



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

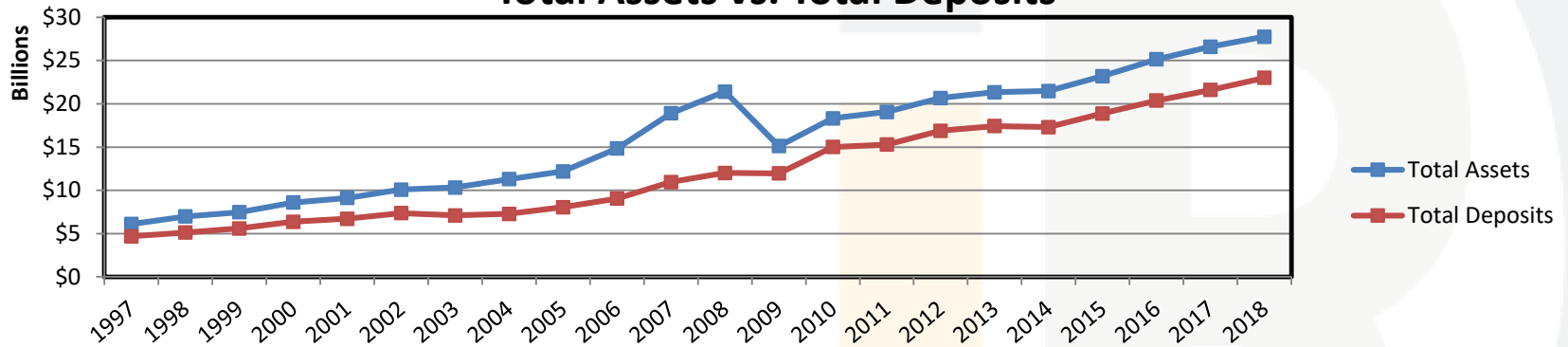
DIVISION OF BANKING INDUSTRY OVERVIEW

General Information

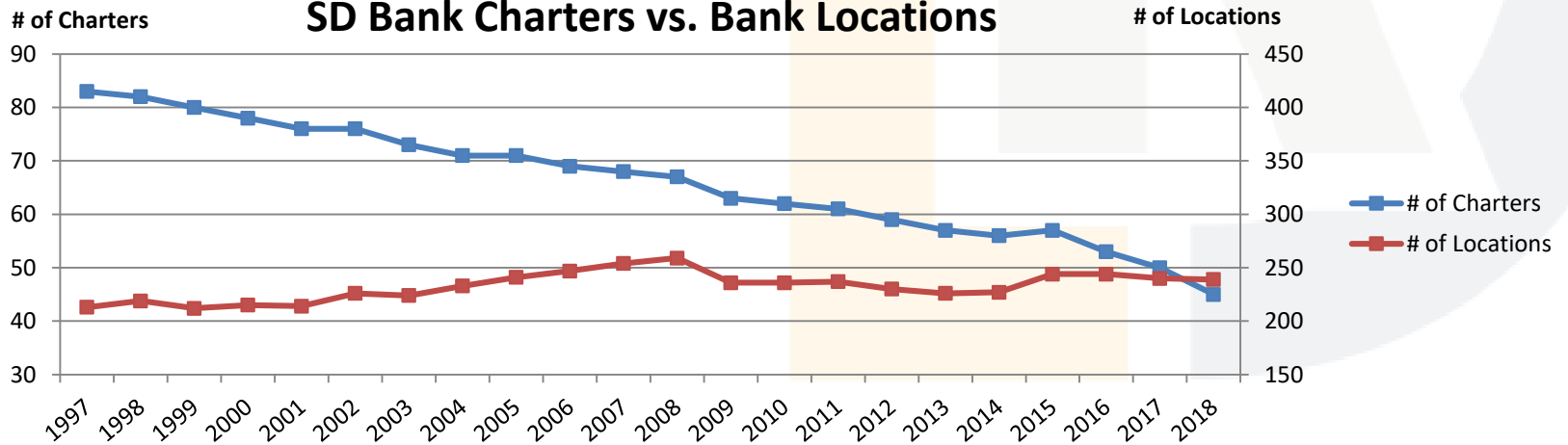
- State Chartered Banks: 45
- Total Assets: \$27,754,714
 - Largest Bank: Great Western Bank, Sioux Falls (\$12,568,651,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$19,477,000)

SD Banking Profile

Total Assets vs. Total Deposits



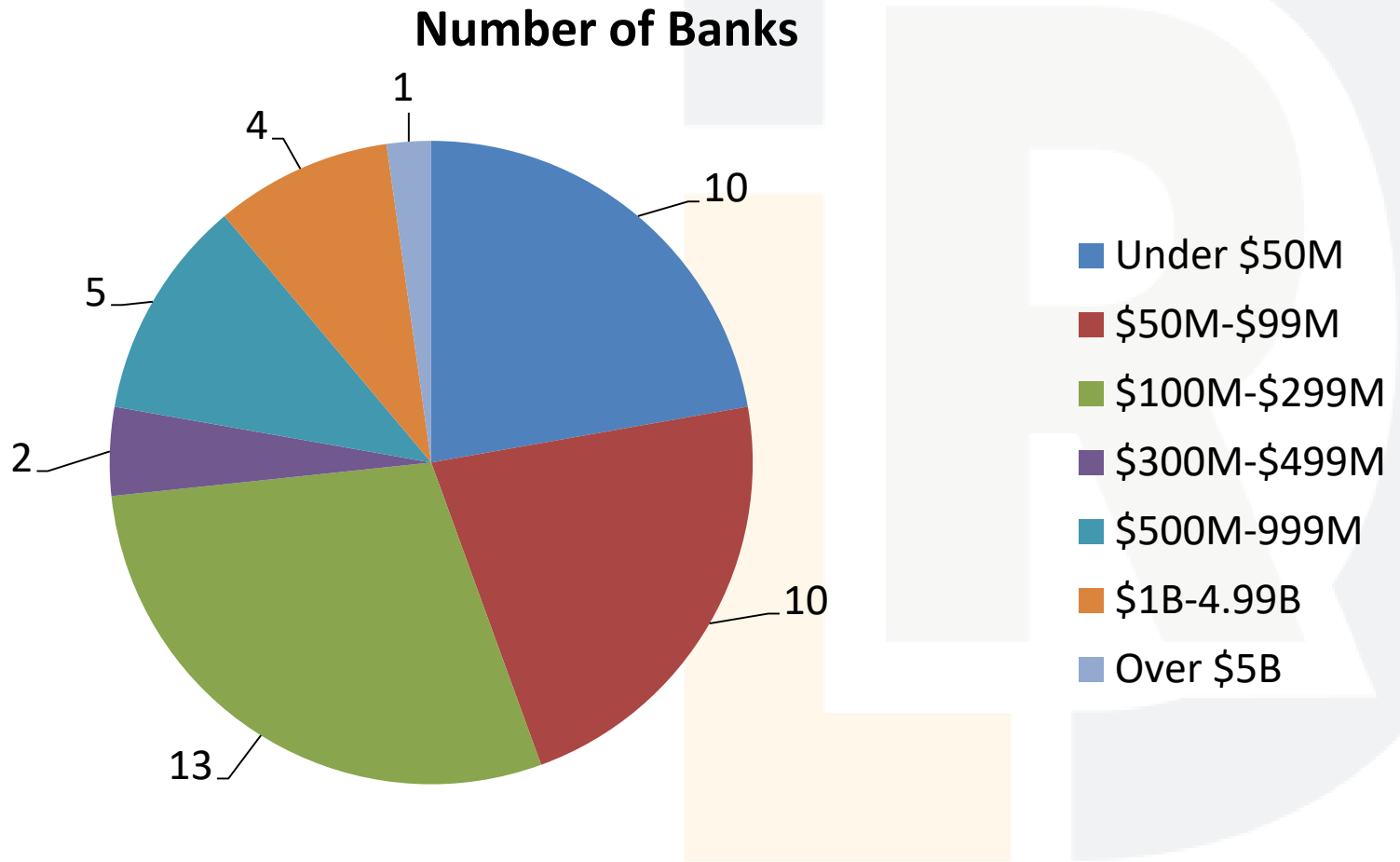
SD Bank Charters vs. Bank Locations



2019 BANK TRANSACTIONS

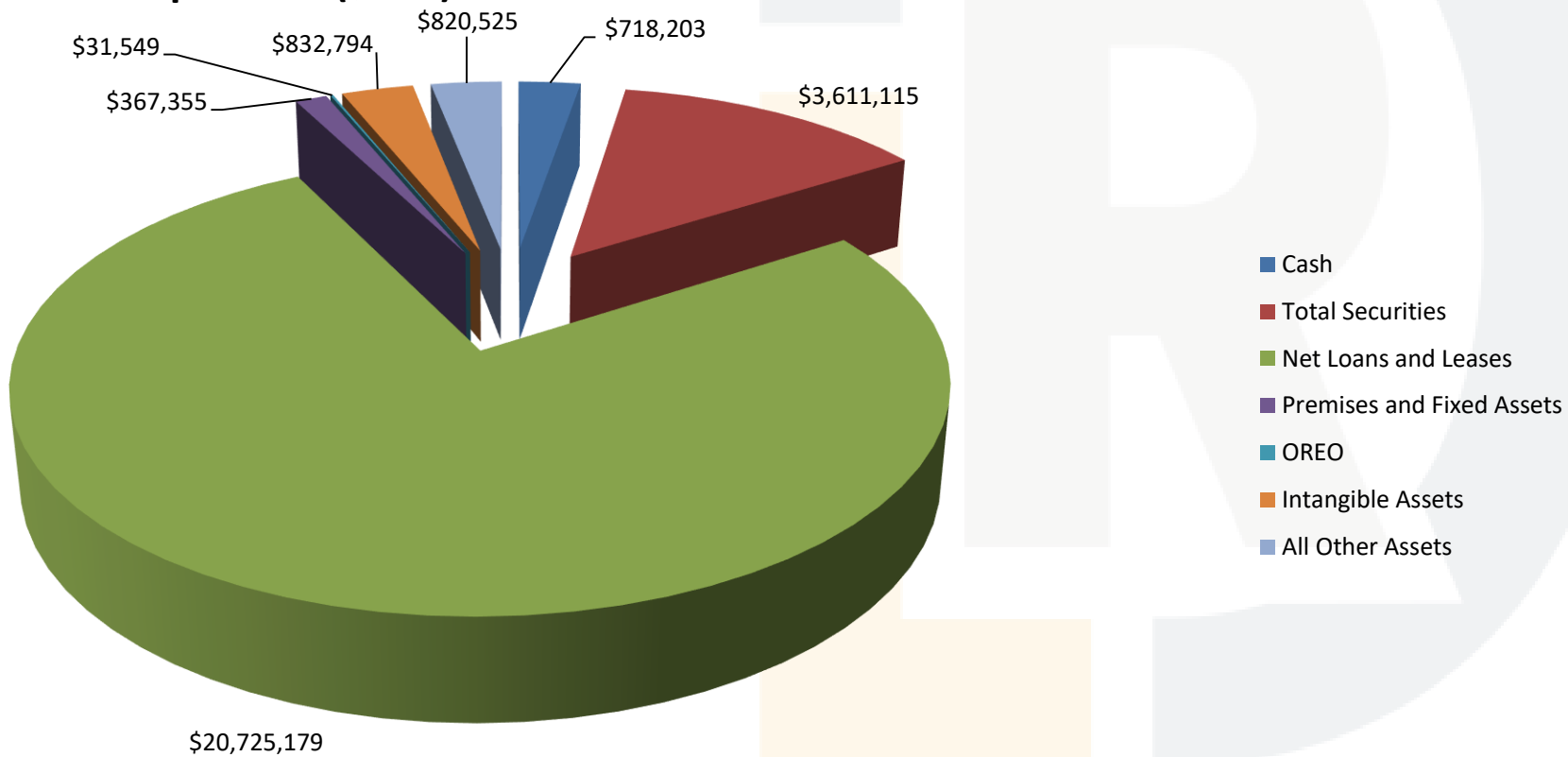
- Exchange State Bank, Luverne, MN merger with Security Savings Bank, Canton, SD
- Campbell County Bank, Herried, SD merger with Menno State Bank (pending)
- Branch application Dakota Prairie Bank, Fort Pierre, SD (White River, SD)
- Branch application Plains Commerce Bank, Hoven, SD (Sioux Falls, SD)
- Branch application Security State Bank, Tyndall, SD (Viborg, SD)
- Branch application Great Western Bank, Sioux Falls, SD (Cedar Rapids, IA)
- Branch relocation application Merchants State Bank, Freeman, SD (Viborg, SD branch)

Number of Banks per Category



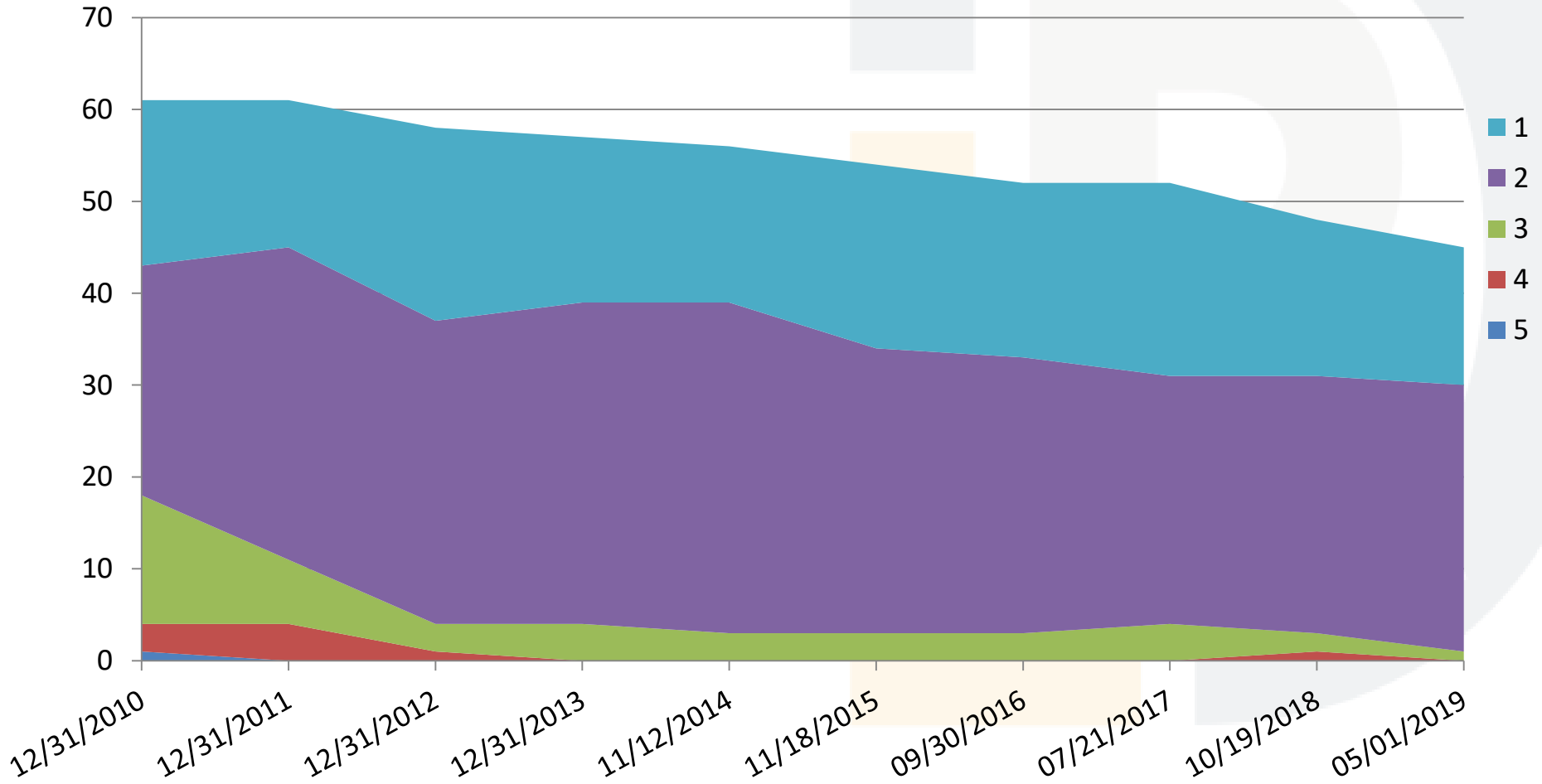
Asset Composition

Total Asset Composition (\$000)

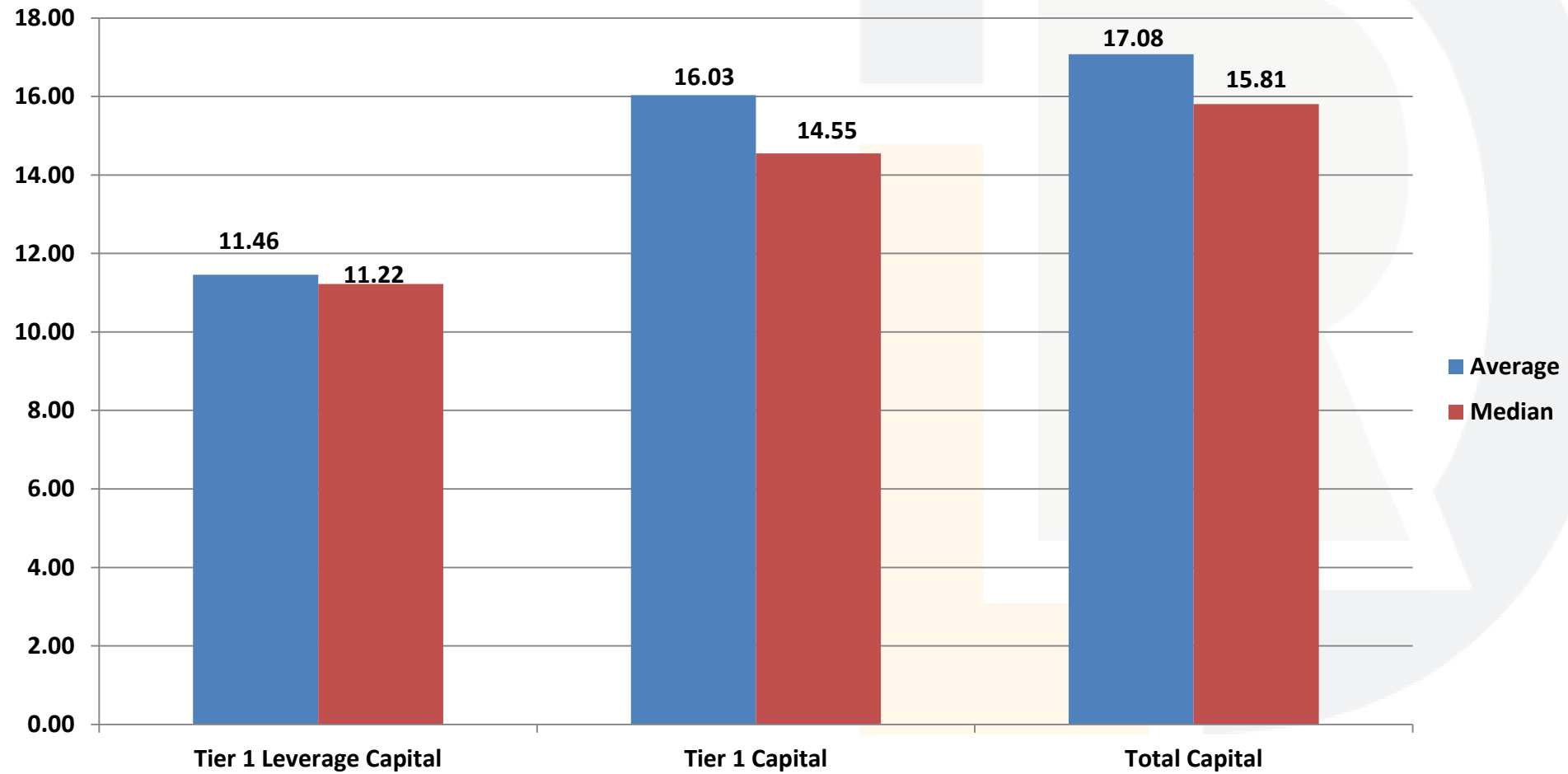


*Includes all State-chartered banks – 45 charters

Composite Ratings - Banks

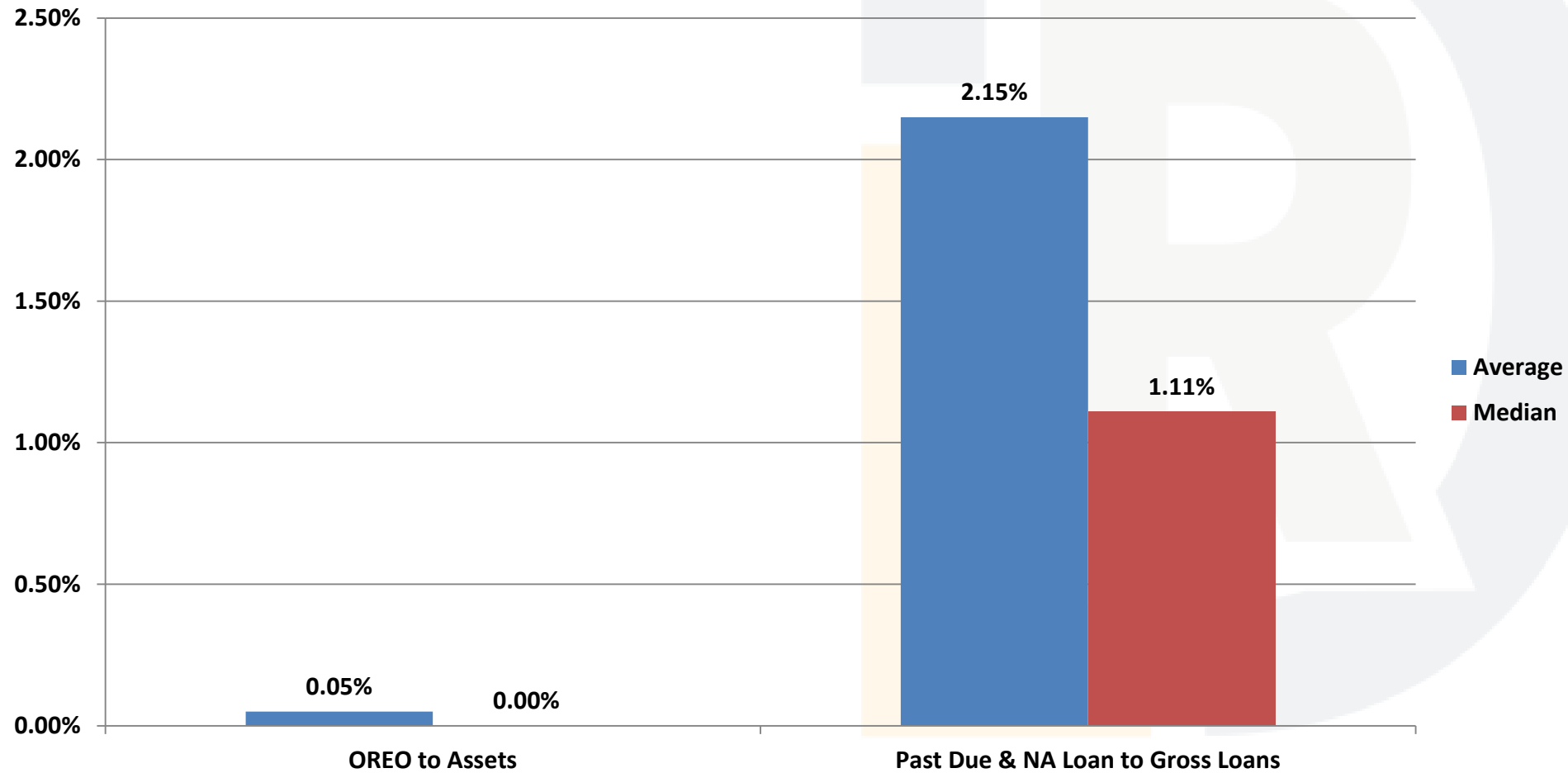


Capital



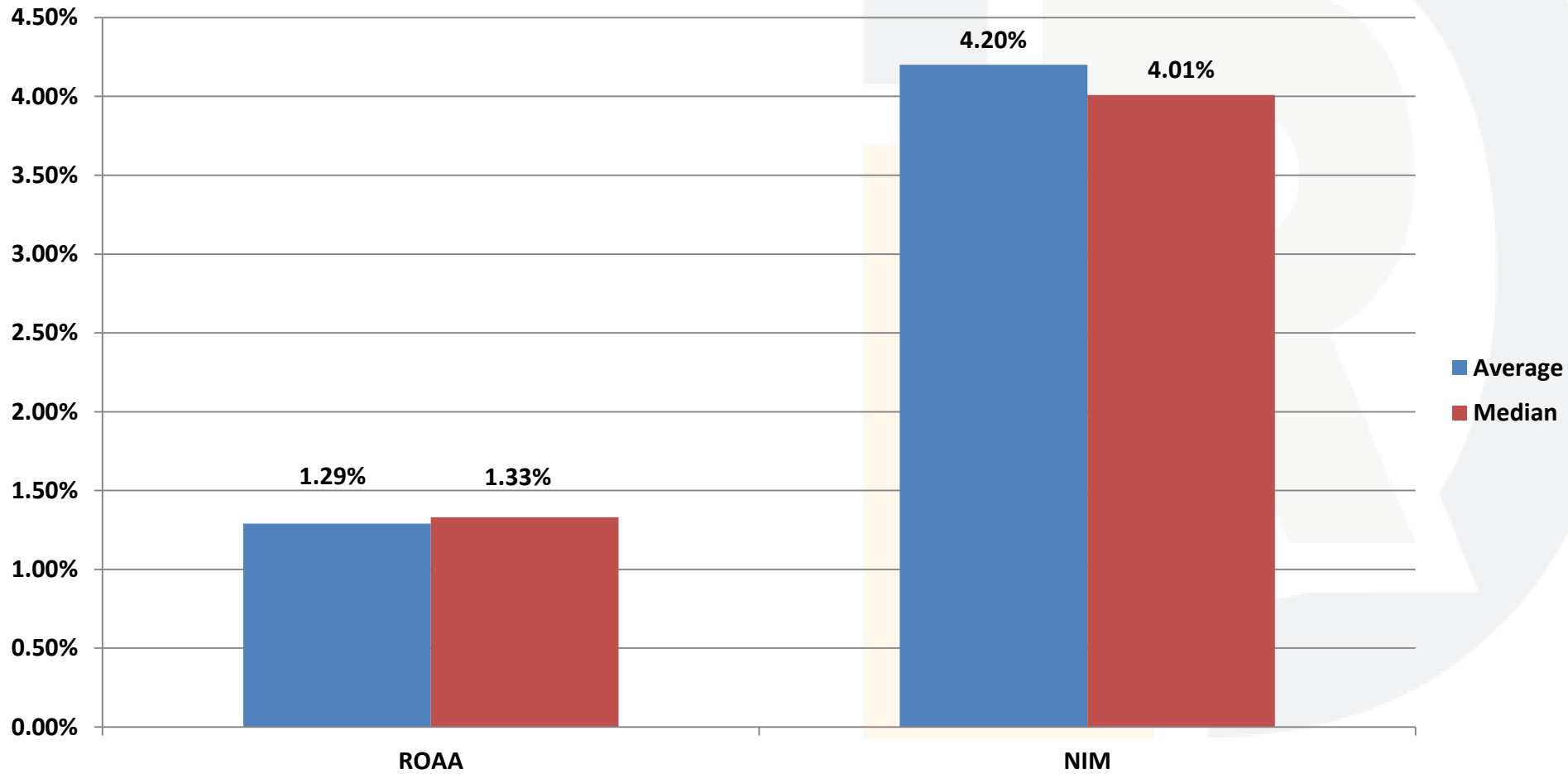
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Asset Quality



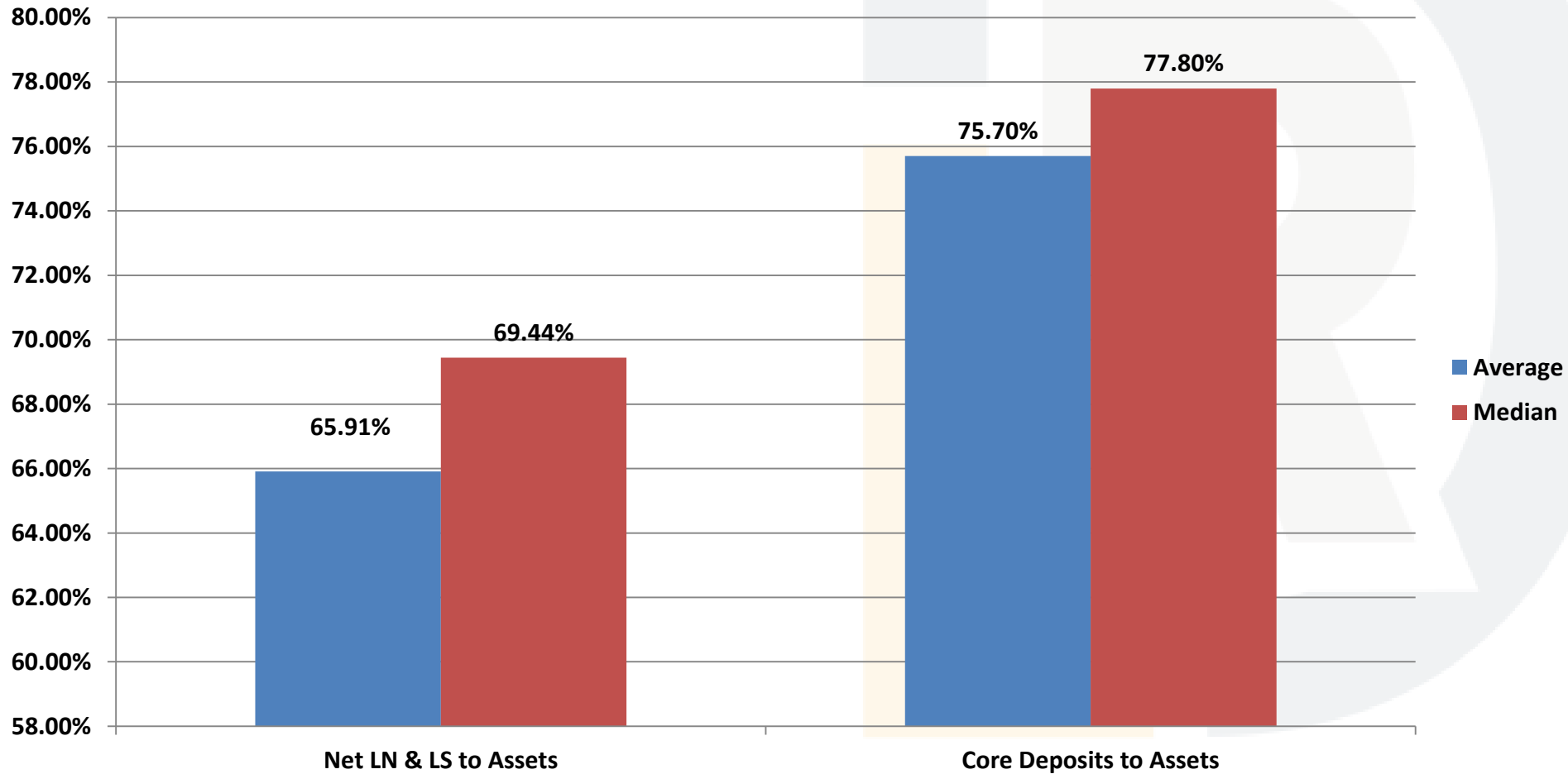
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Earnings



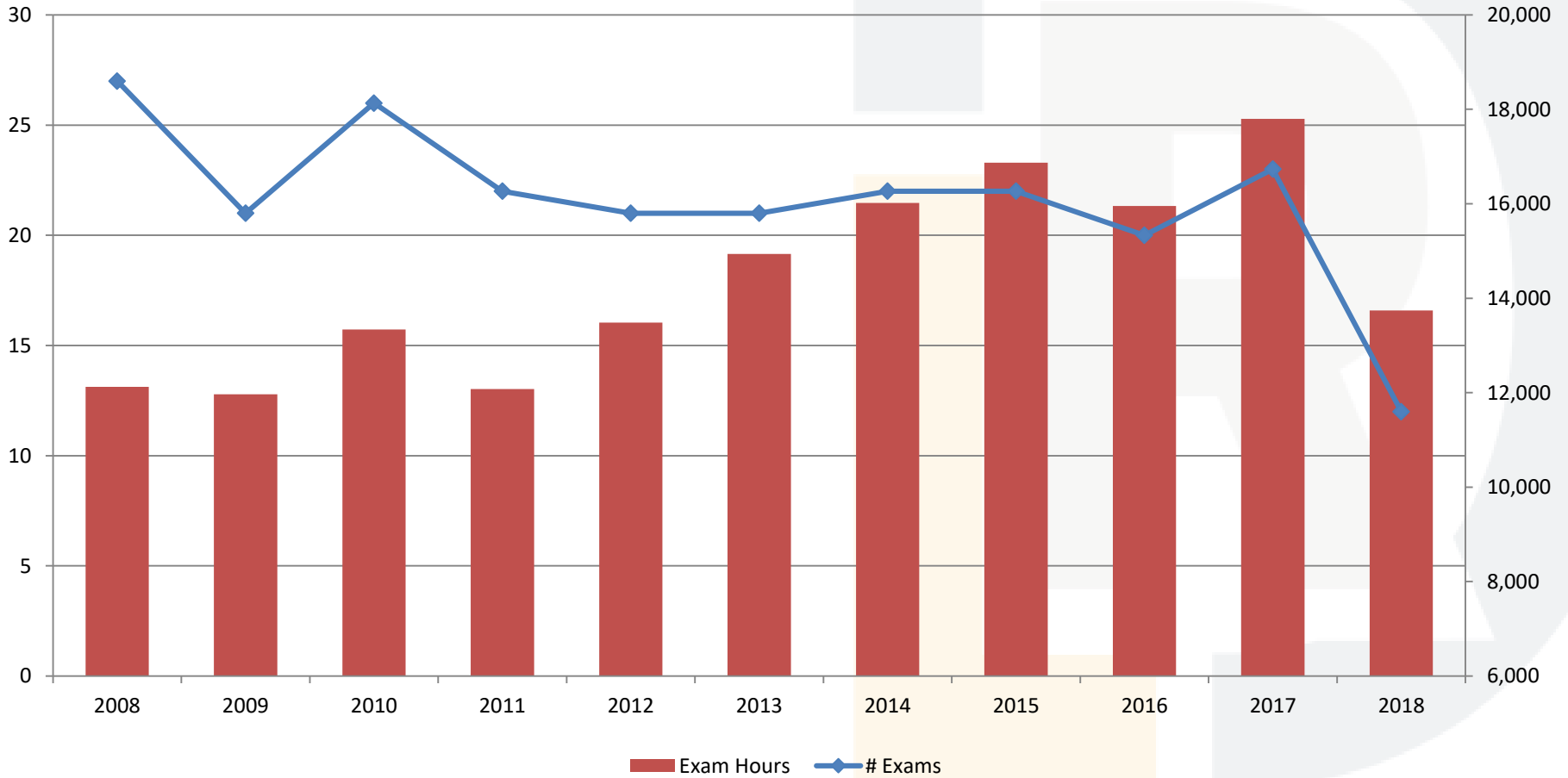
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Loan Volume and Funding



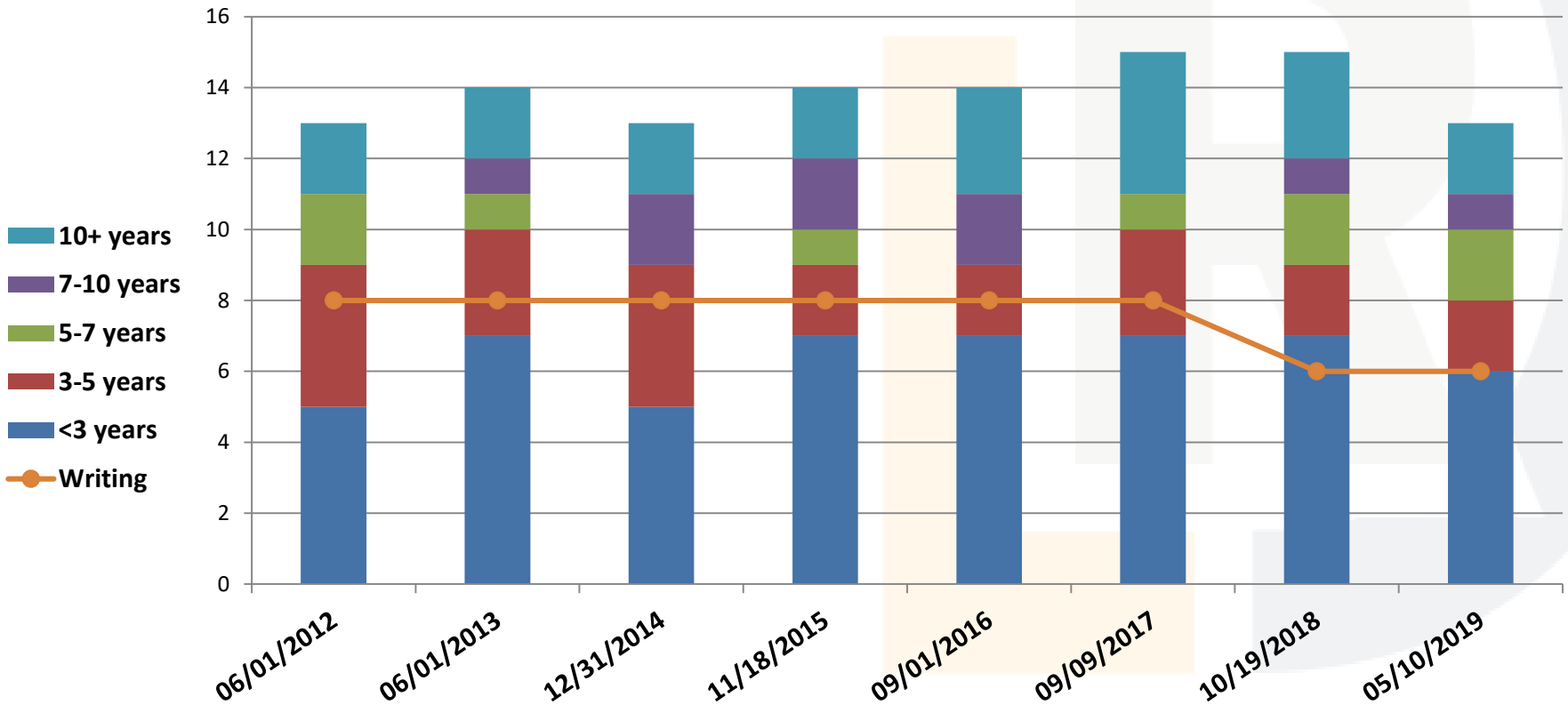
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Bank Examination Hours

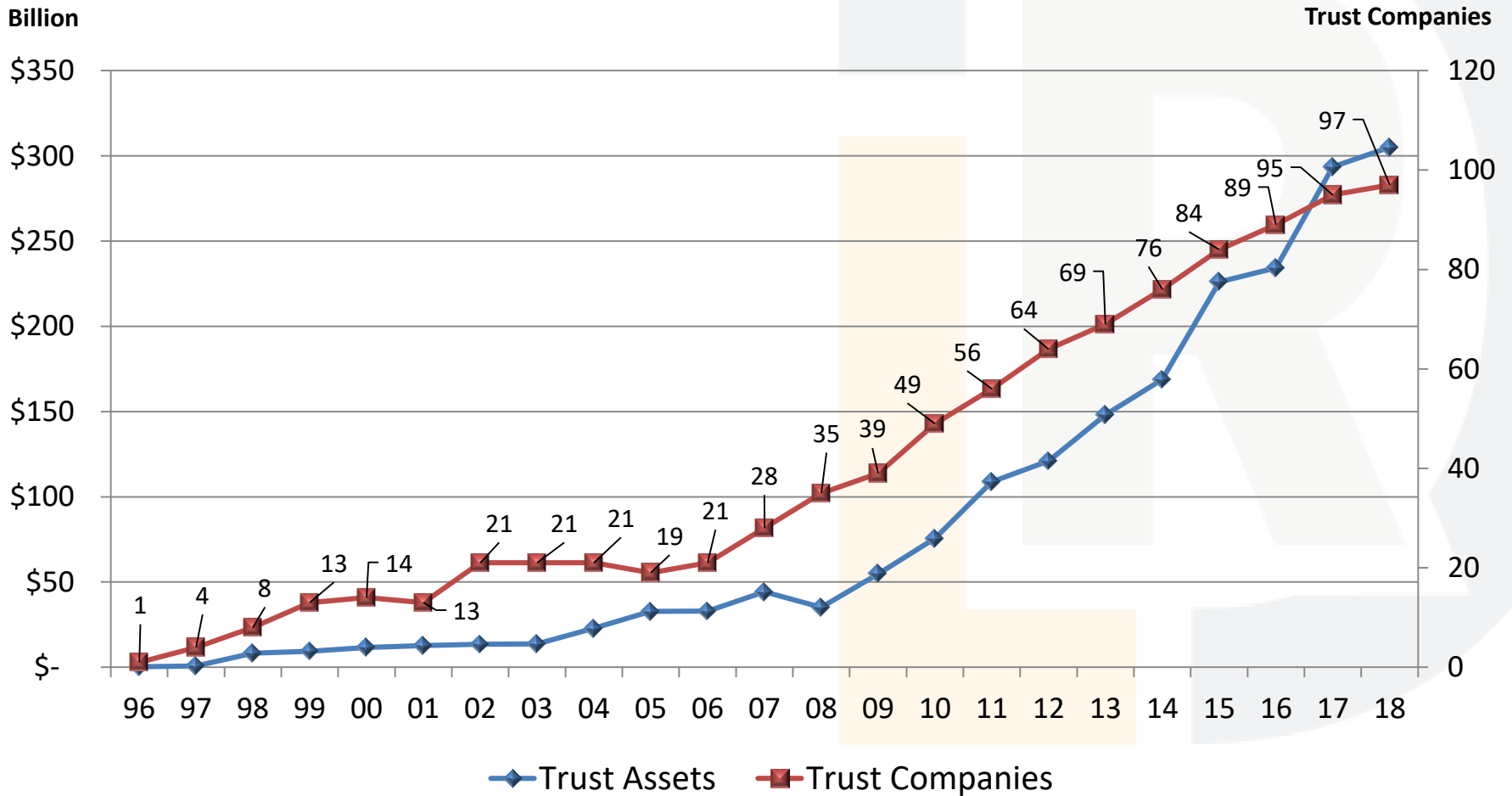


Bank Examination Staff

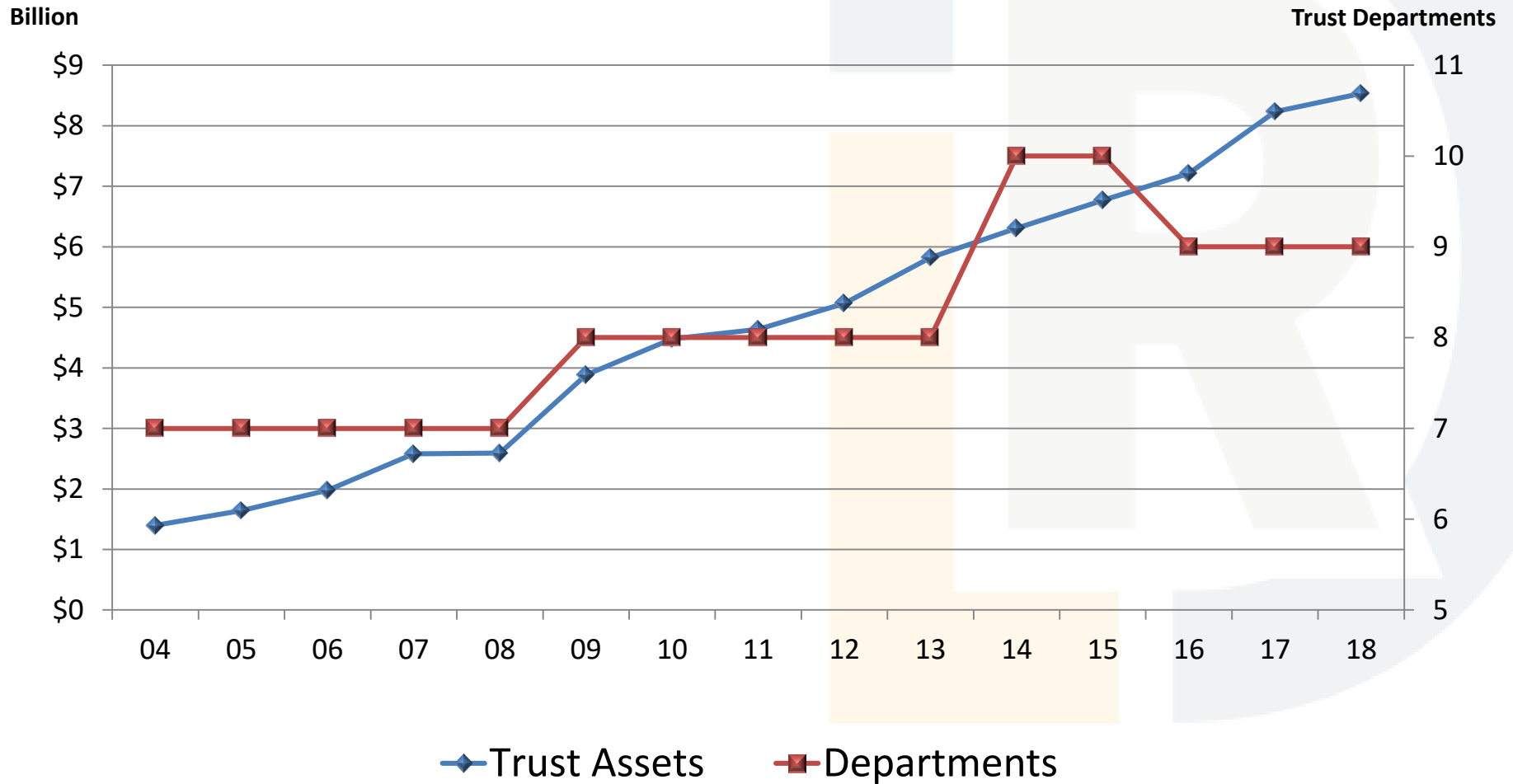
Banking Staff Tenure



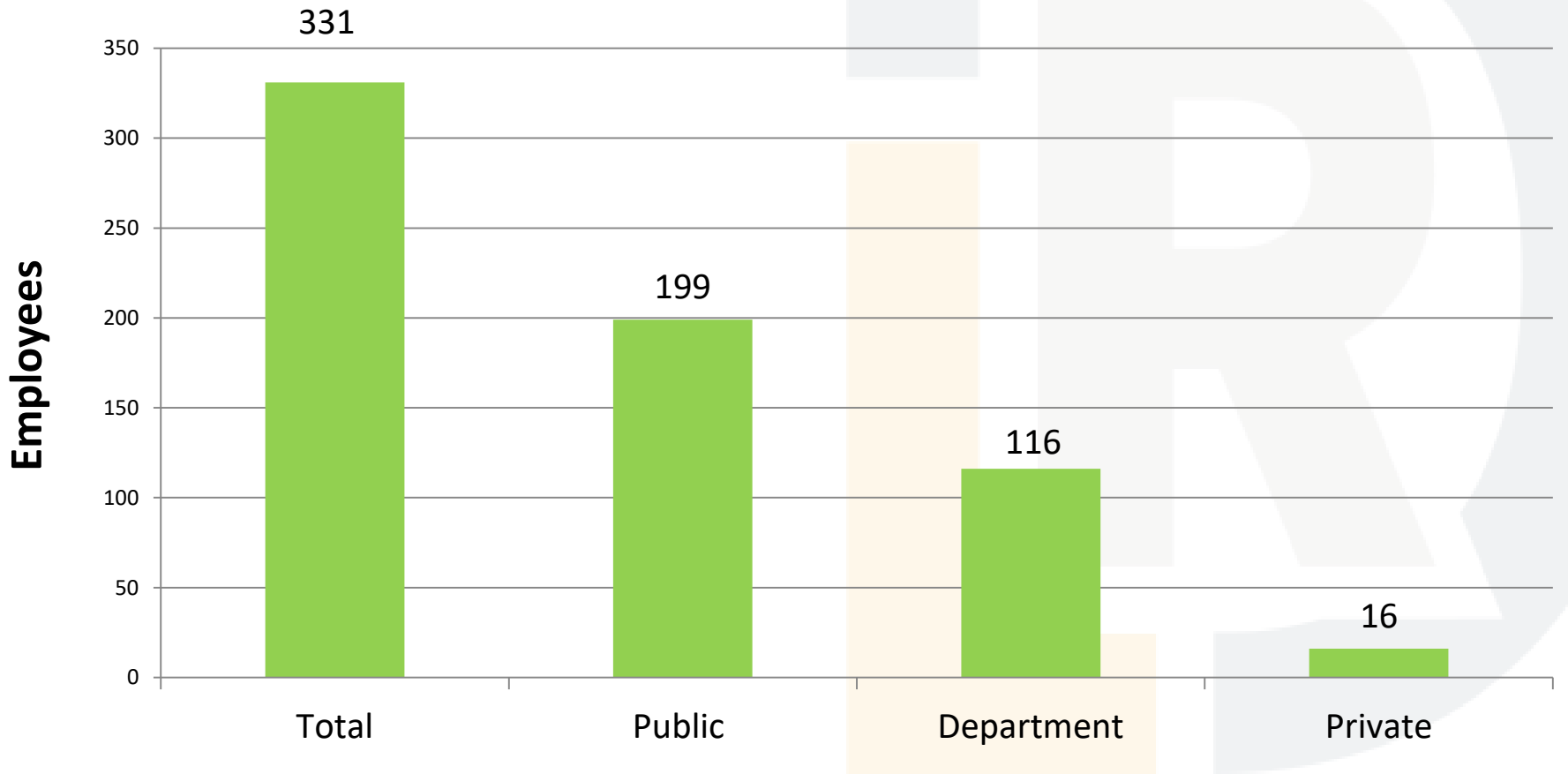
Trust Company Profile



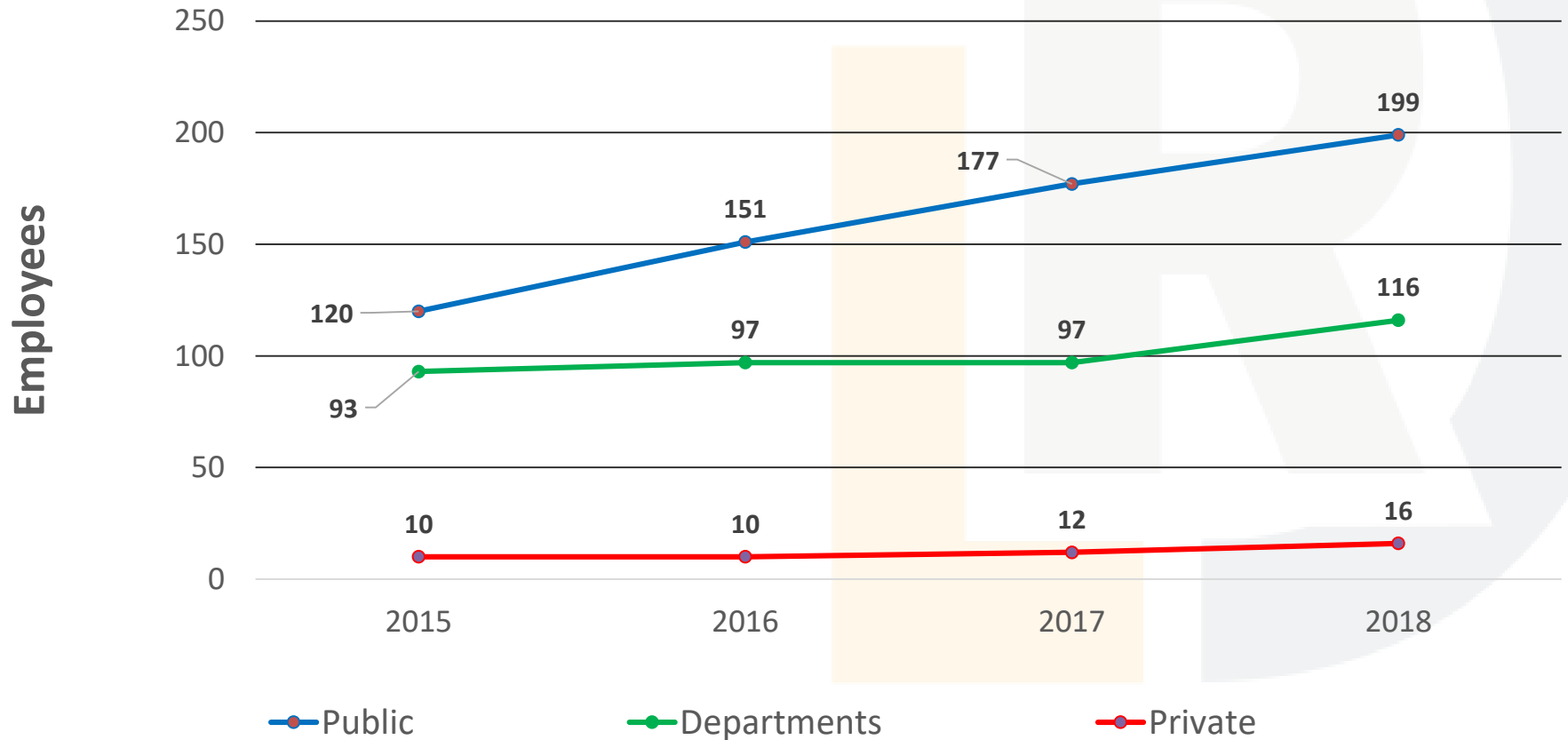
Trust Department Profile



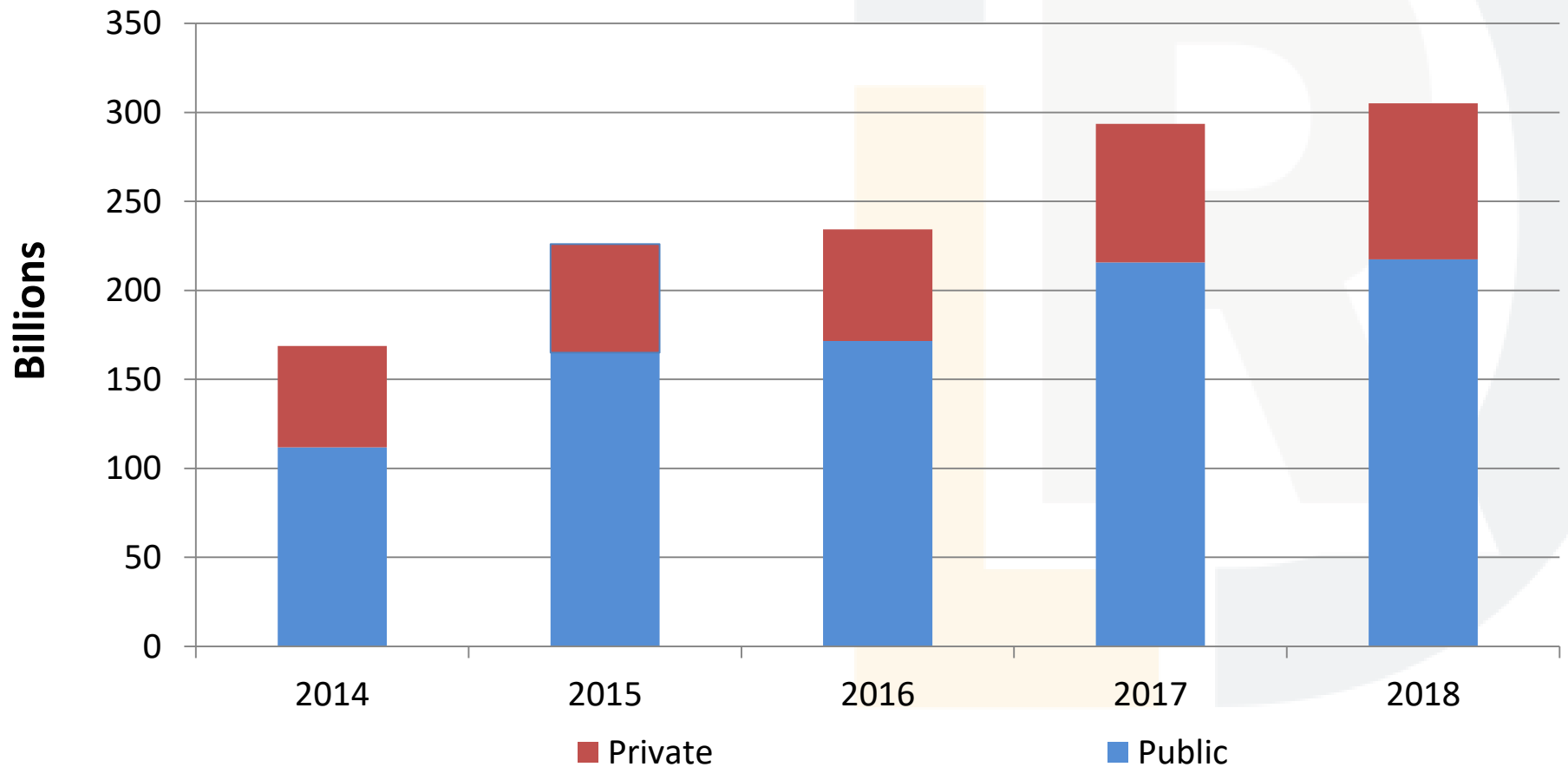
Trust Staffing



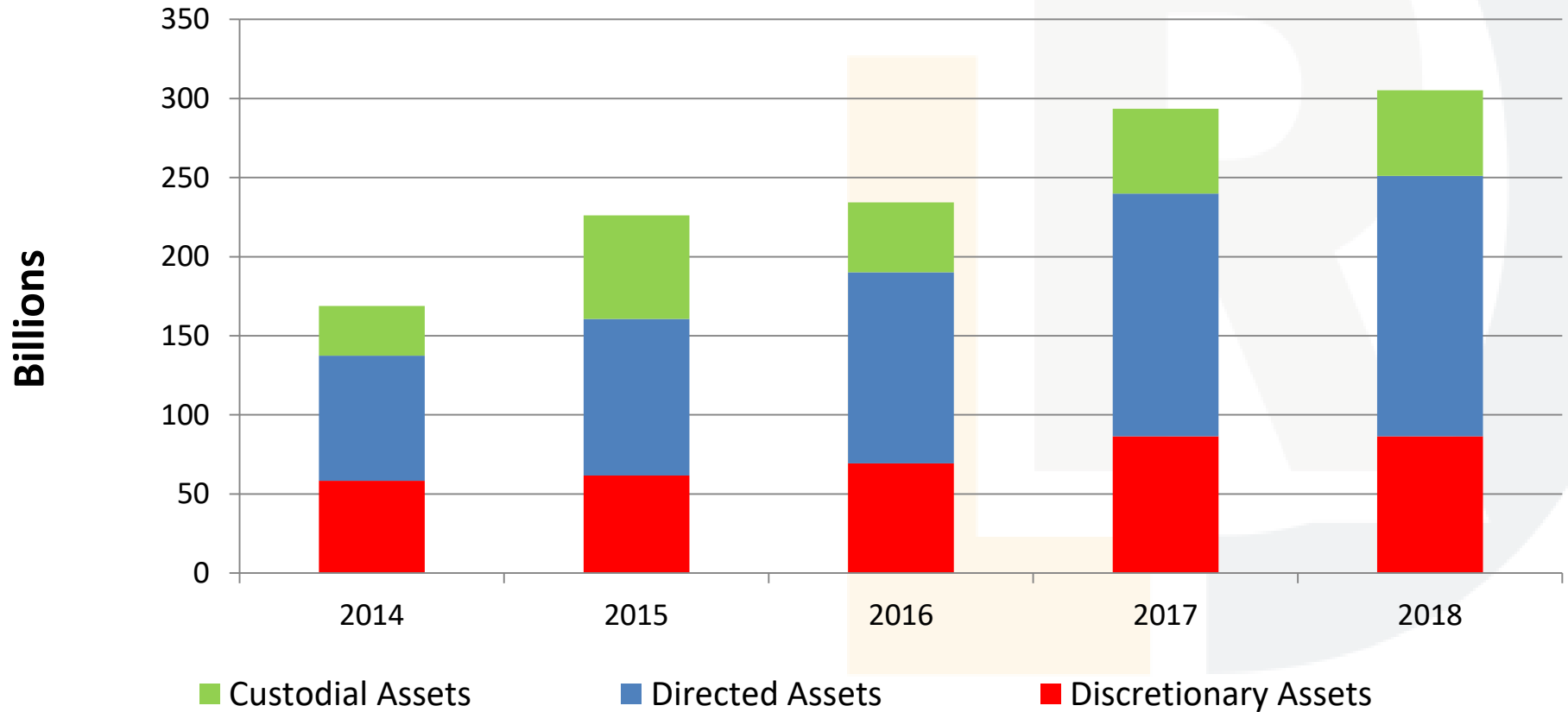
Public vs. Private Trust Companies



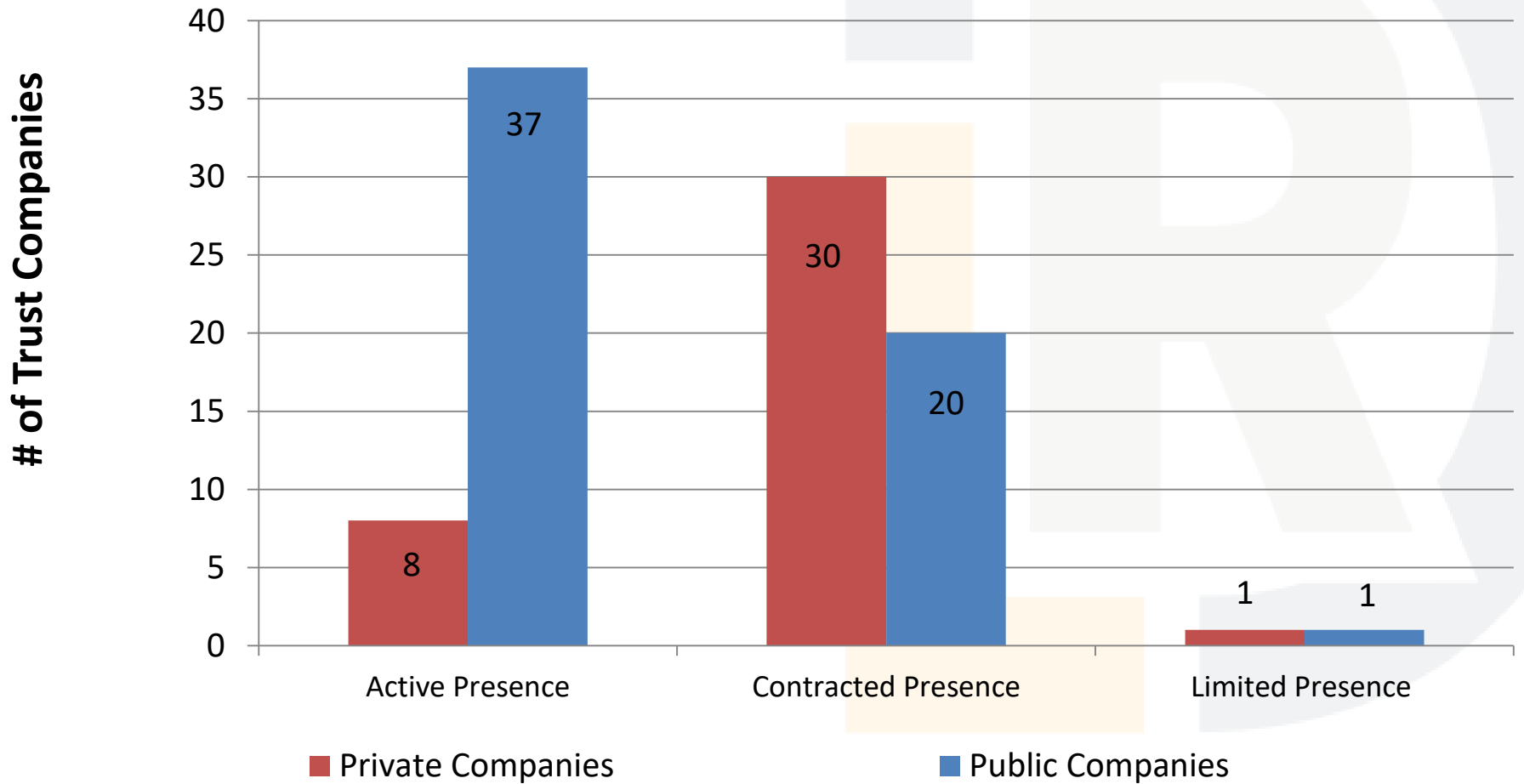
Public vs. Private Trust Assets



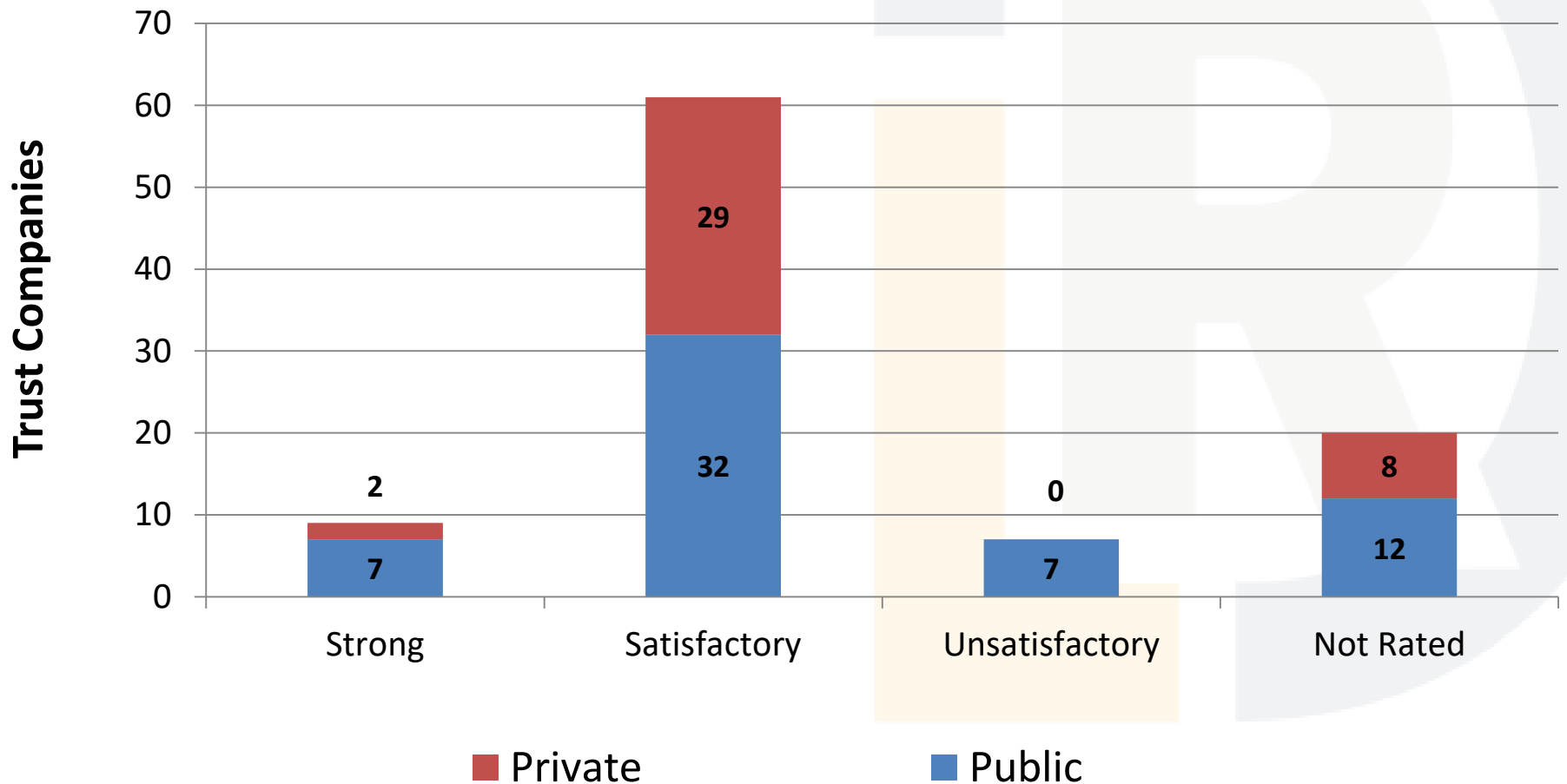
Managed vs. Non-Managed Assets



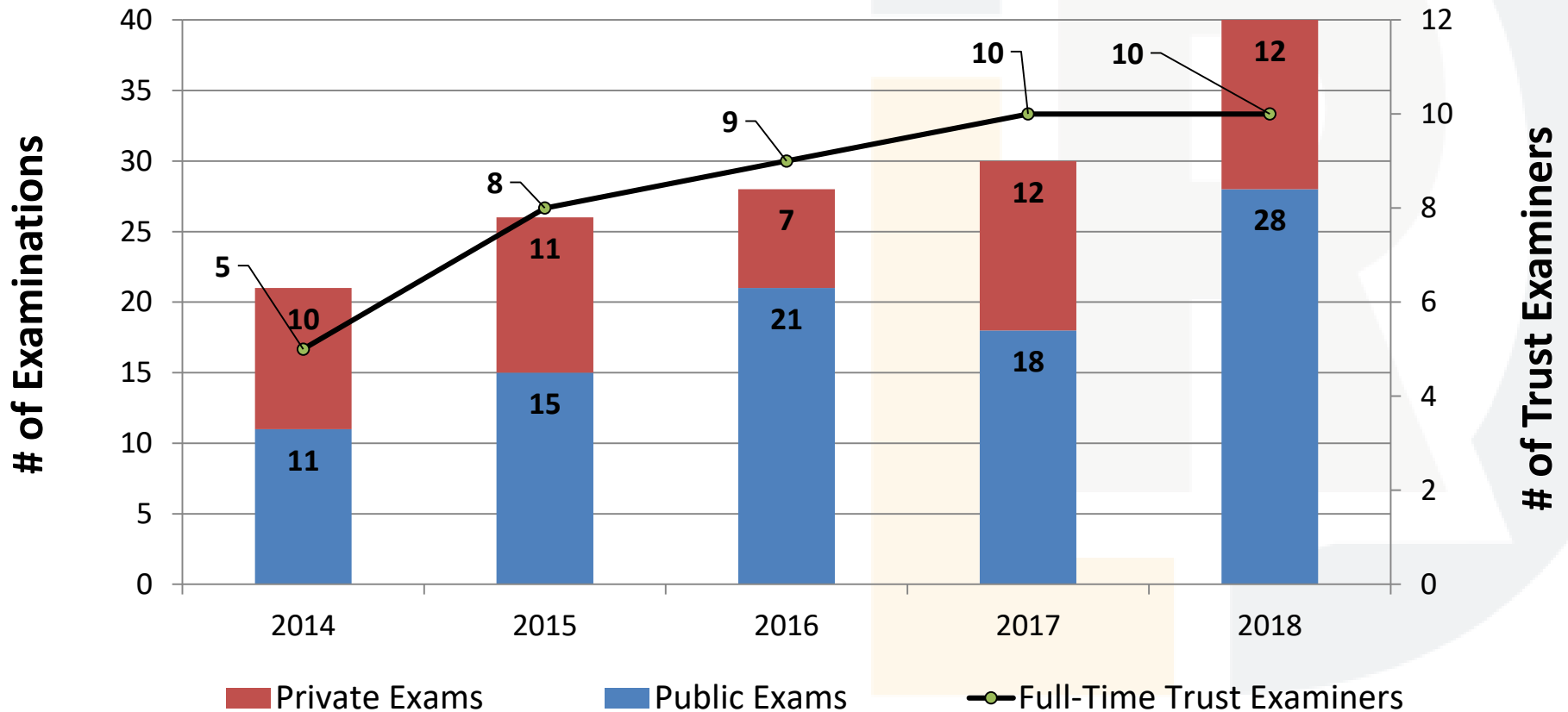
Trust Company Situs



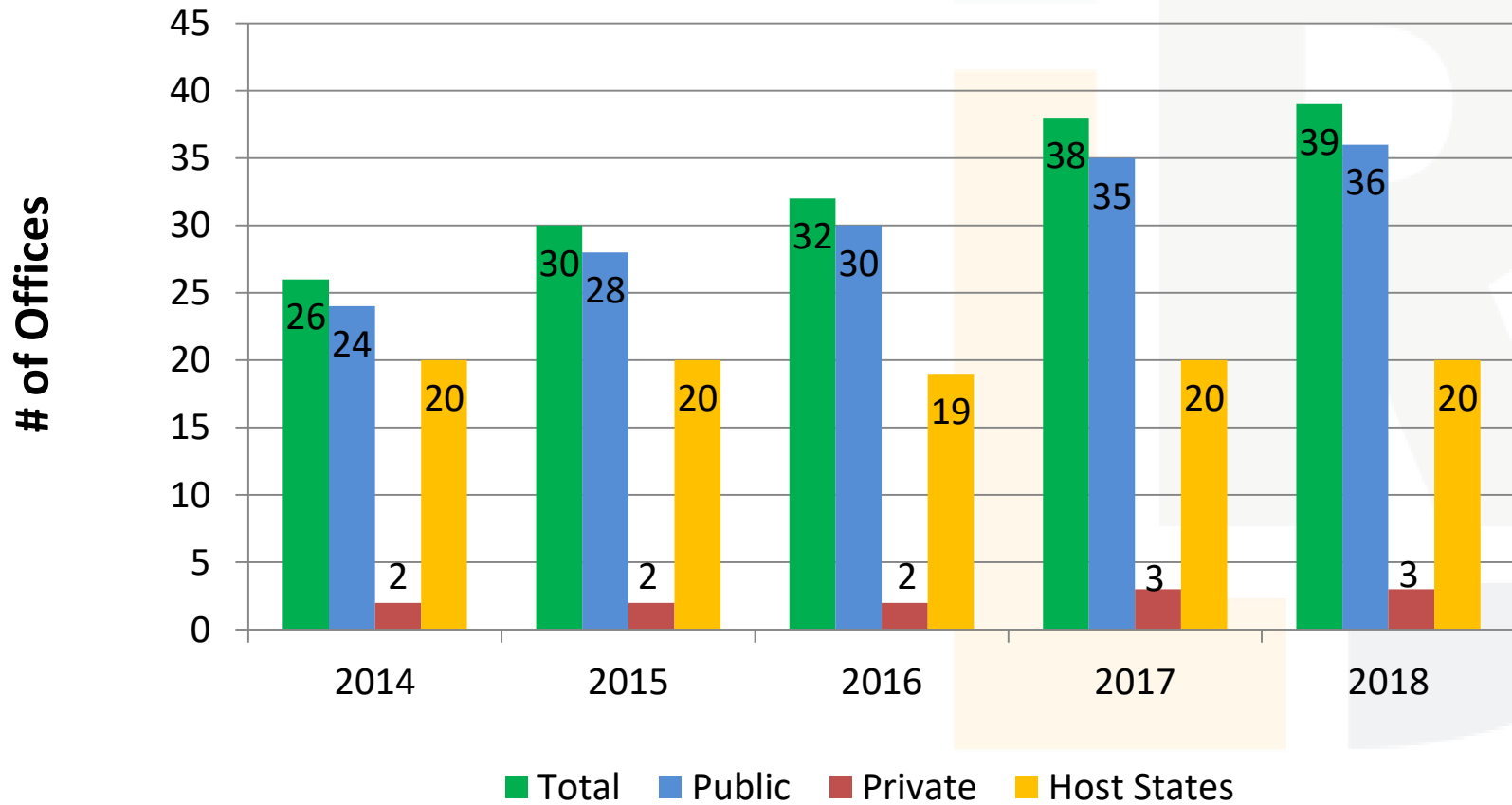
Trust Company Composite Ratings



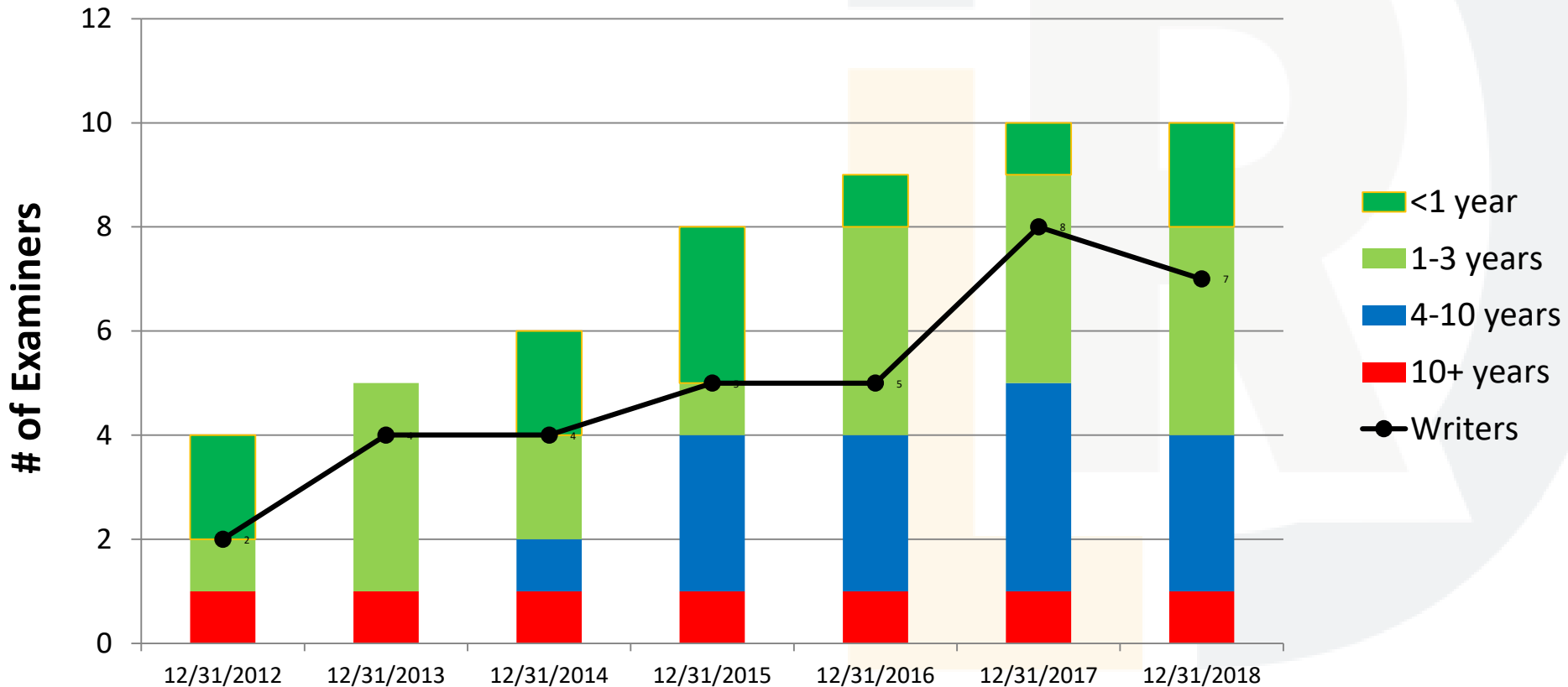
Trust Company Examination Stats



Trust Service Offices

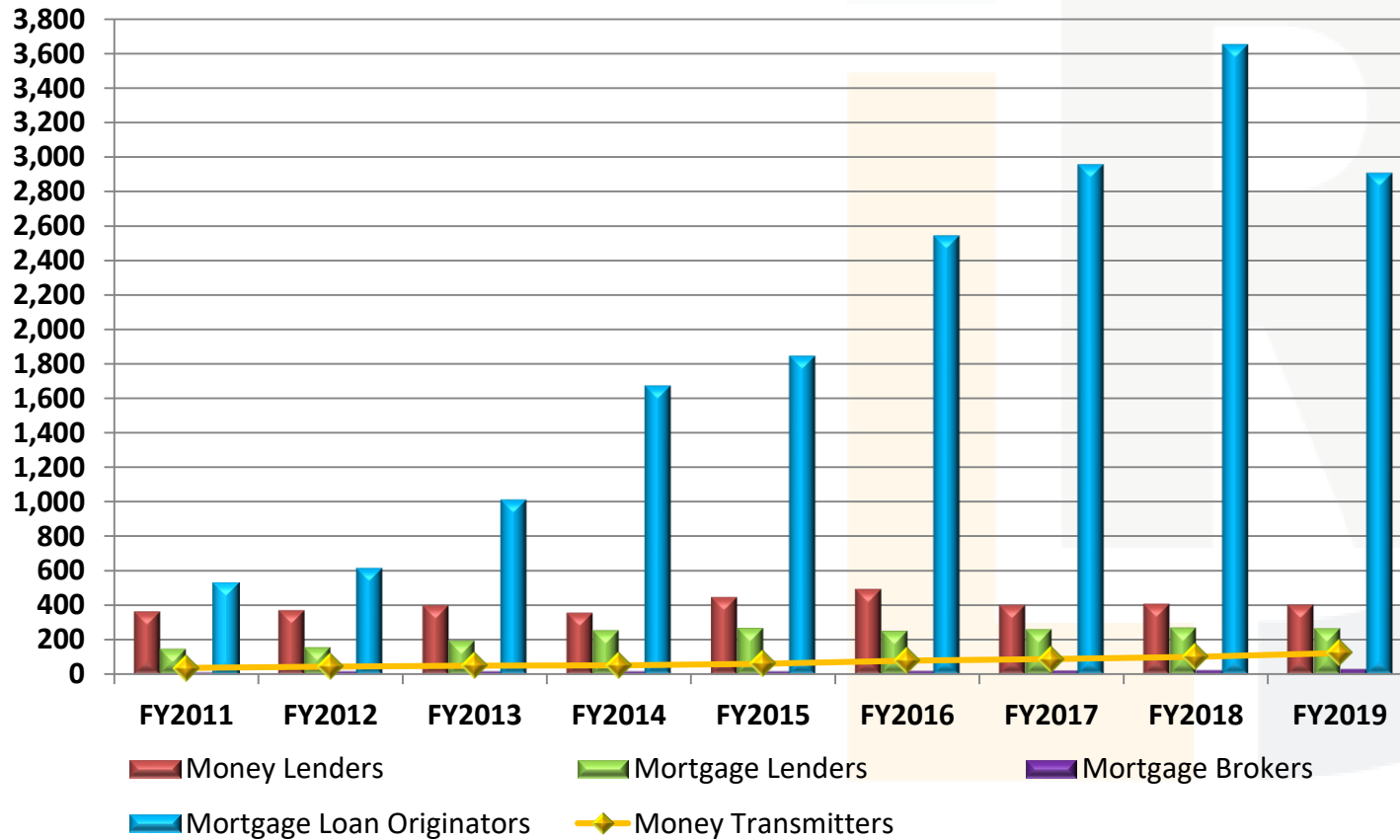


Trust Examination Staff



SD Licensee Profile

Total # Regulated Licensees – 3,757



Licensee Examination Efforts

- Mortgage
 - Experiencing consolidation in the industry
 - Nonbank mortgage servicing prudential standards
- Money Lender
 - Continue exams on regular intervals
 - Focus on compliance with BSA/AML laws
- 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?

