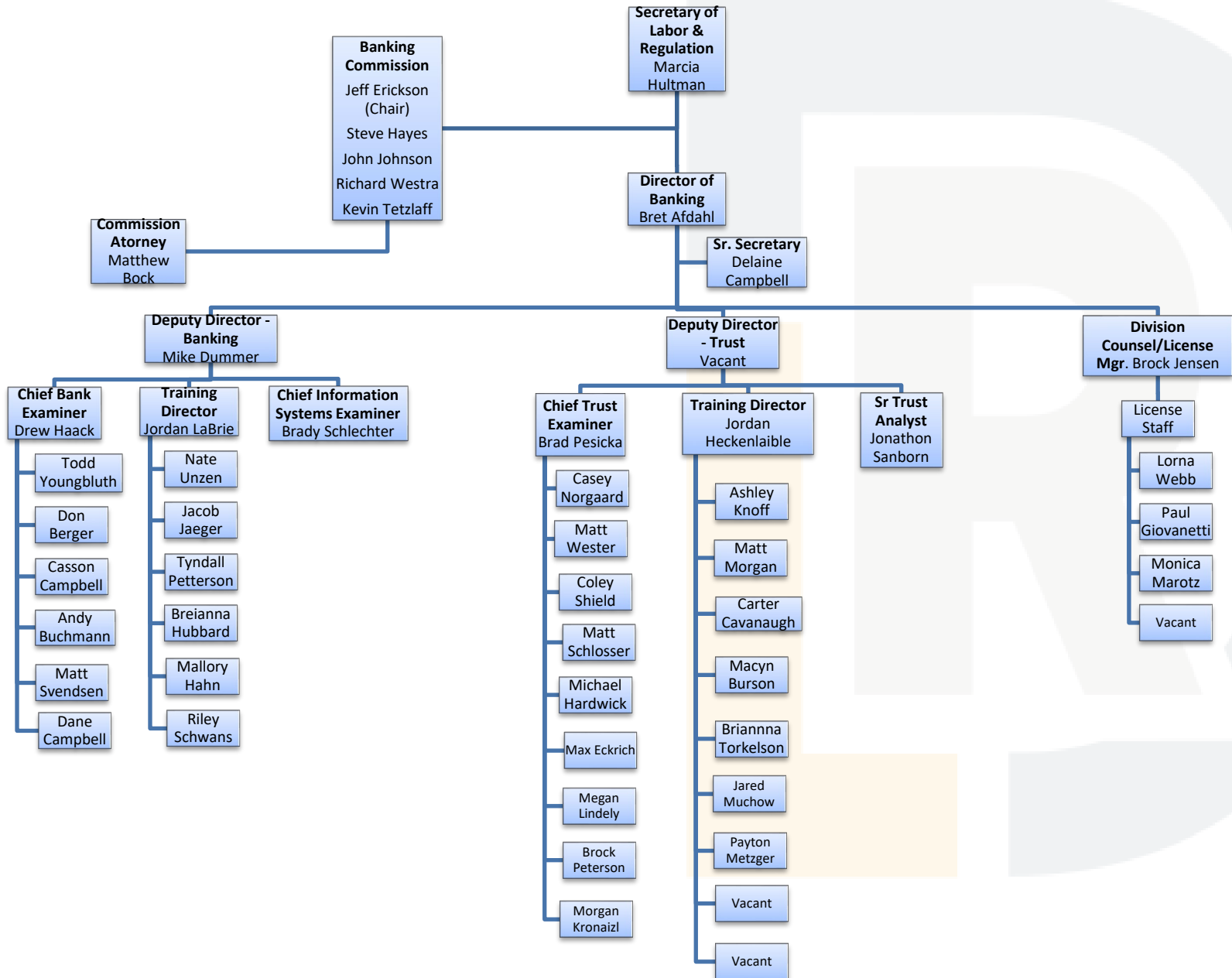




SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF BANKING INDUSTRY OVERVIEW

Division Organizational Chart



General Information

- State Chartered Banks: 39
- Total Assets: \$25,714,368,000
 - Largest Bank: First Bank & Trust, Brookings (\$4,684,374,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$21,638,000)
 - Average Asset Size: \$659,343,000
 - Median Asset Size: \$202,948,000

Institution Overview



Analytics and Research

State Chartered Bank Overview

South Dakota

At a Glance

	2024Q4	2023Q4	2022Q4	2021Q4	2020Q4
Total Assets (millions)	25,714	24,686	22,783	35,073	32,490
Institutions (#)	39	39	41	42	42
Count of New Institutions (<3 Years)	0	0	0	0	0
Institution (# - YoY Change)	0	(2)	(1)	0	(2)
Institution is Subchapter S	24	24	25	26	26

2024Q4 Breakdown by Asset Categories

	Institutions (#)	Total Assets (millions)
Up to \$50 Million	5	159
\$50 Million to \$100 Million	8	531
\$100 Million to \$300 Million	11	1,967
\$300 Million to \$1 Billion	8	4,291
\$1 Billion to \$2 Billion	4	6,293
\$2 Billion to \$10 Billion	3	12,473
Total	39	25,714

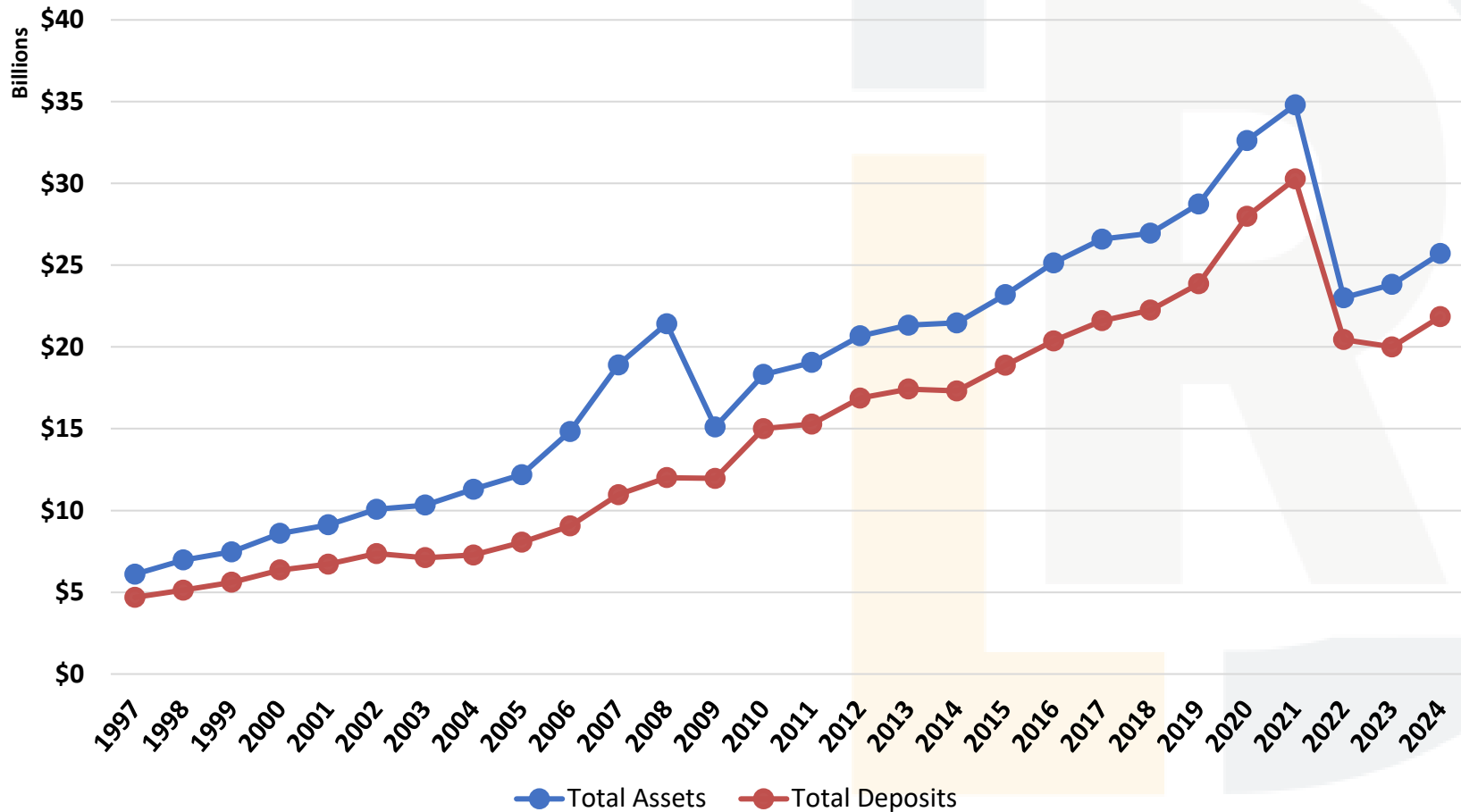
State's National Rank

29
By # of Institutions

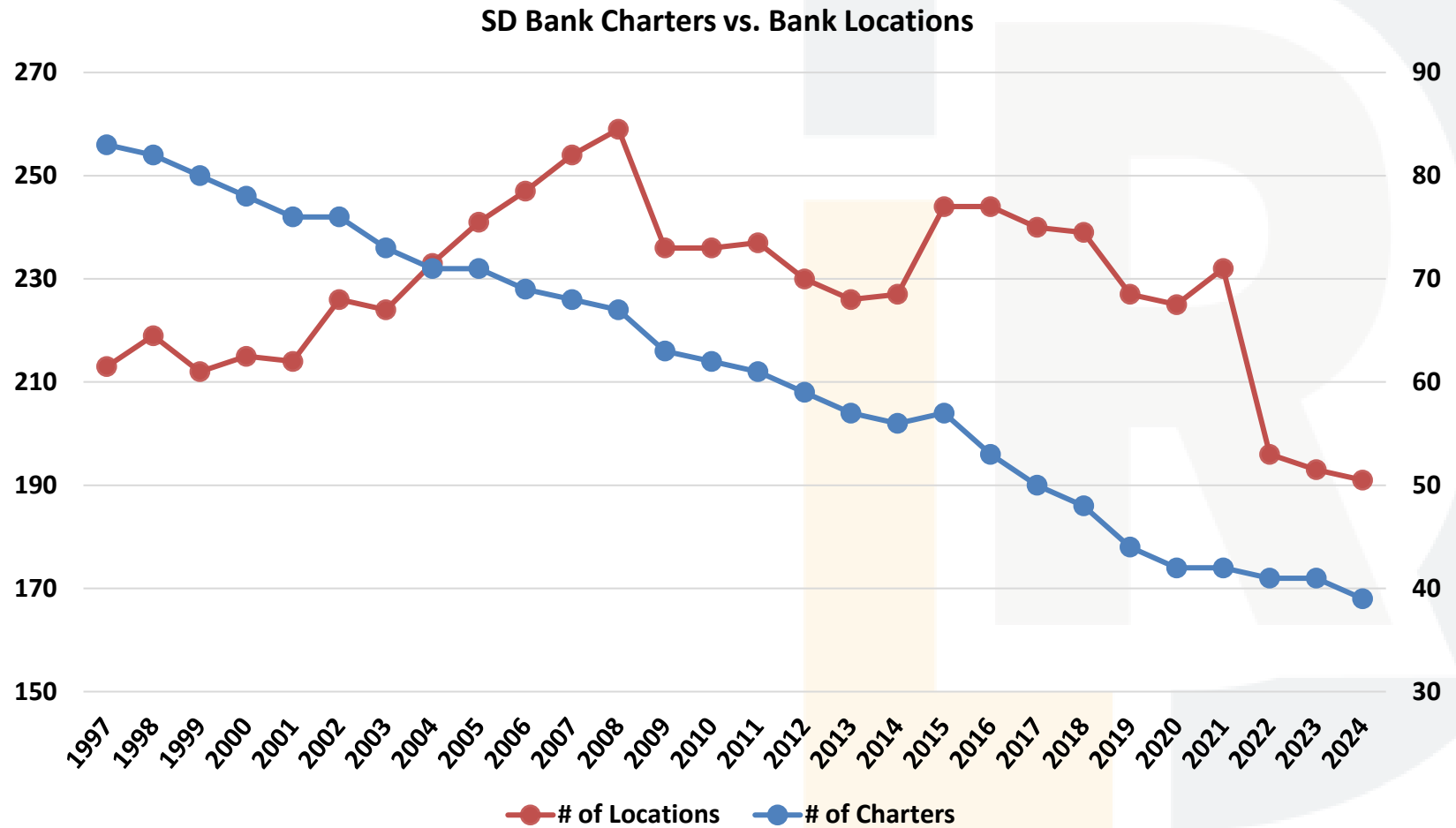
44
By Total Assets

SD Banking Profile

Total Assets vs. Total Deposits



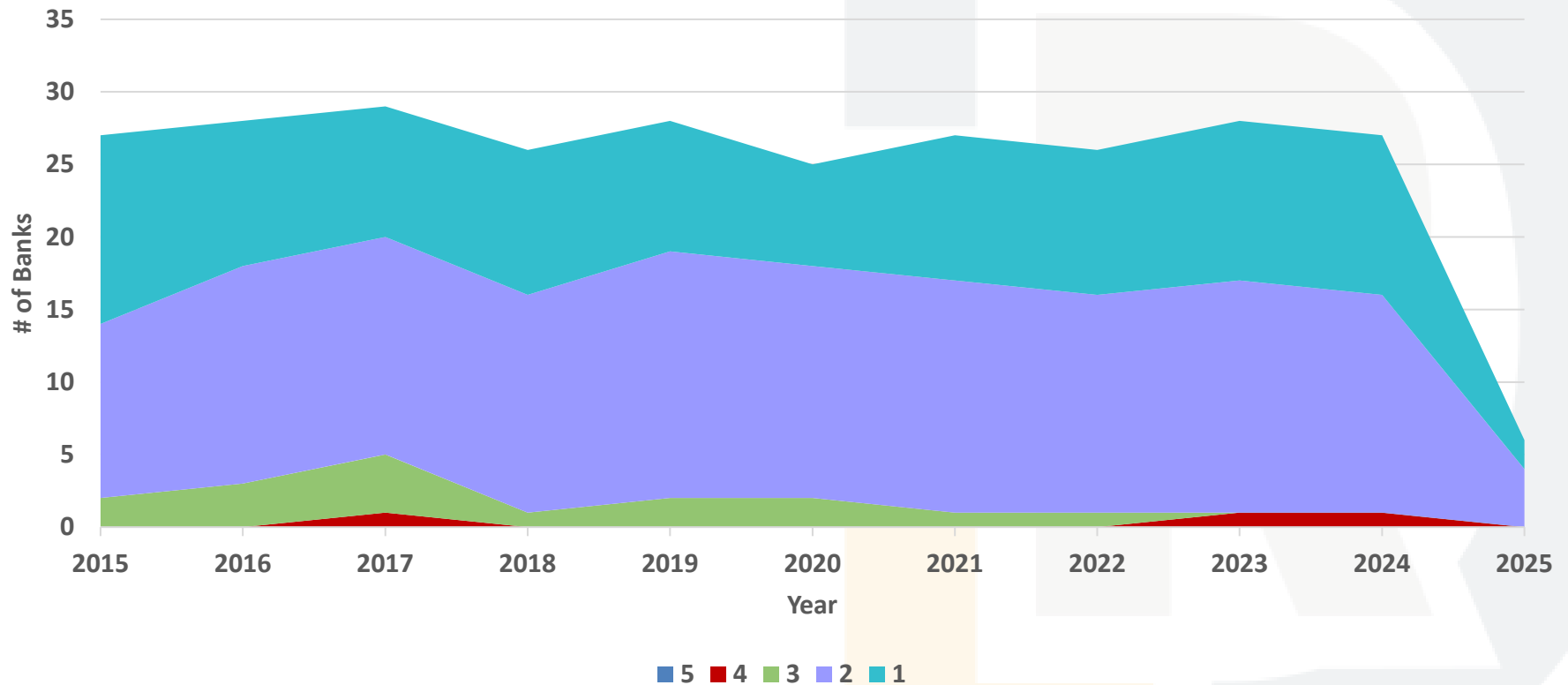
SD Banking Profile



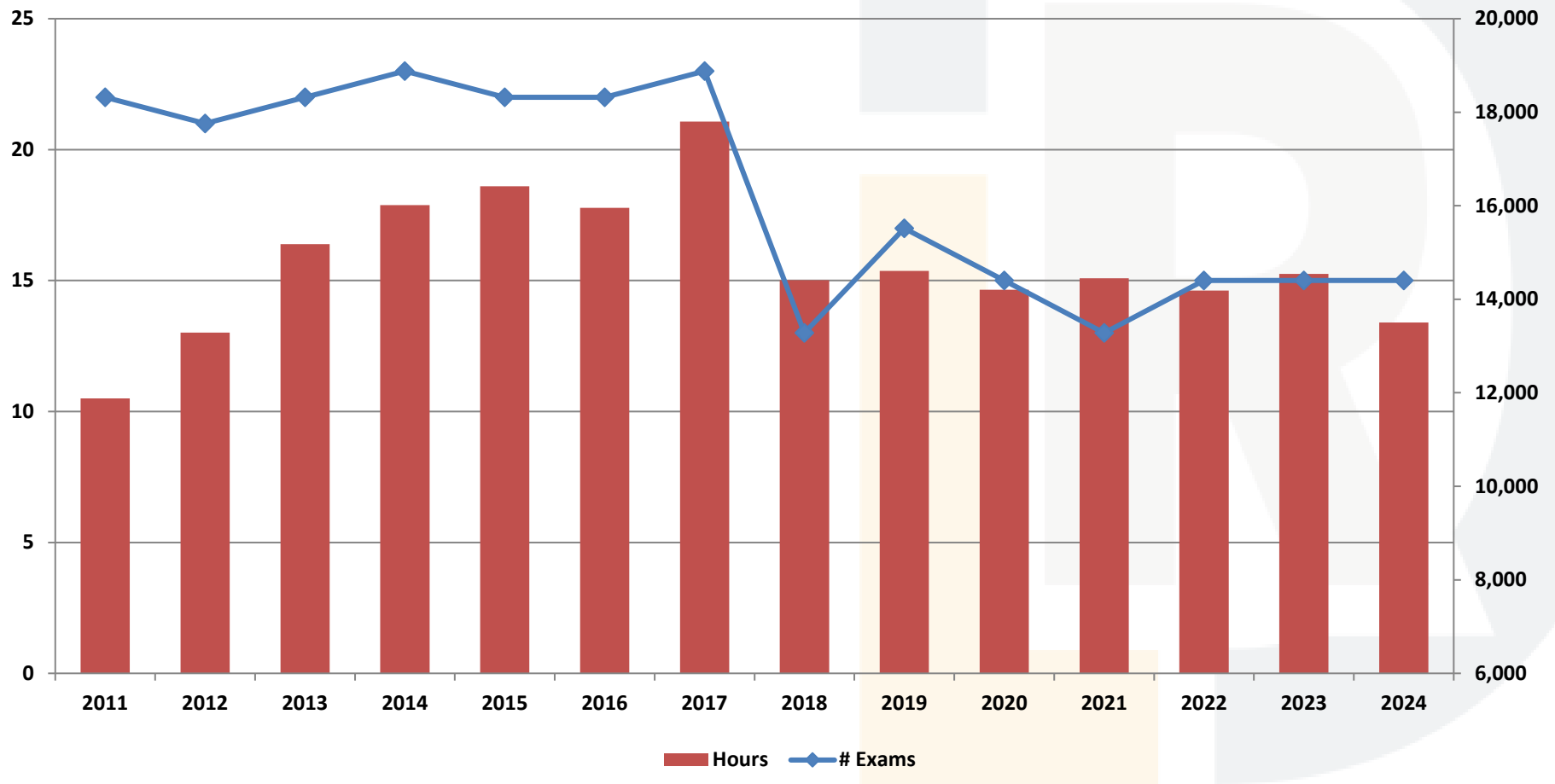
2025 Bank Applications

- American Bank & Trust – relocate Tea, SD branch
- American Bank & Trust – Sioux Falls, SD branch

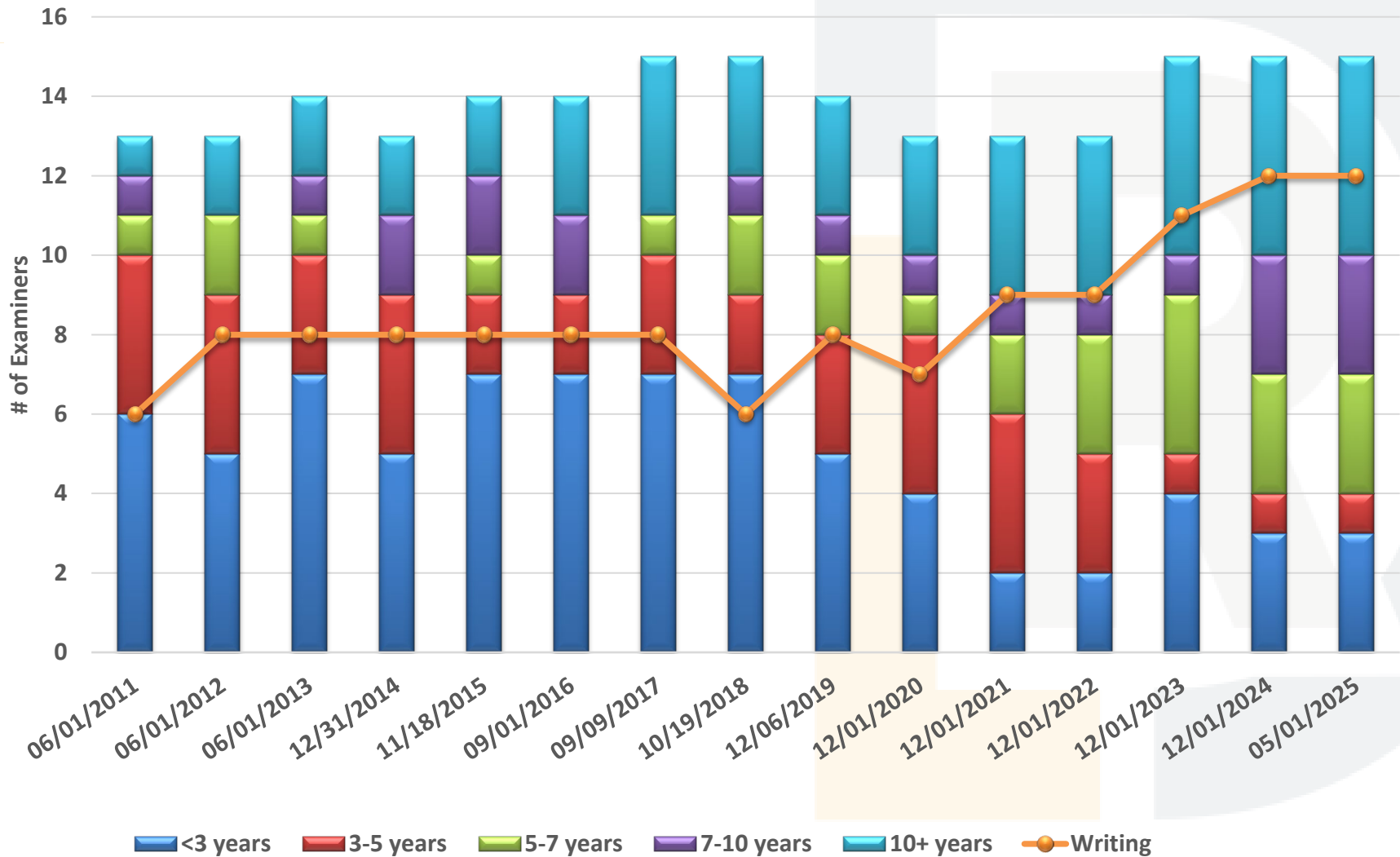
Composite Ratings assigned by year



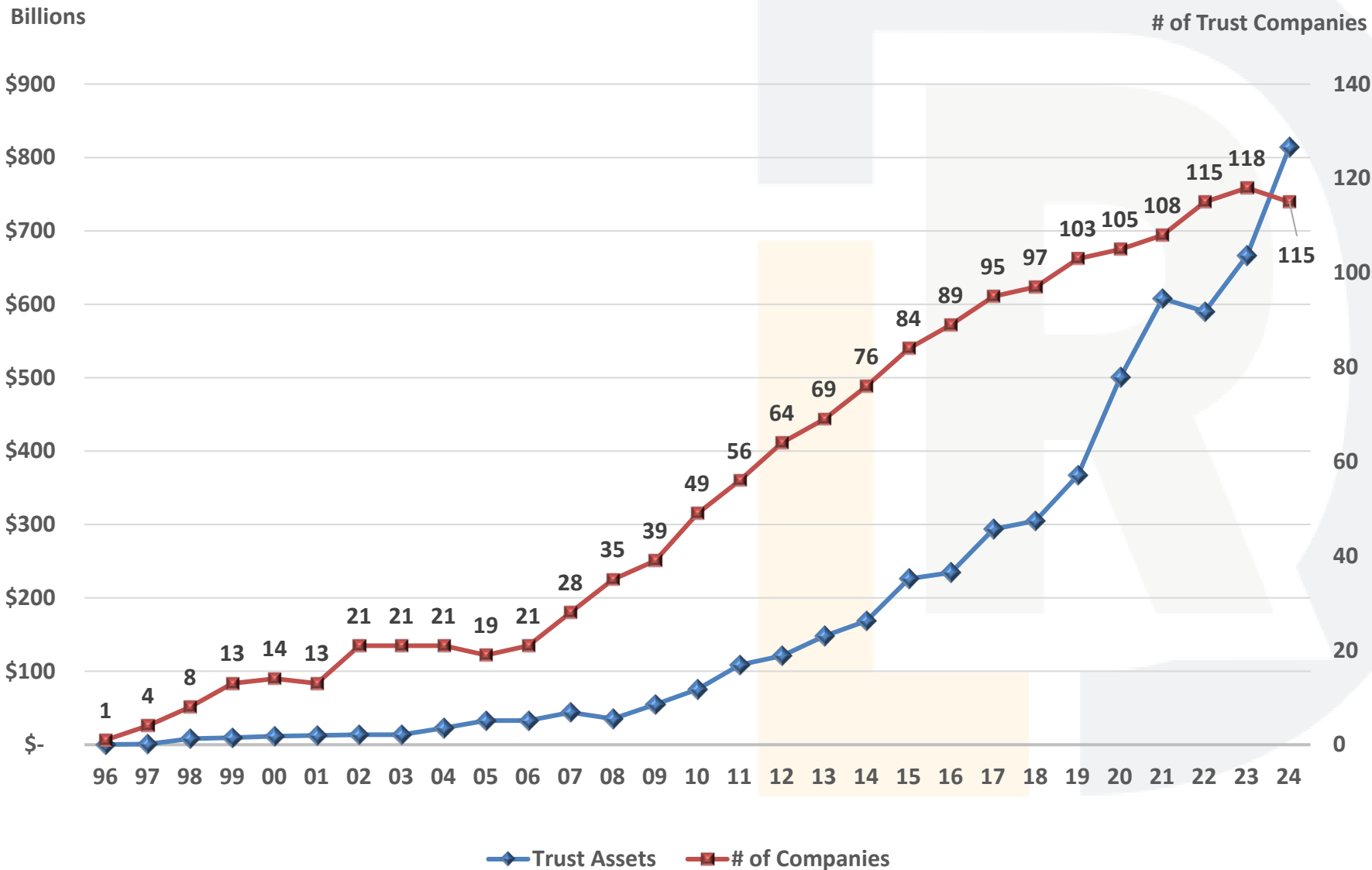
Bank Examination Hours



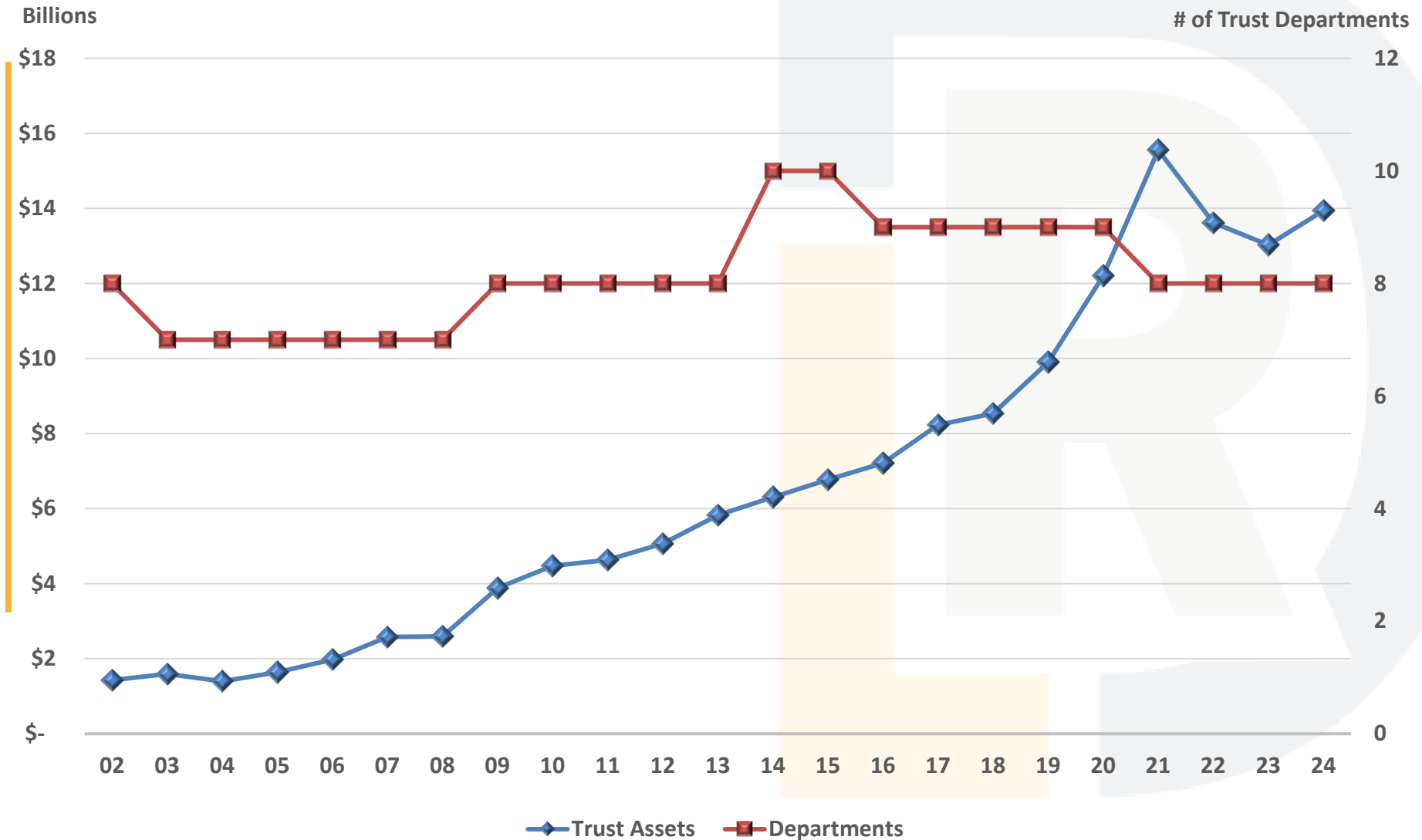
Bank Examination Staff



Trust Company Profile

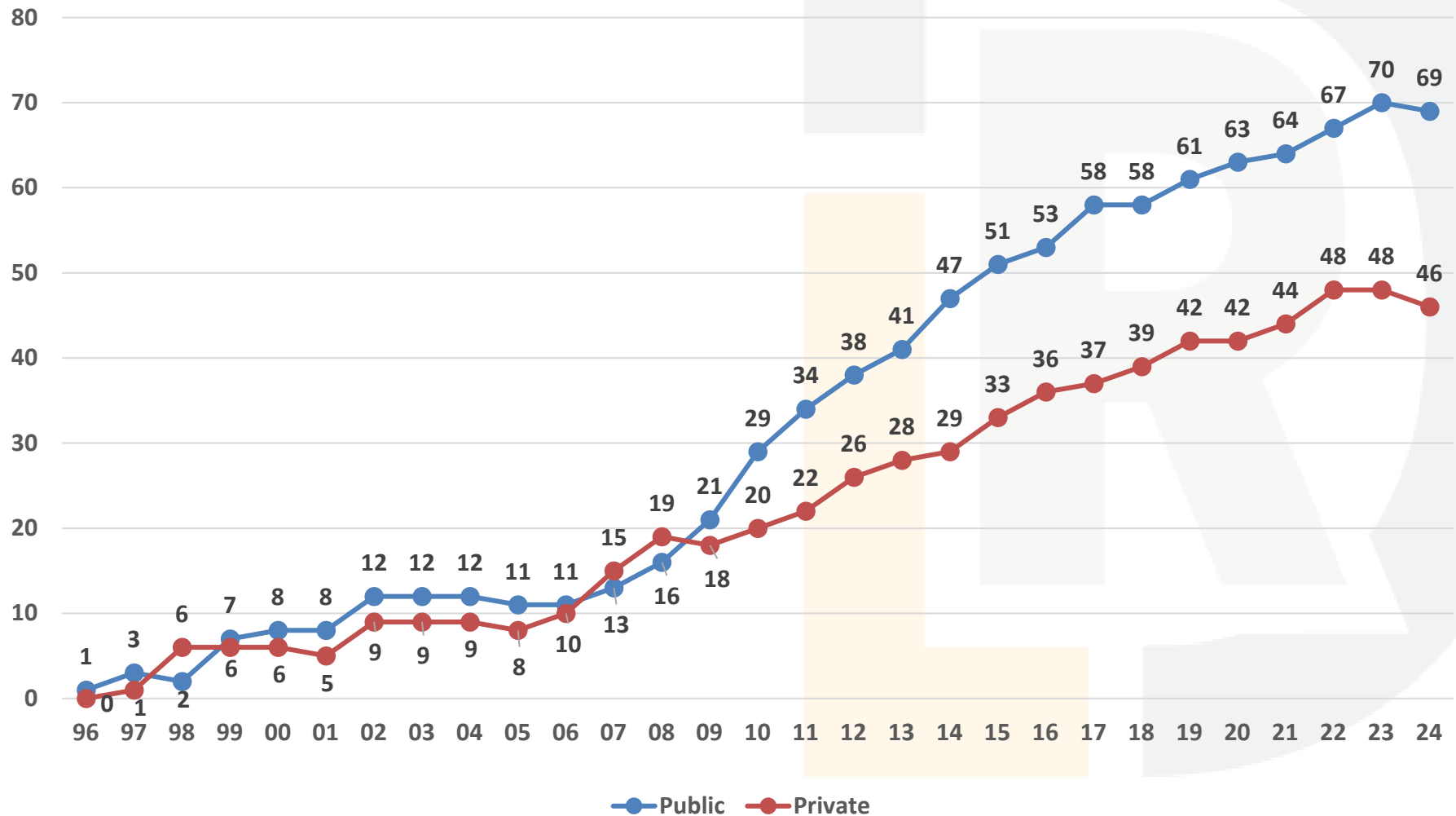


Trust Department Profile



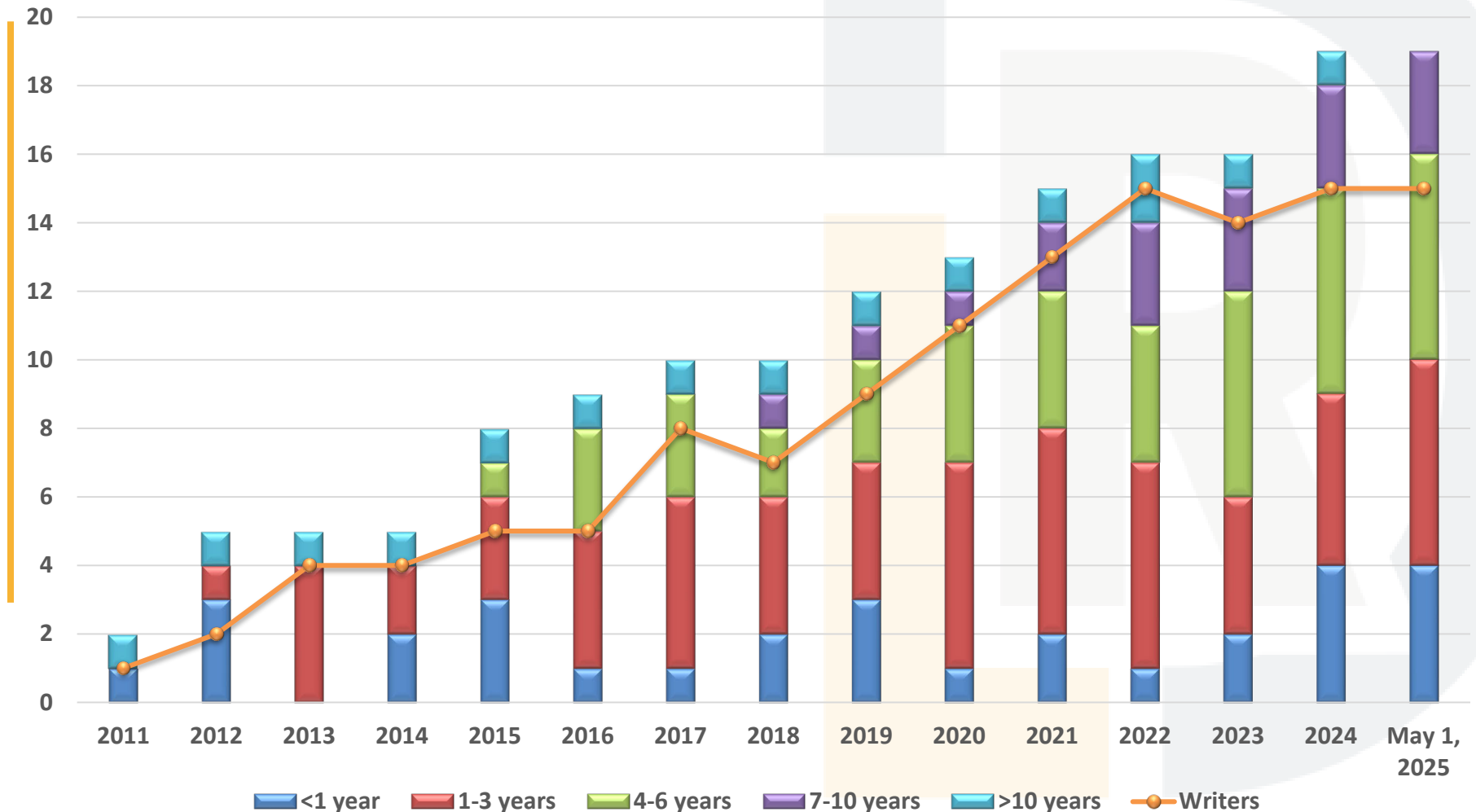
Public vs. Private Trust Companies

of Trust Charters

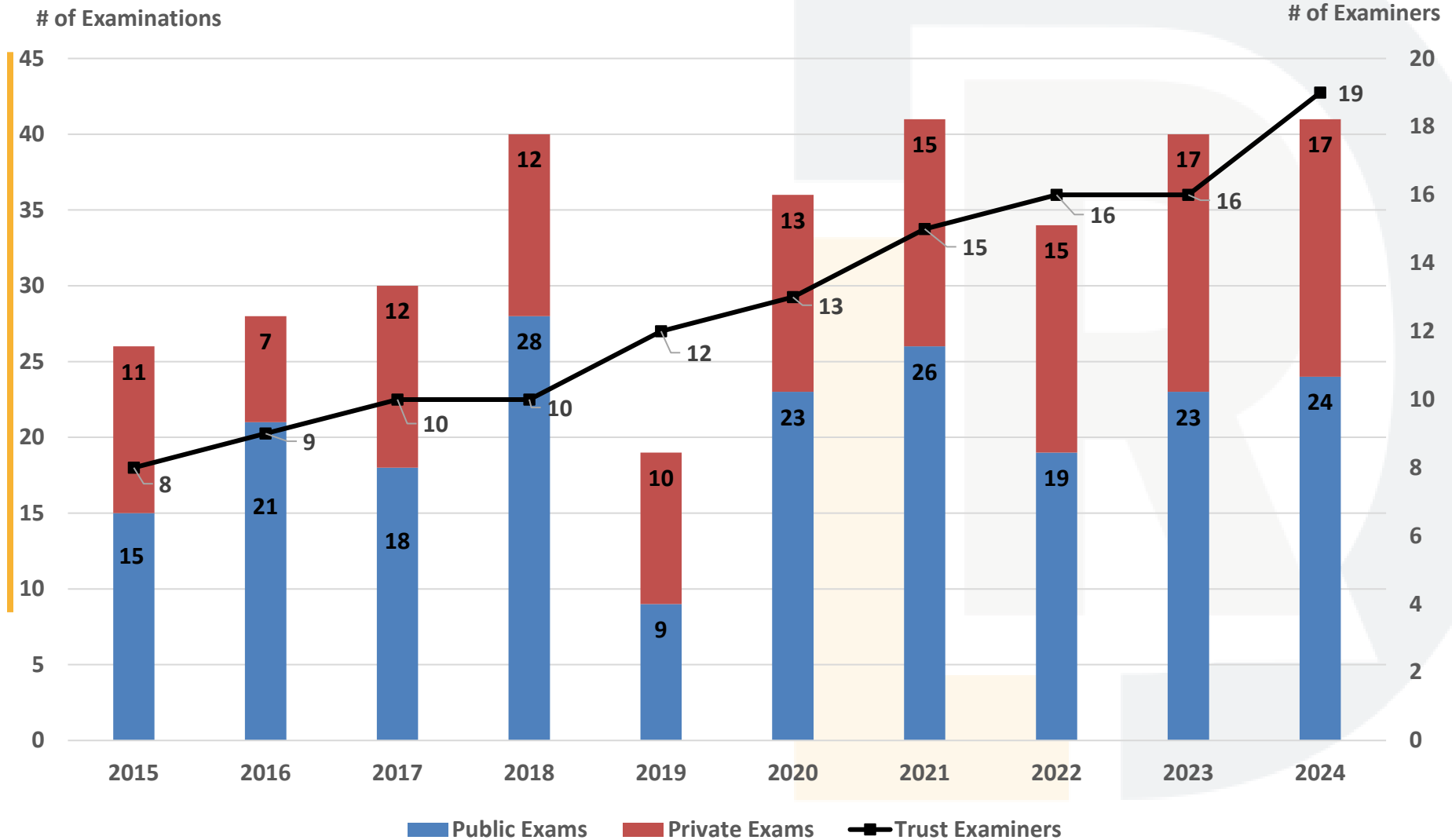


Trust Examination Staff

of Examiners

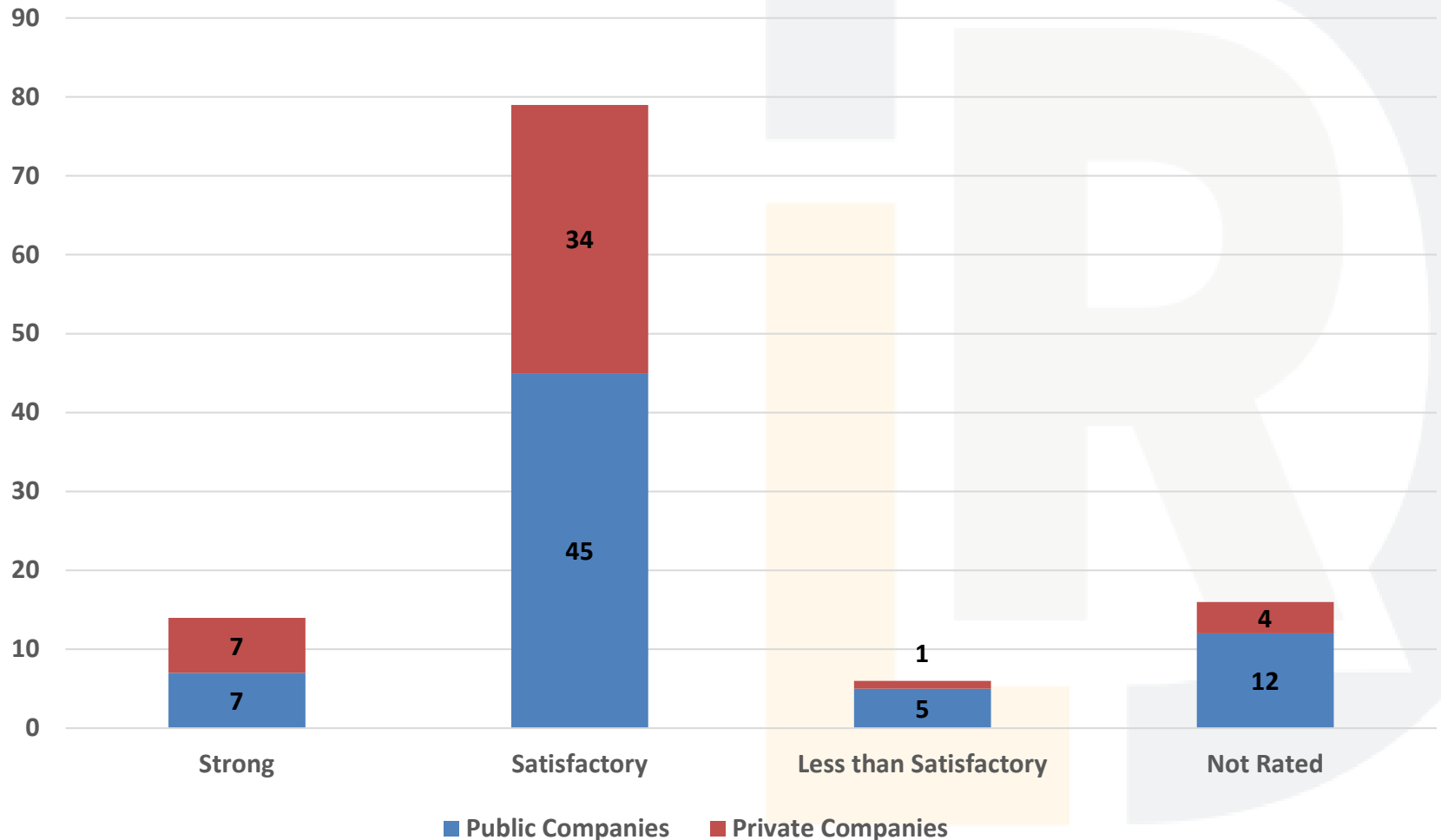


Trust Examination Statistics



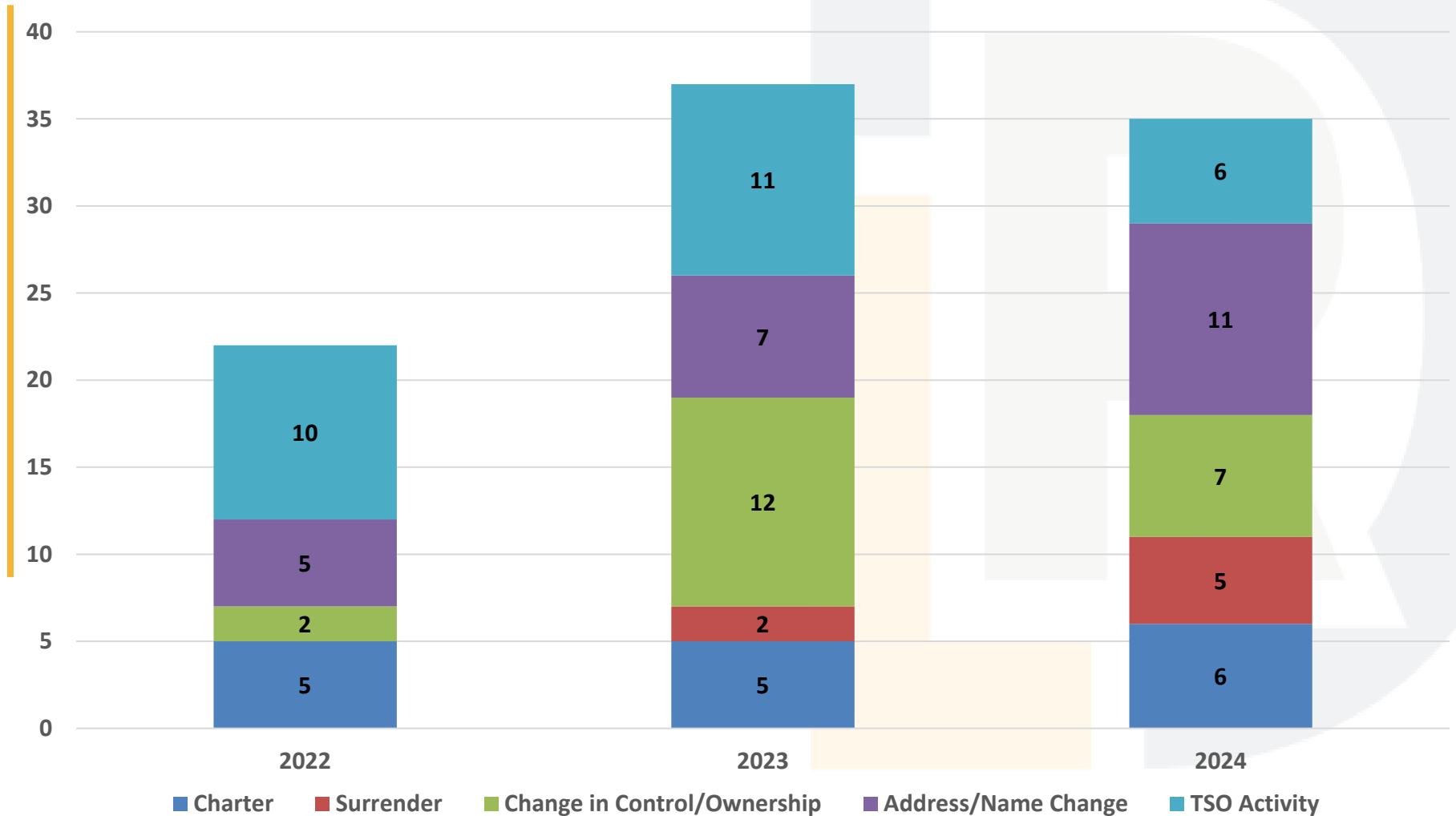
Trust Company Composite Ratings

of Trust Companies



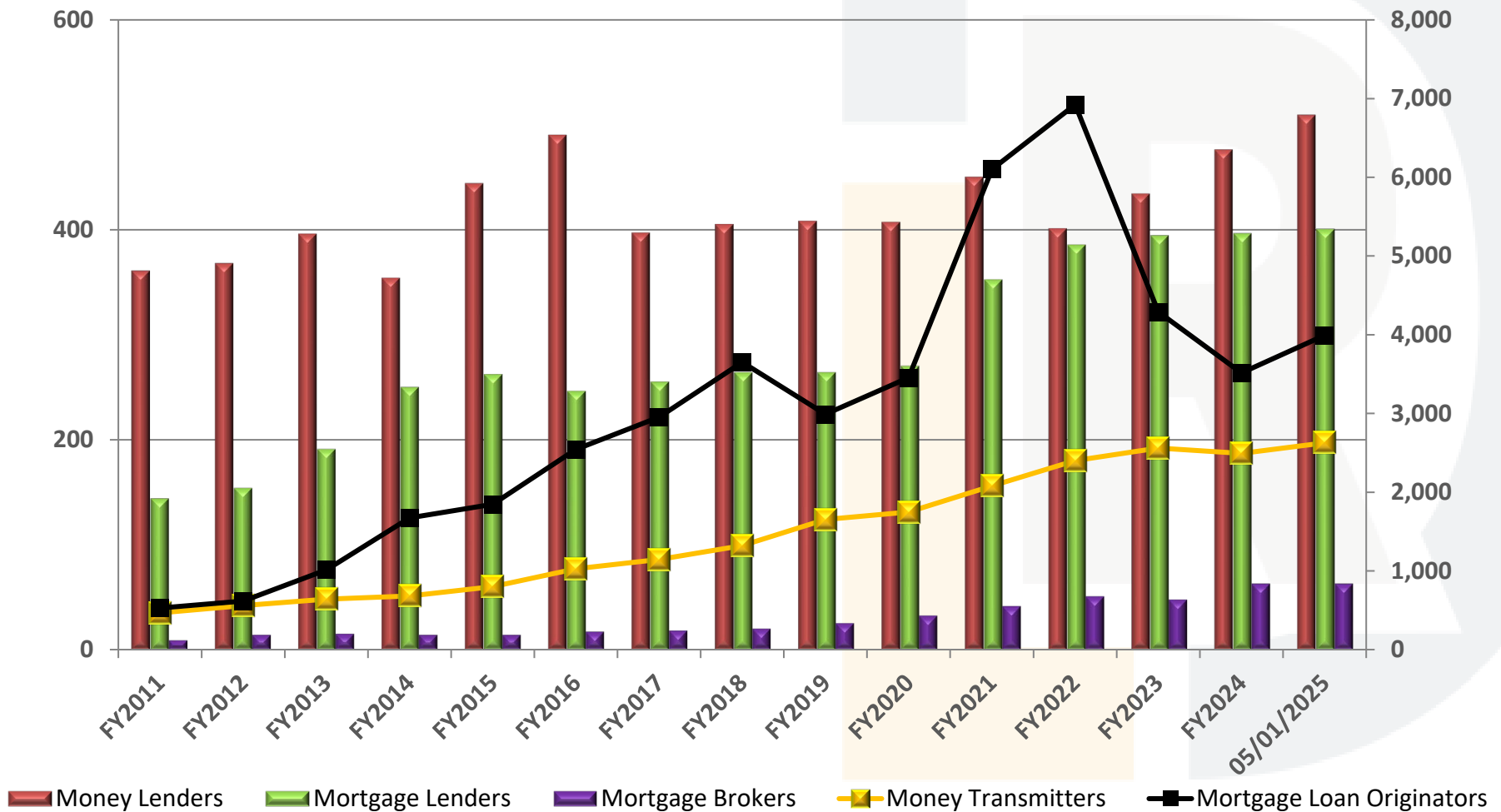
Trust Application Activity

of Applications Received

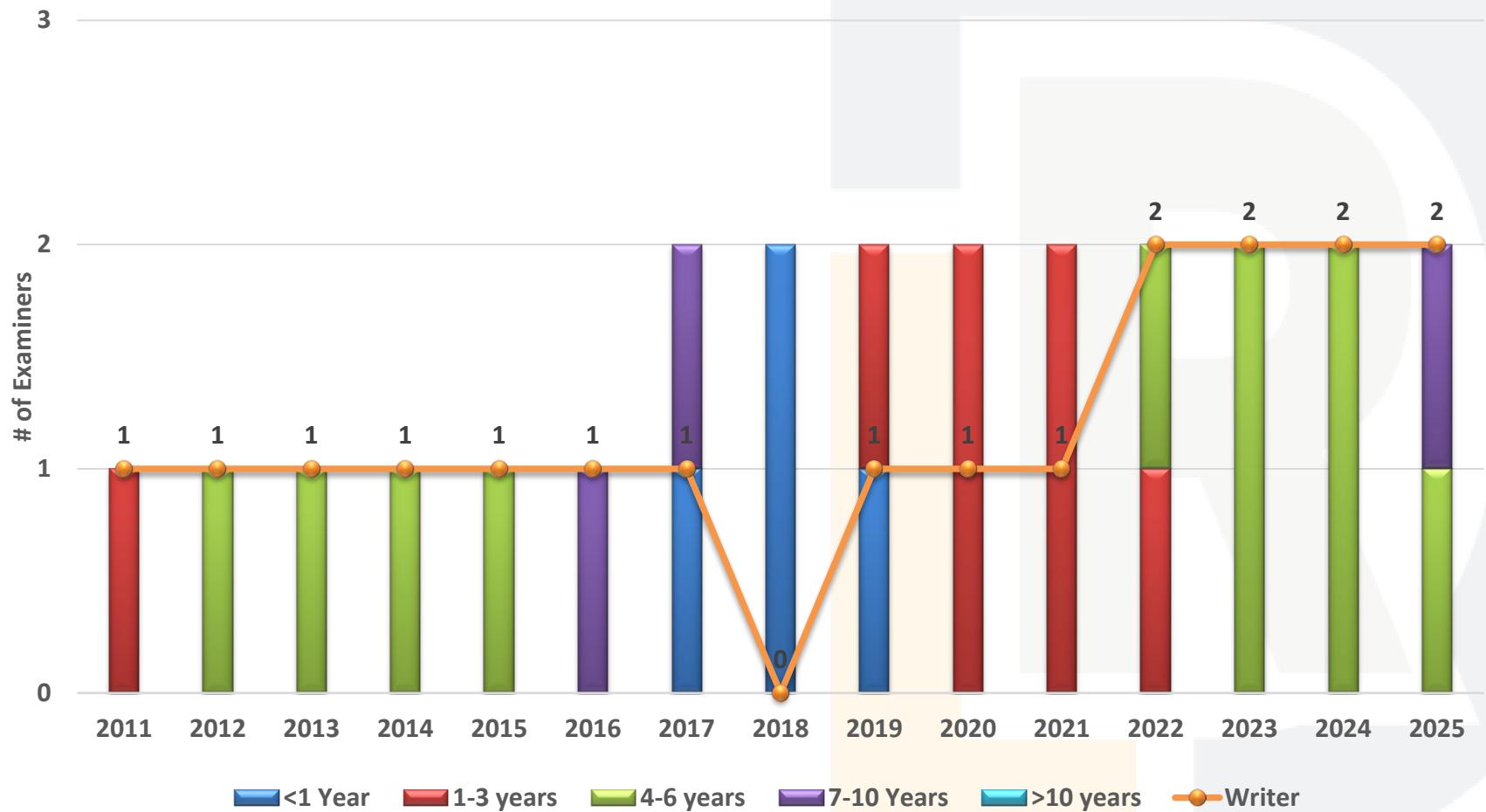


SD Licensee Profile

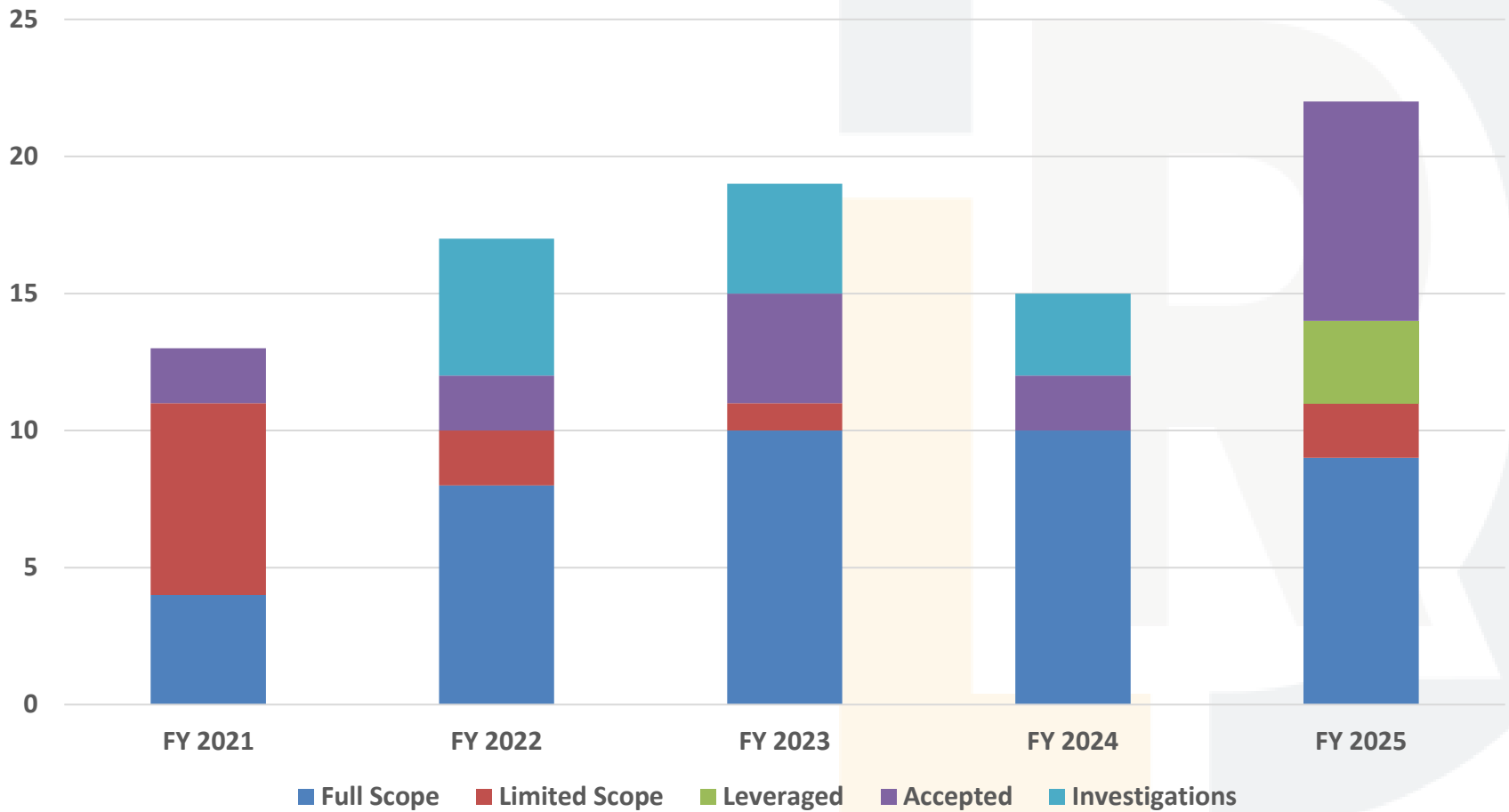
Total # Regulated Licensees – 5,865



License Examination Staff

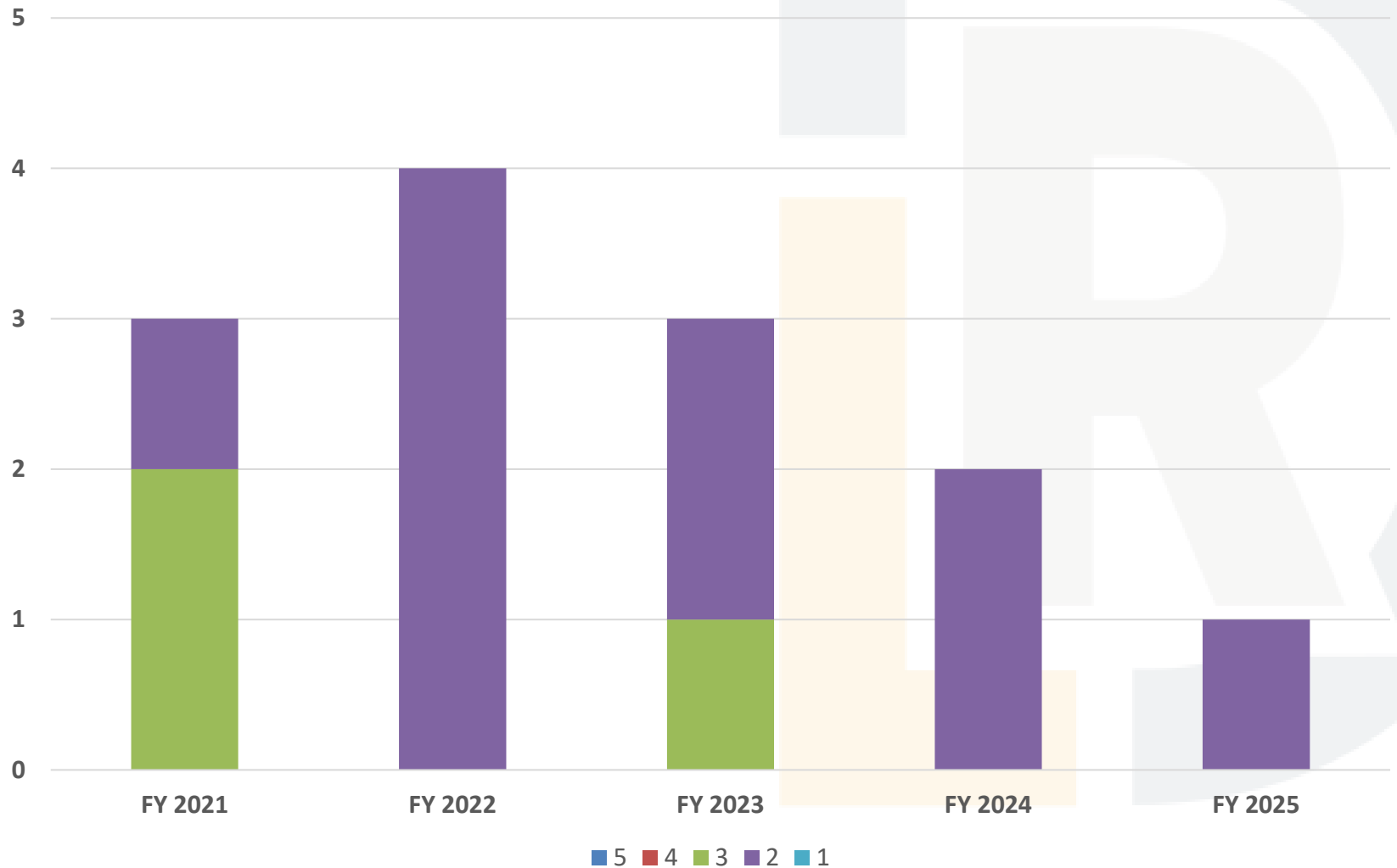


Licensing Examinations



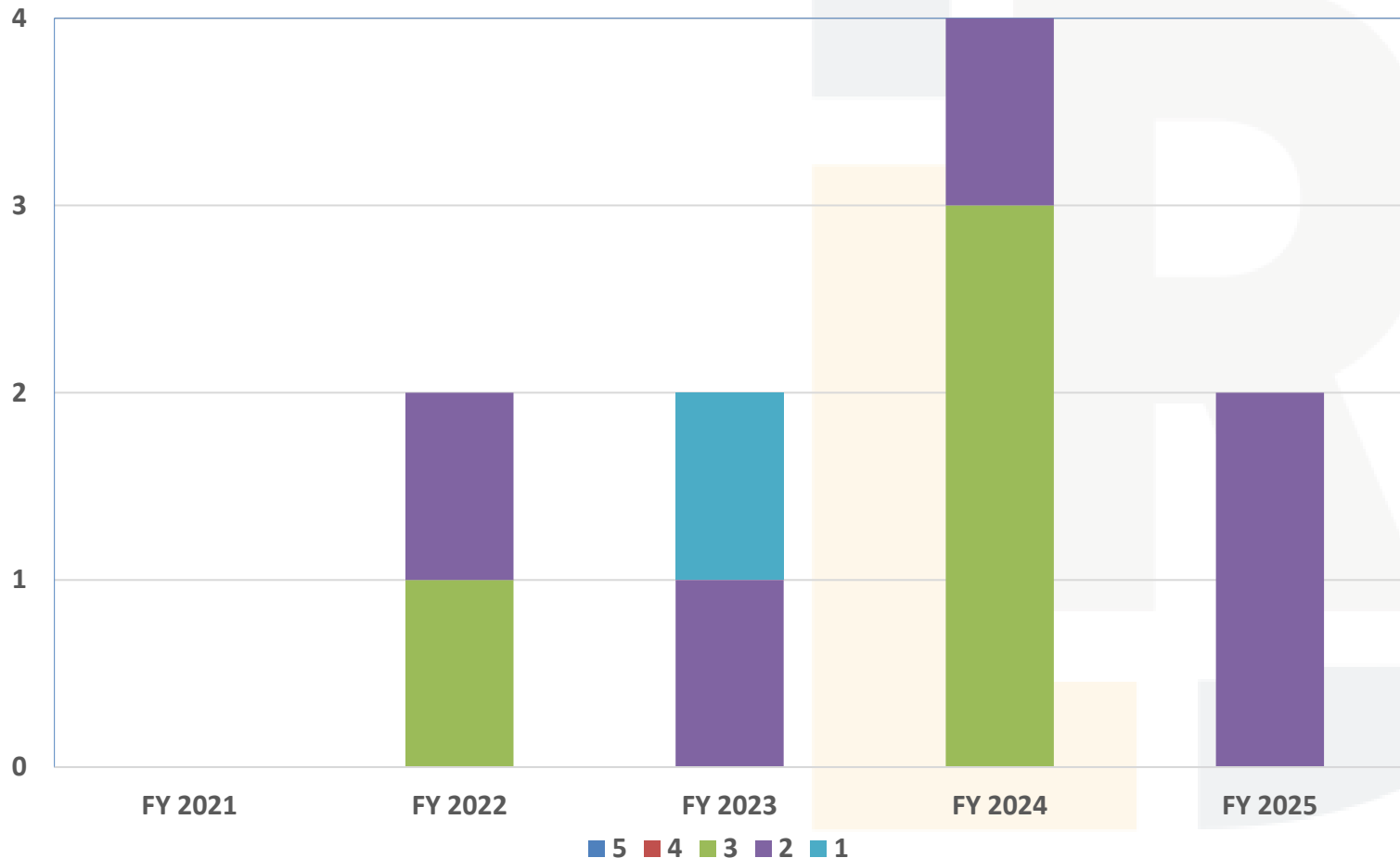
Composite Ratings assigned by year

Mortgage Exam Ratings

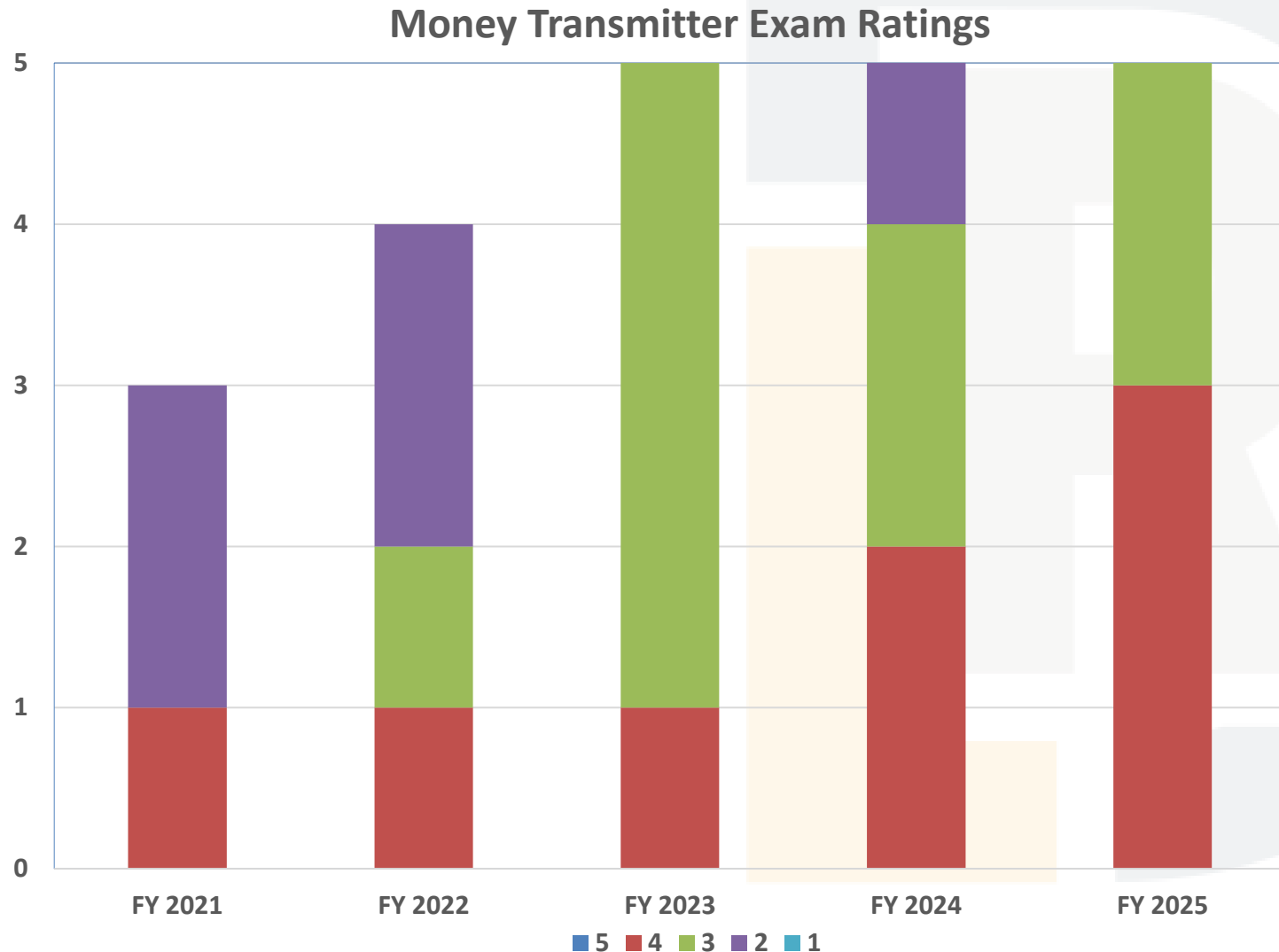


Composite Ratings assigned by year

Money Lender Exam Ratings



Composite Ratings assigned by year



Division Locations

South Dakota Division of Banking

1714 Lincoln Avenue, Suite 2

Pierre, SD 57501

Ph: 605-773-3421; Fax: 1-605-773-3460

1500 W. 51st Street, Suite 102

Sioux Falls, SD 57105

Wrap UP

- Questions?

