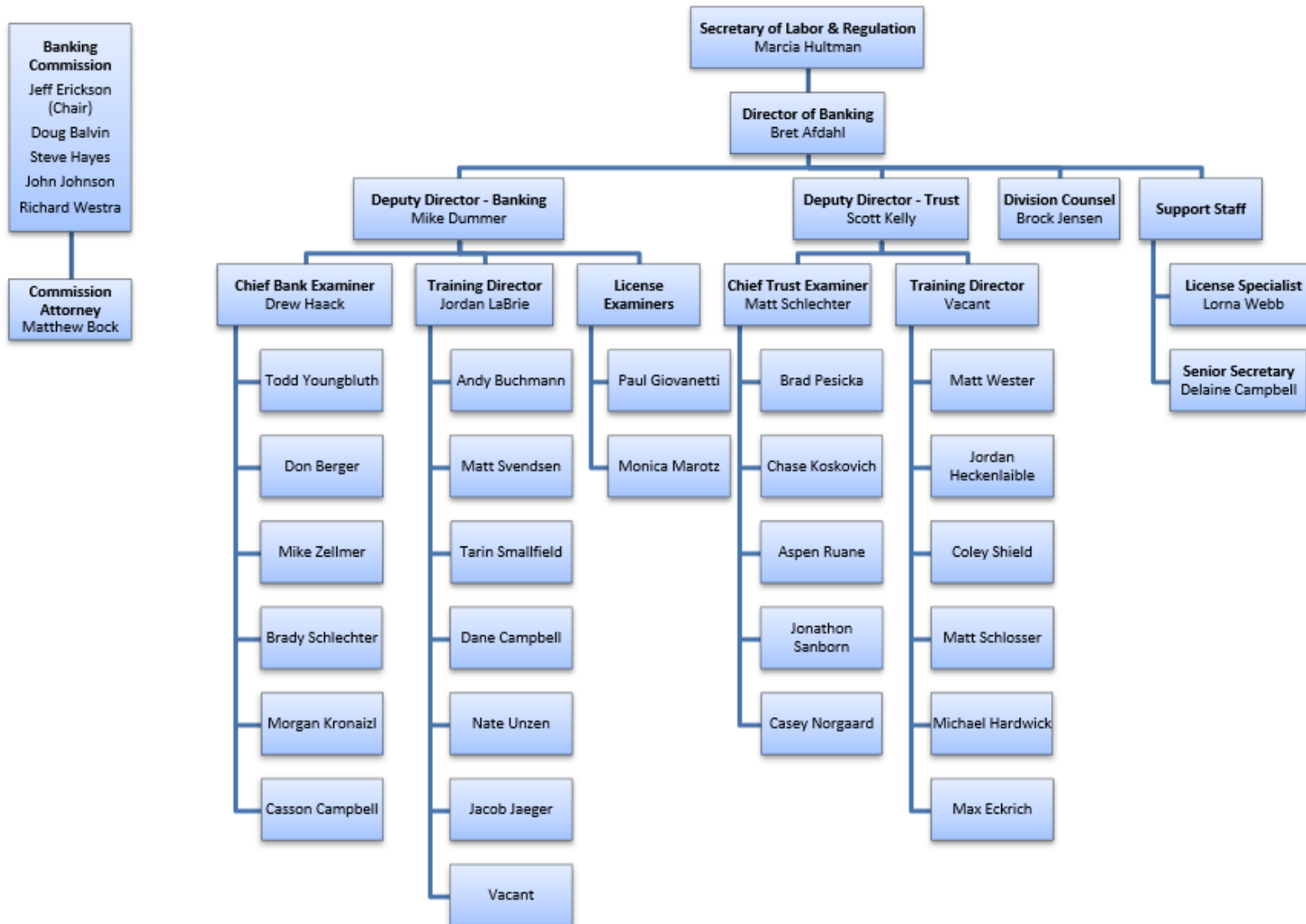




SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF BANKING INDUSTRY OVERVIEW

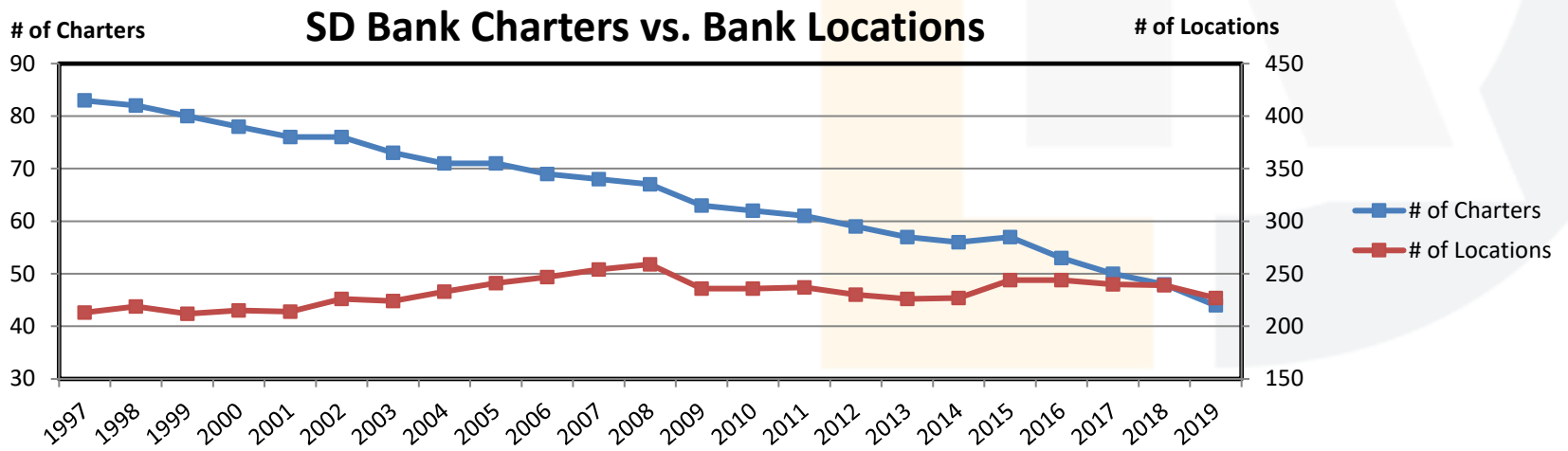
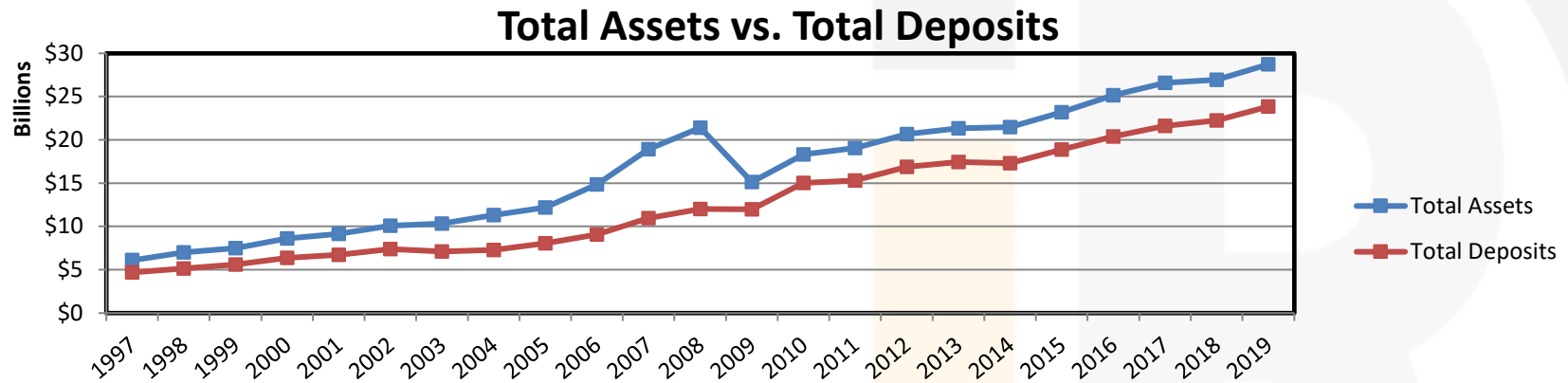
Division Organizational Chart



General Information

- State Chartered Banks: 44
- Total Assets: \$28,923,461,000
 - Largest Bank: Great Western Bank, Sioux Falls (\$12,385,469,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$19,262,000)
 - Average Asset Size: \$657,351,000
 - Median Asset Size: \$128,869,000

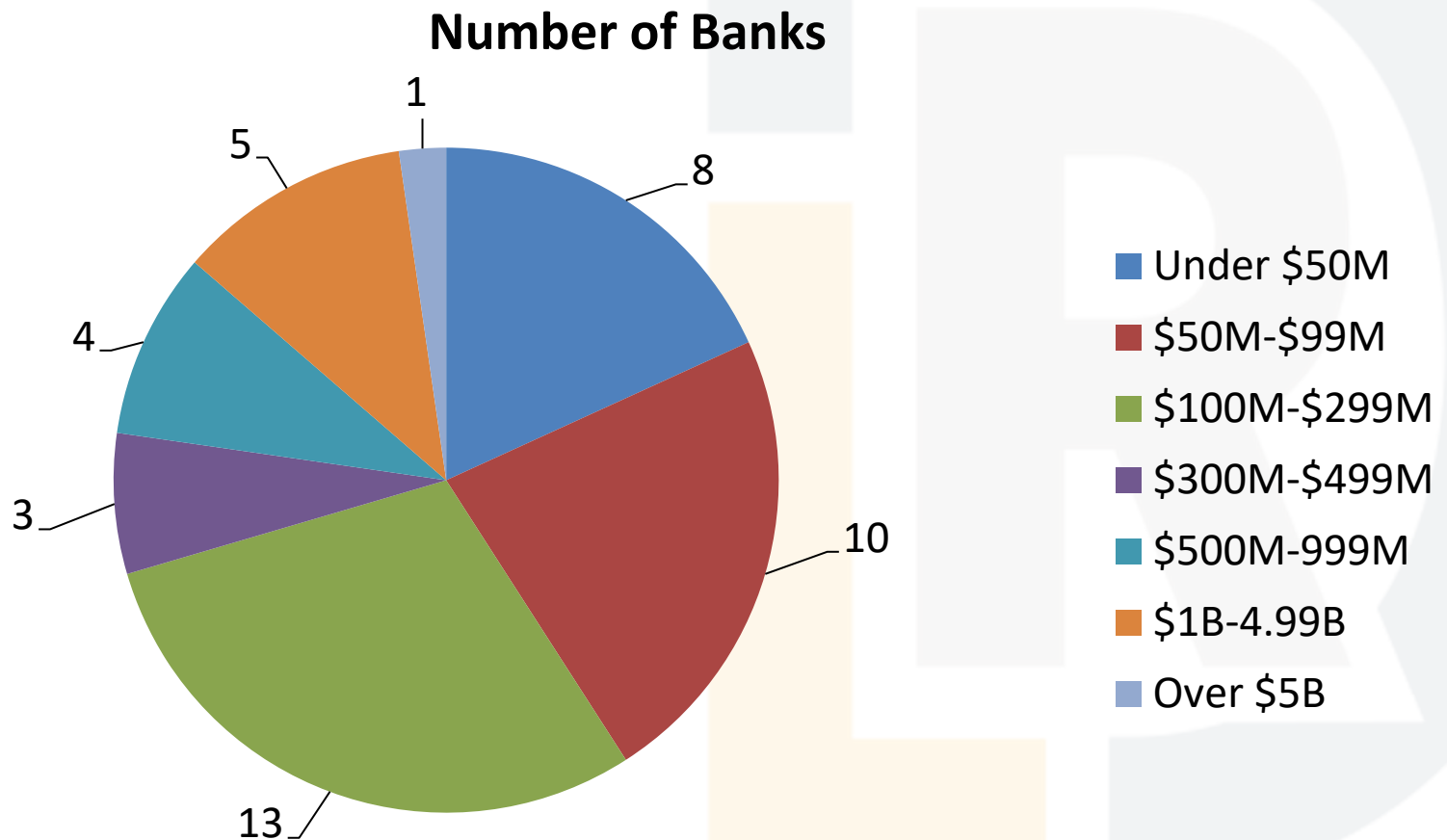
SD Banking Profile



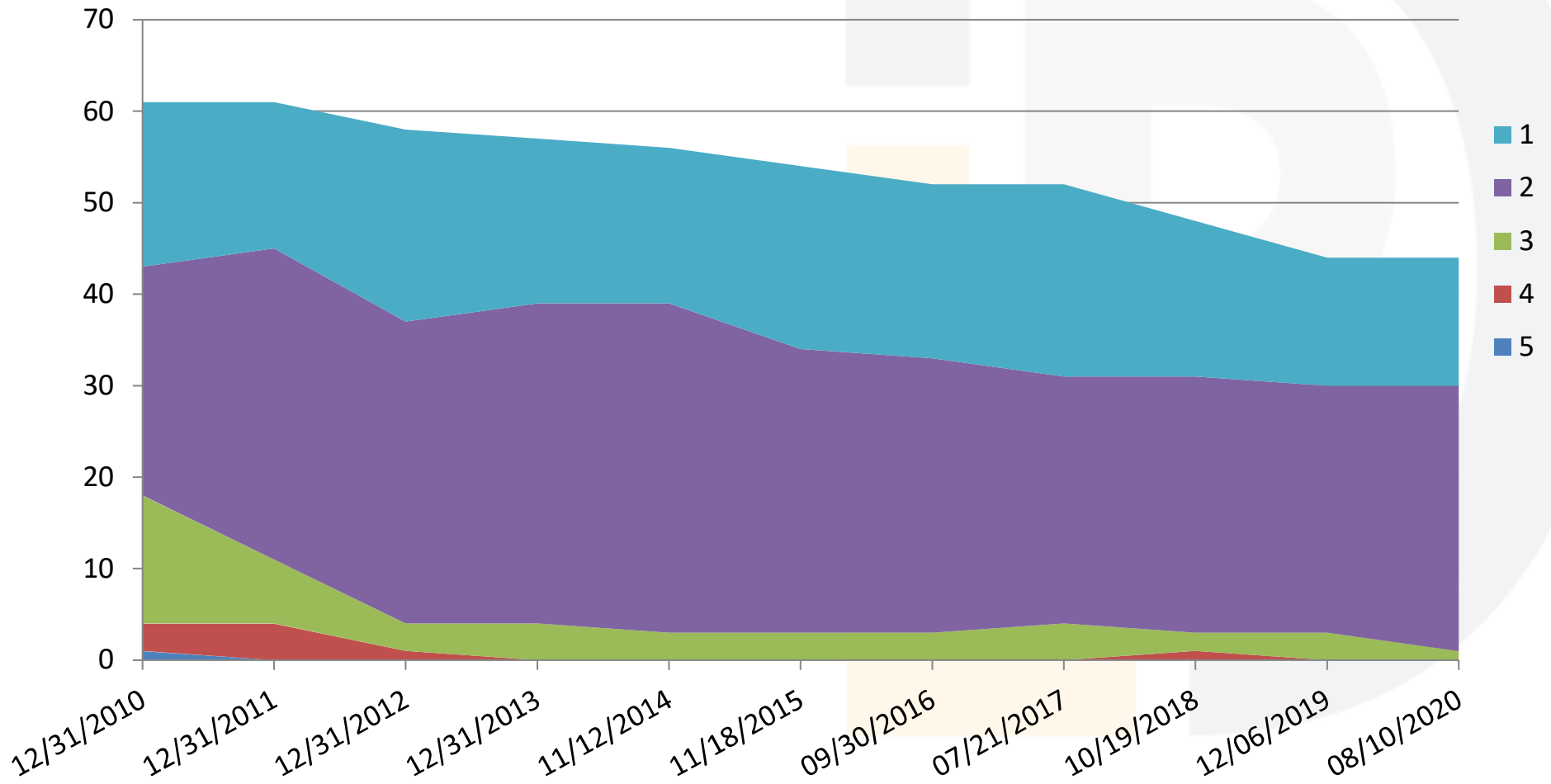
2020 BANK TRANSACTIONS

- Dacotah Bank, Aberdeen, SD merger with First State Bank of Claremont, Groton, SD
- First Bank & Trust, Brookings, SD merger with First Bank & Trust, Sioux Falls, SD
- Branch application Security State Bank, Tyndall, SD (Jackson, MN)
- Branch application BankWest Inc., Pierre, SD (Madison, SD)
- Branch relocation application Rivers Edge Bank, Marion, SD (Howard, SD)
- Loan production office application BankWest, Pierre, SD (Pierre, SD)
- Branch closure application First Bank & Trust, Brookings, SD (Stockholm, SD)

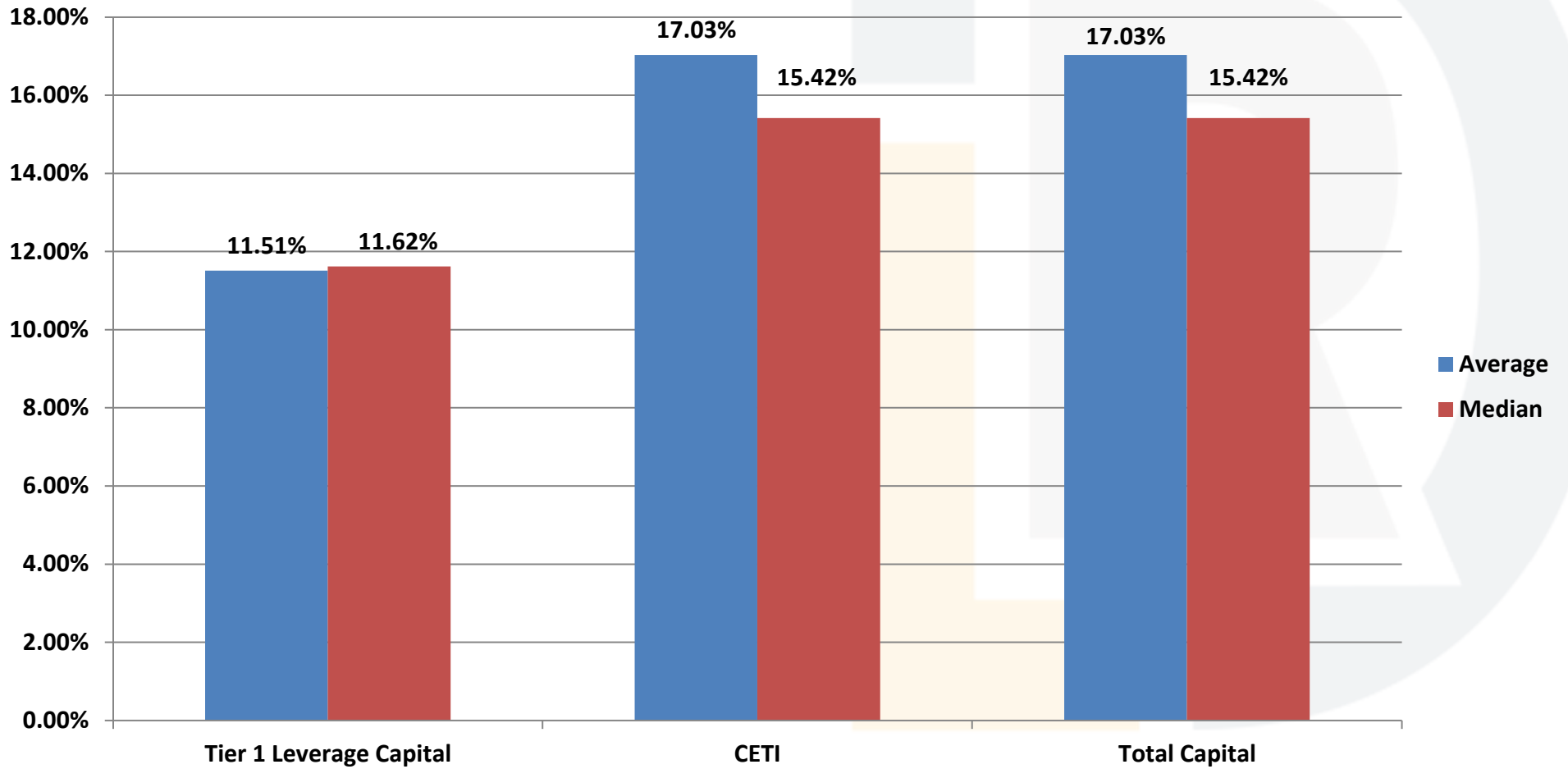
Number of Banks per Category



Composite Ratings - Banks

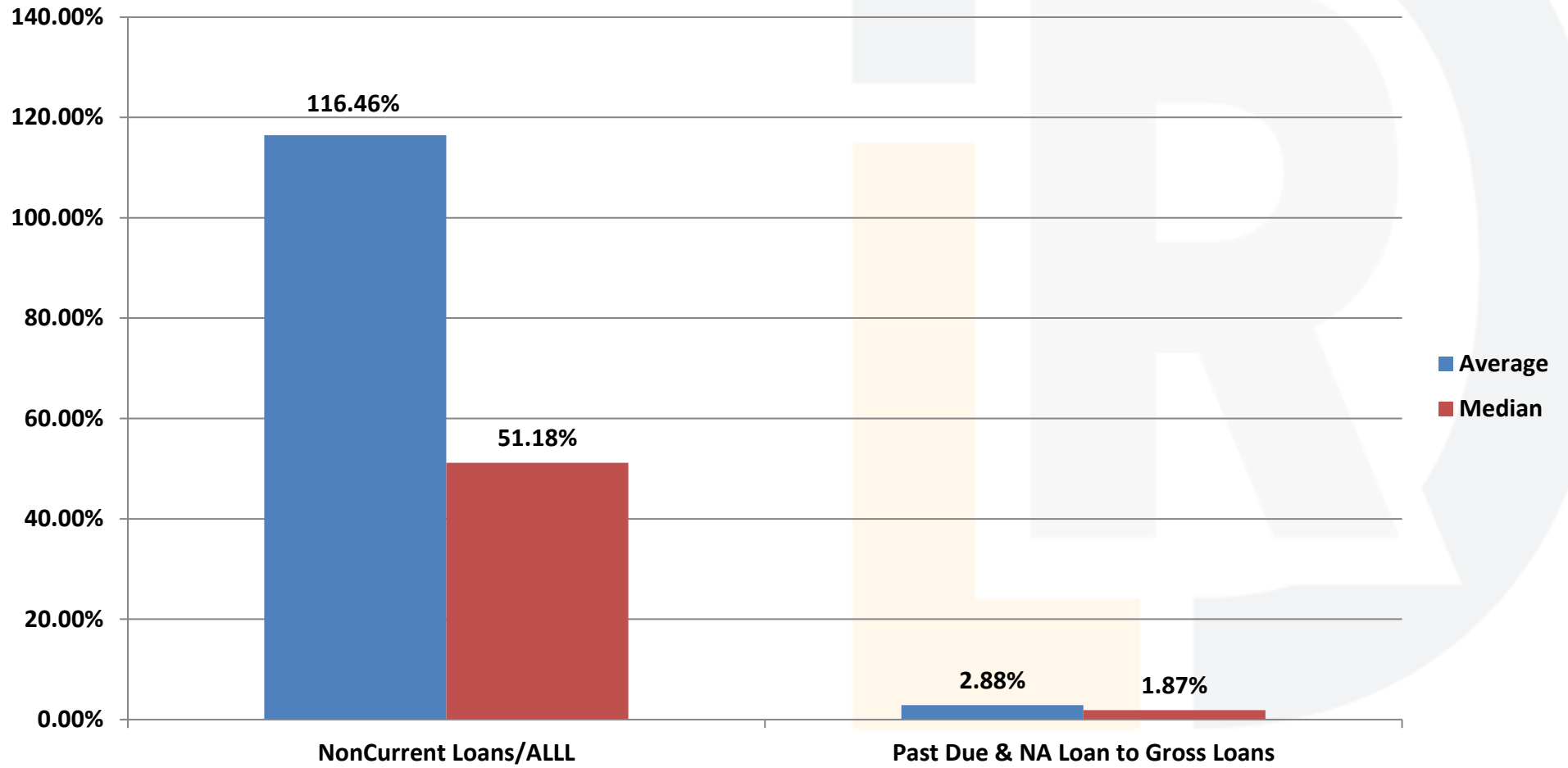


Capital



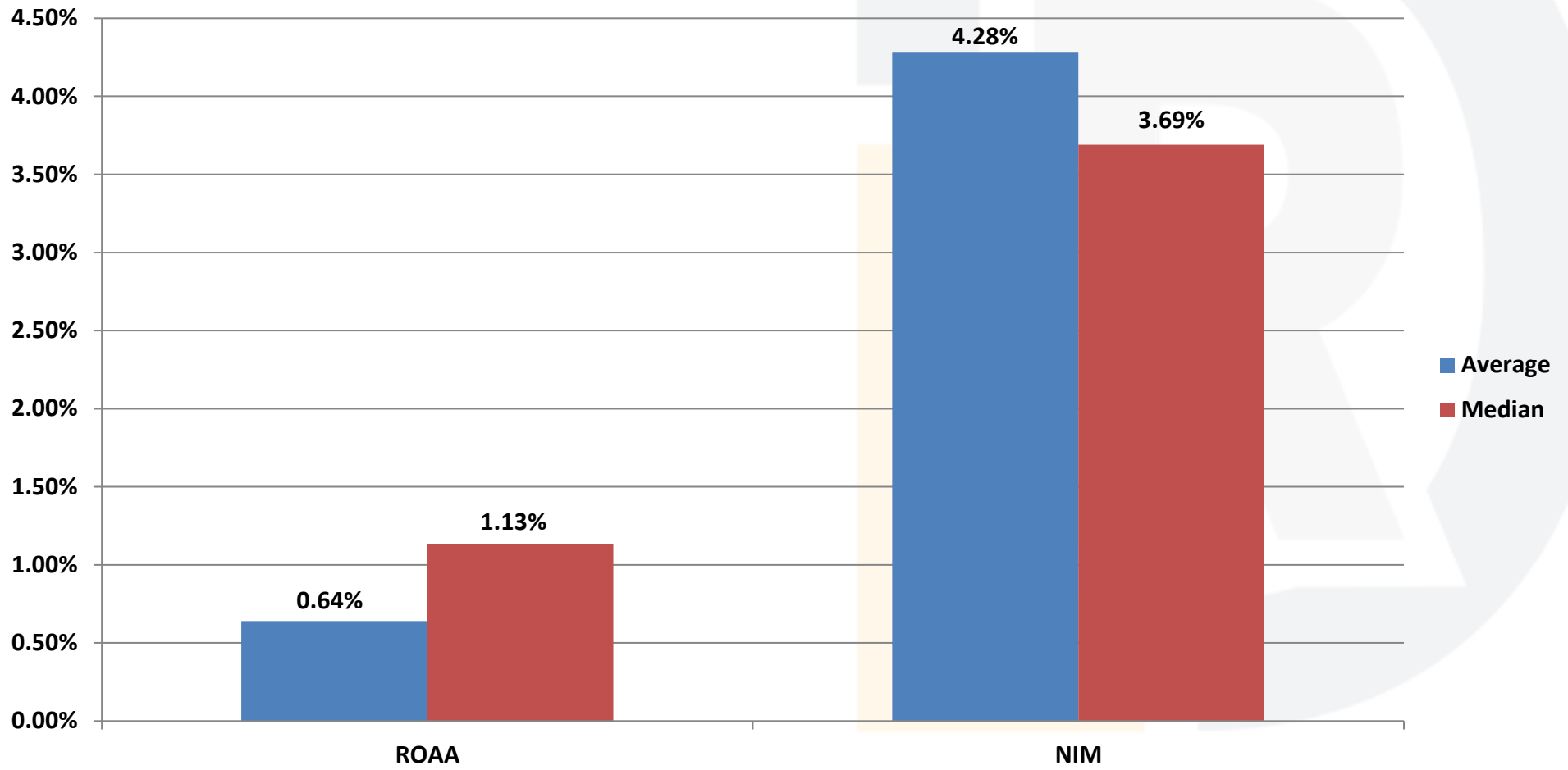
*Includes all State-chartered banks – 44 charters

Asset Quality



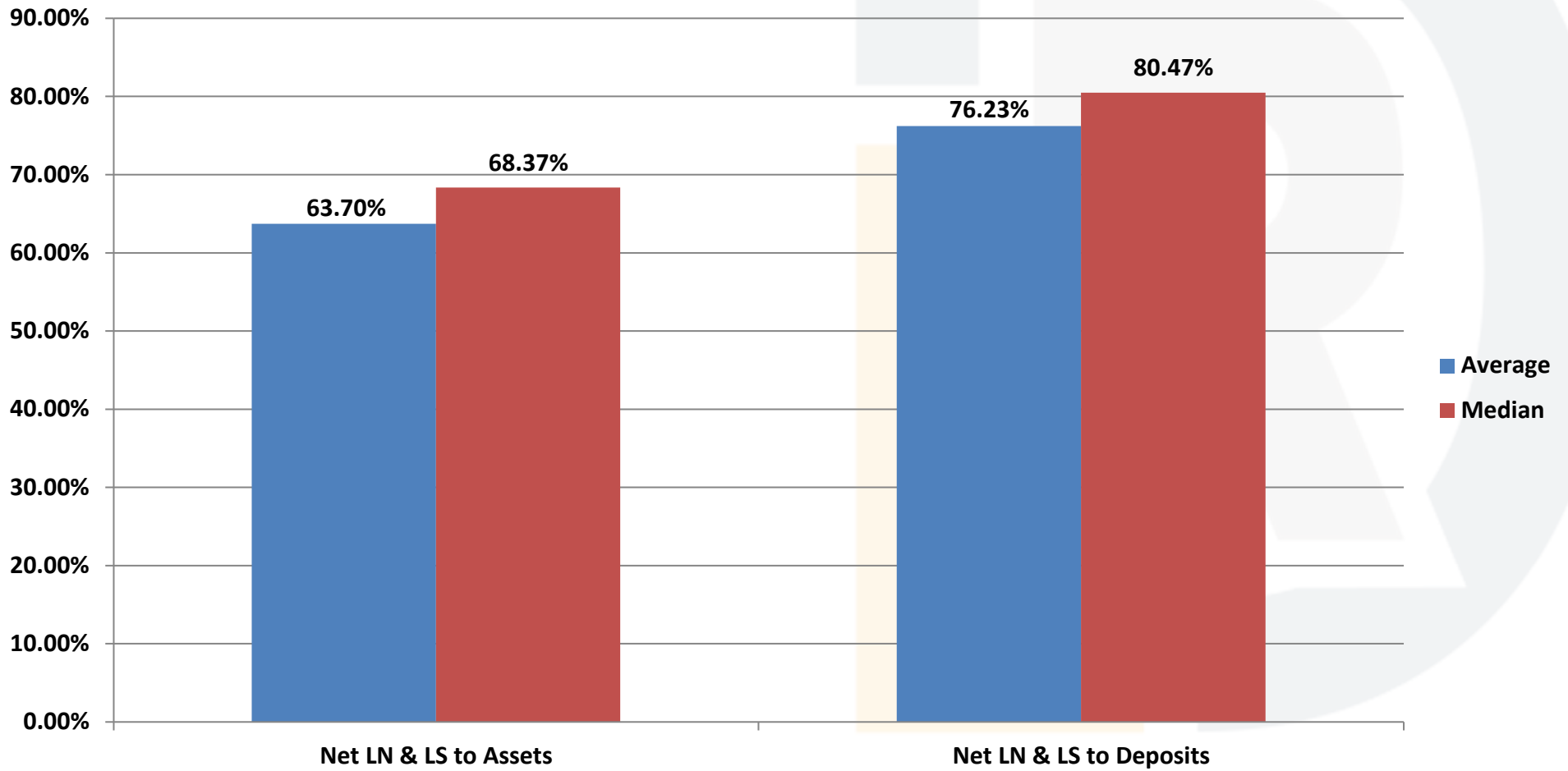
*Includes all State-chartered banks – 44 charters

Earnings



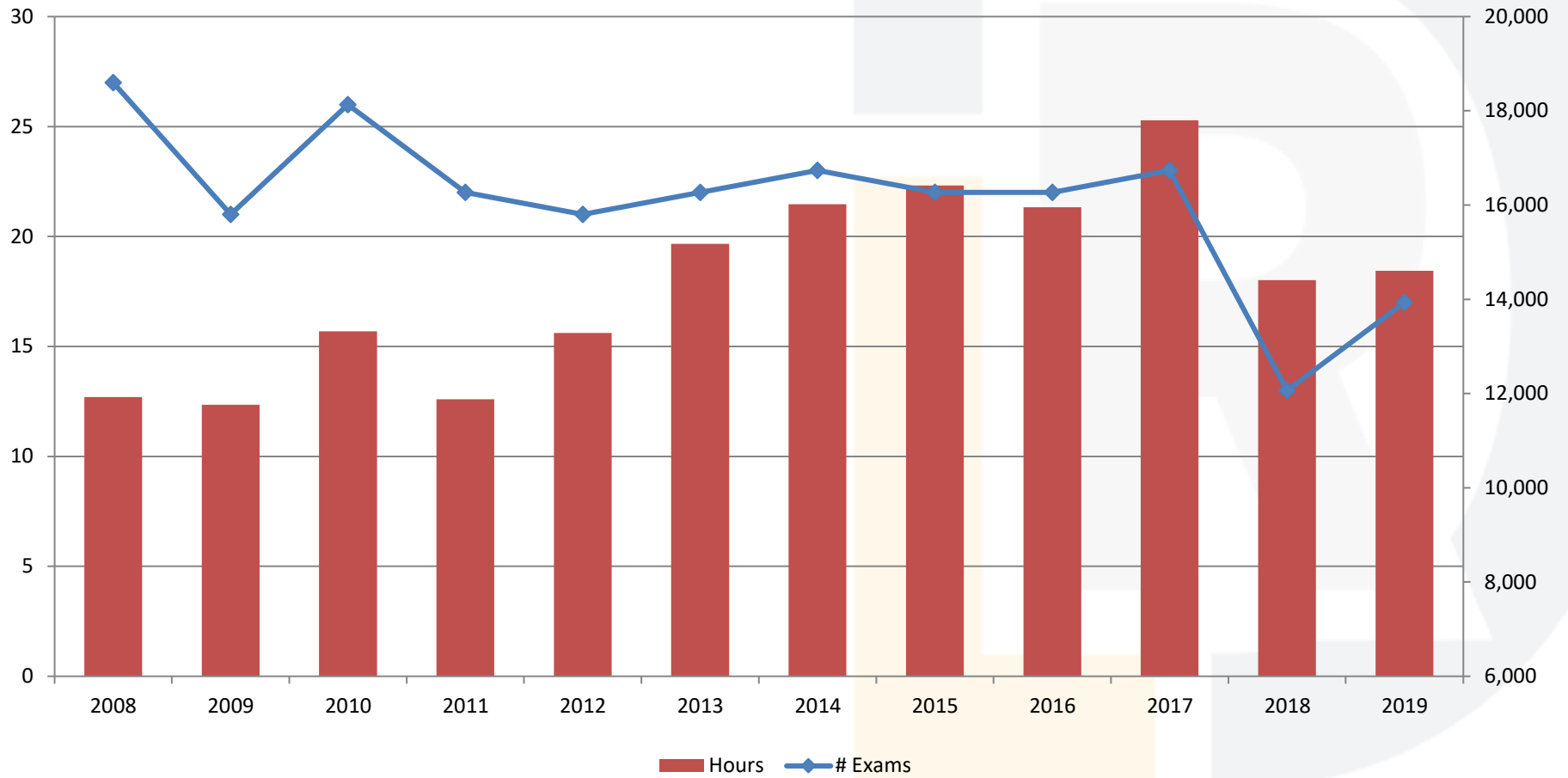
*Includes all State-chartered banks – 44 charters

Loan Volume and Funding



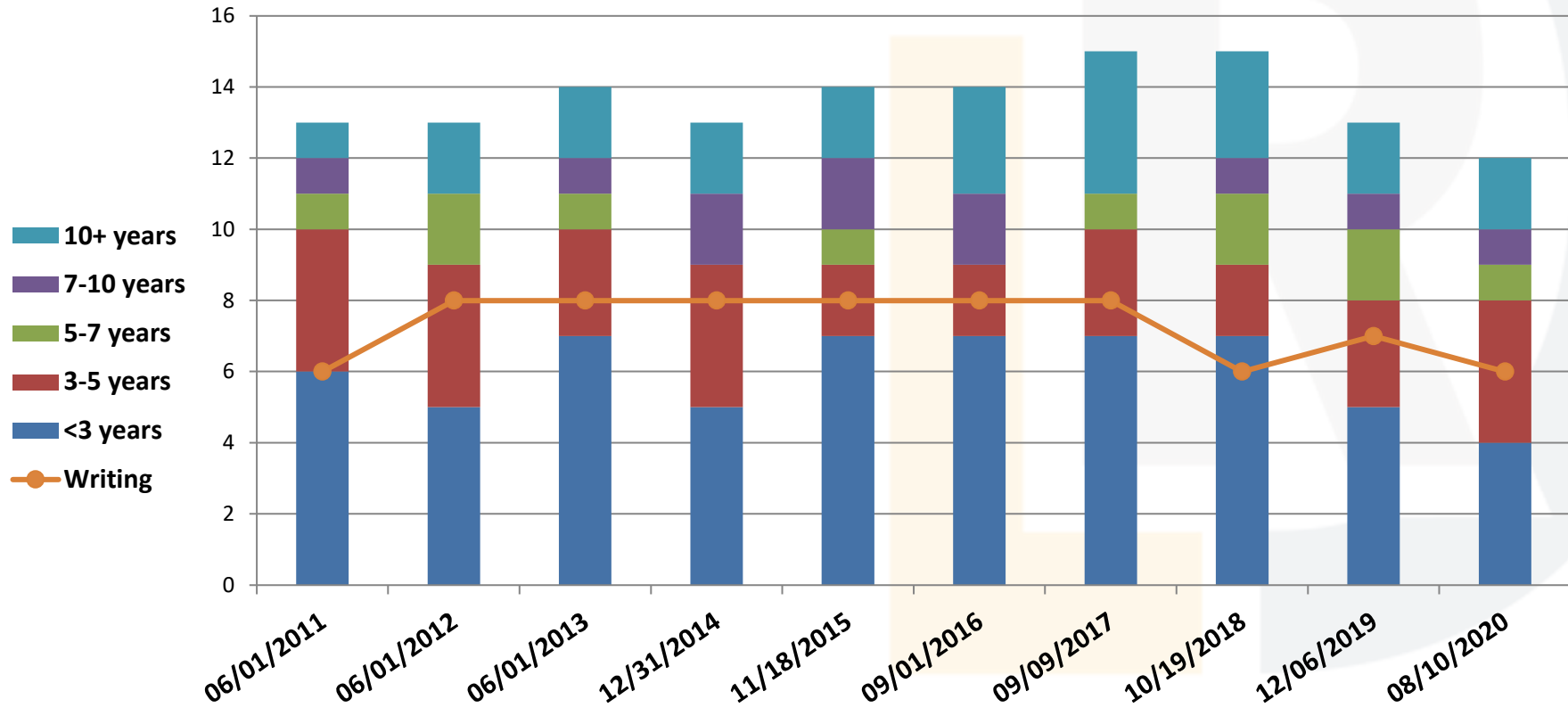
*Includes all State-chartered banks – 44 charters

Bank Examination Hours

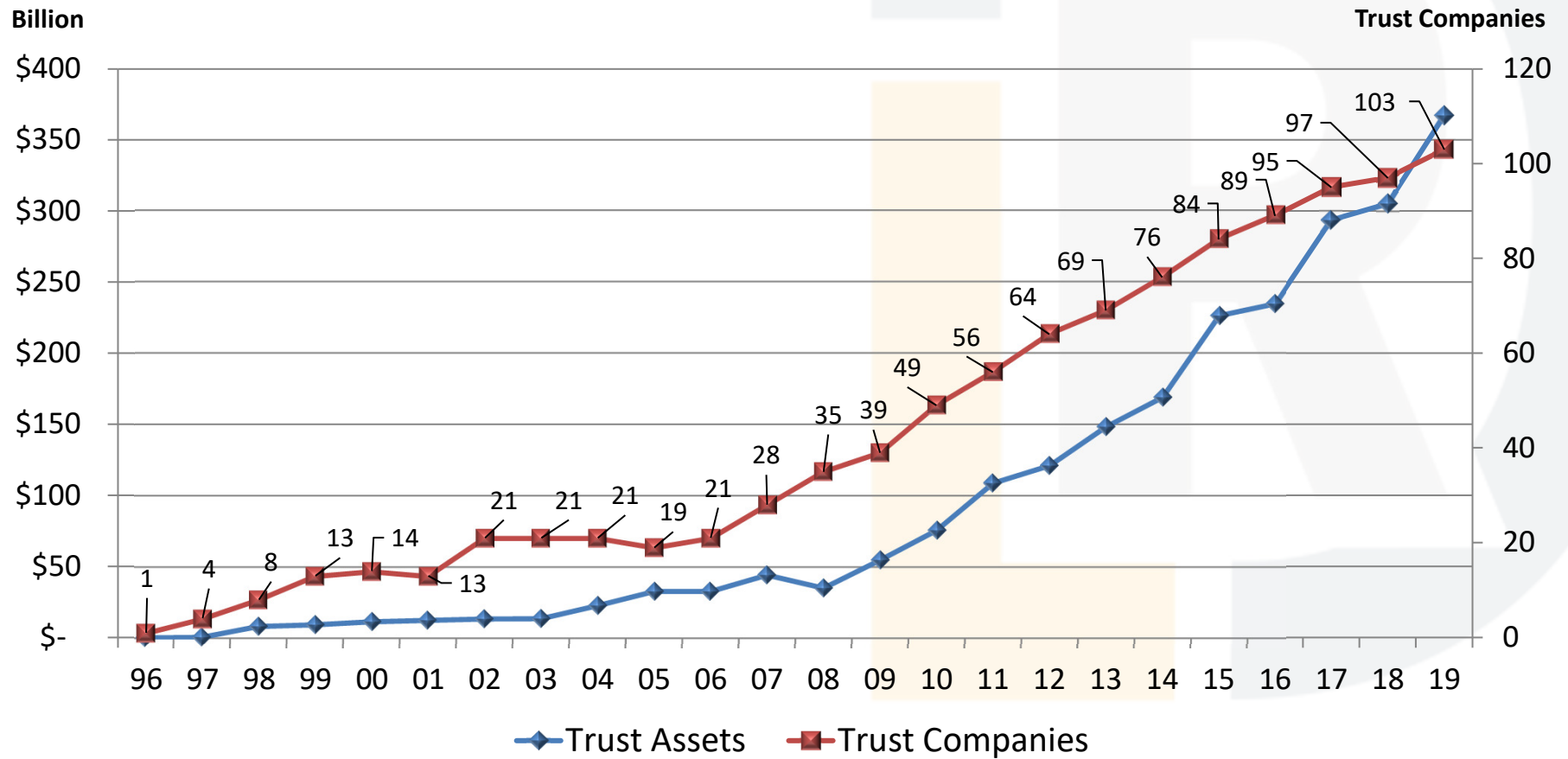


Bank Examination Staff

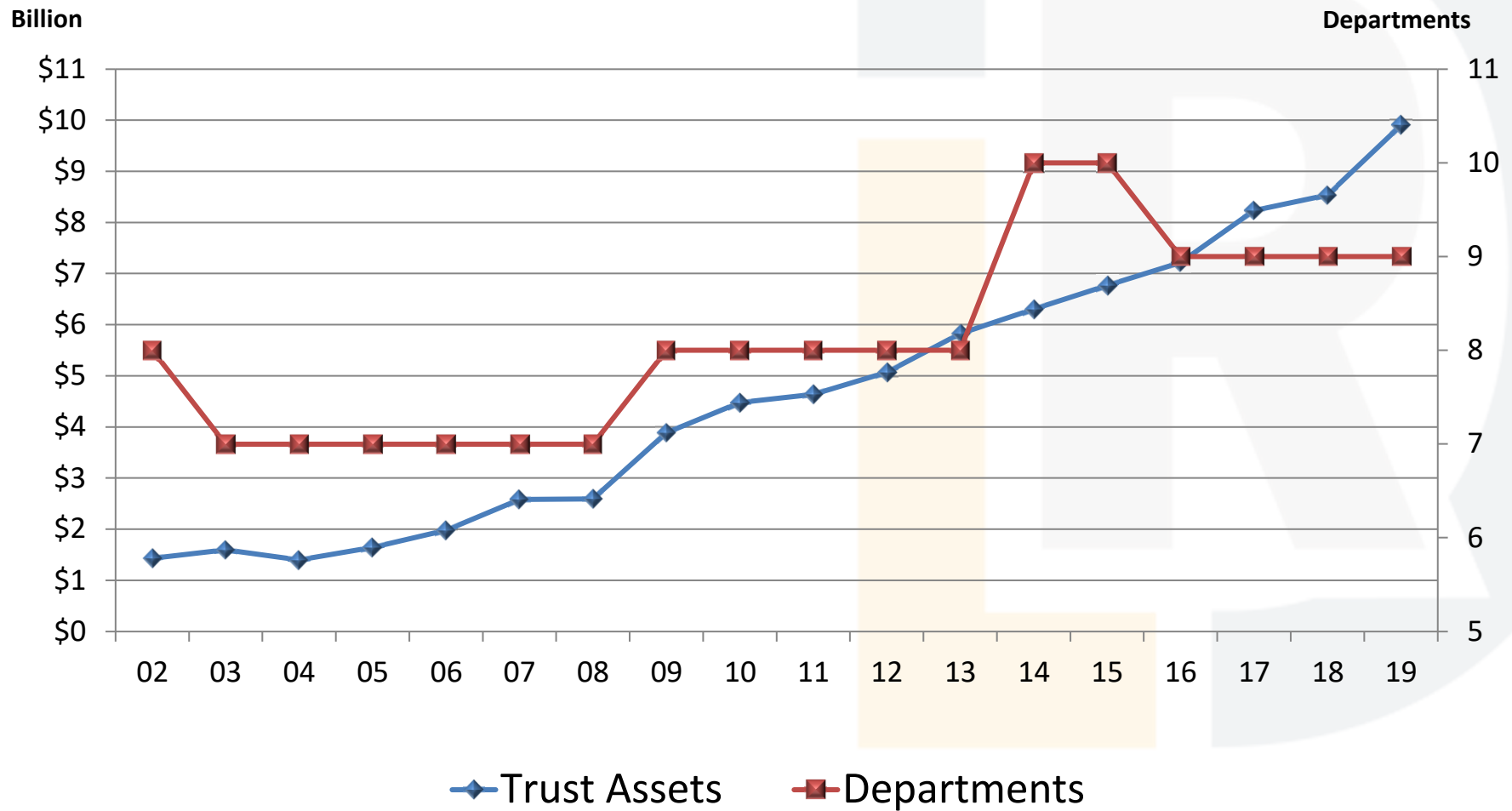
Banking Staff Tenure



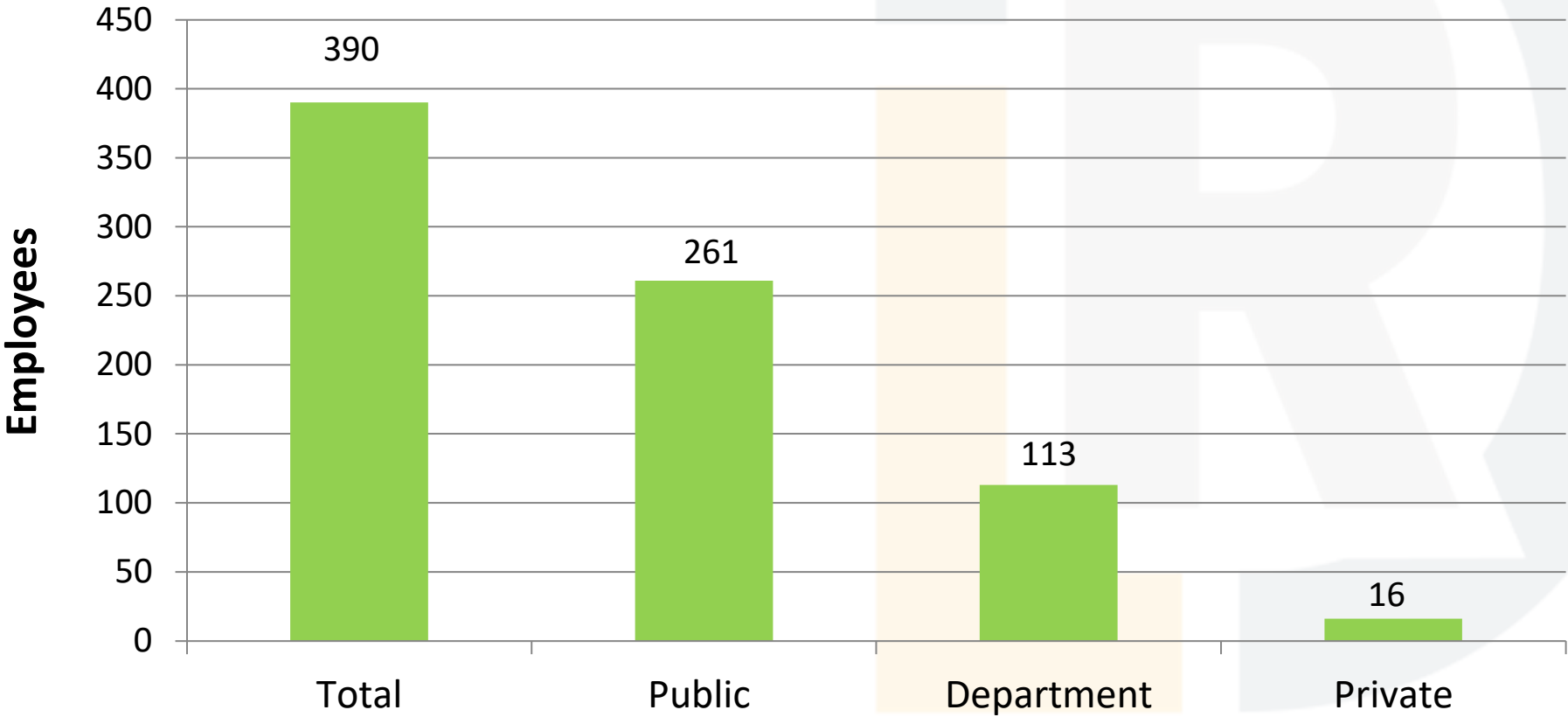
Trust Company Profile



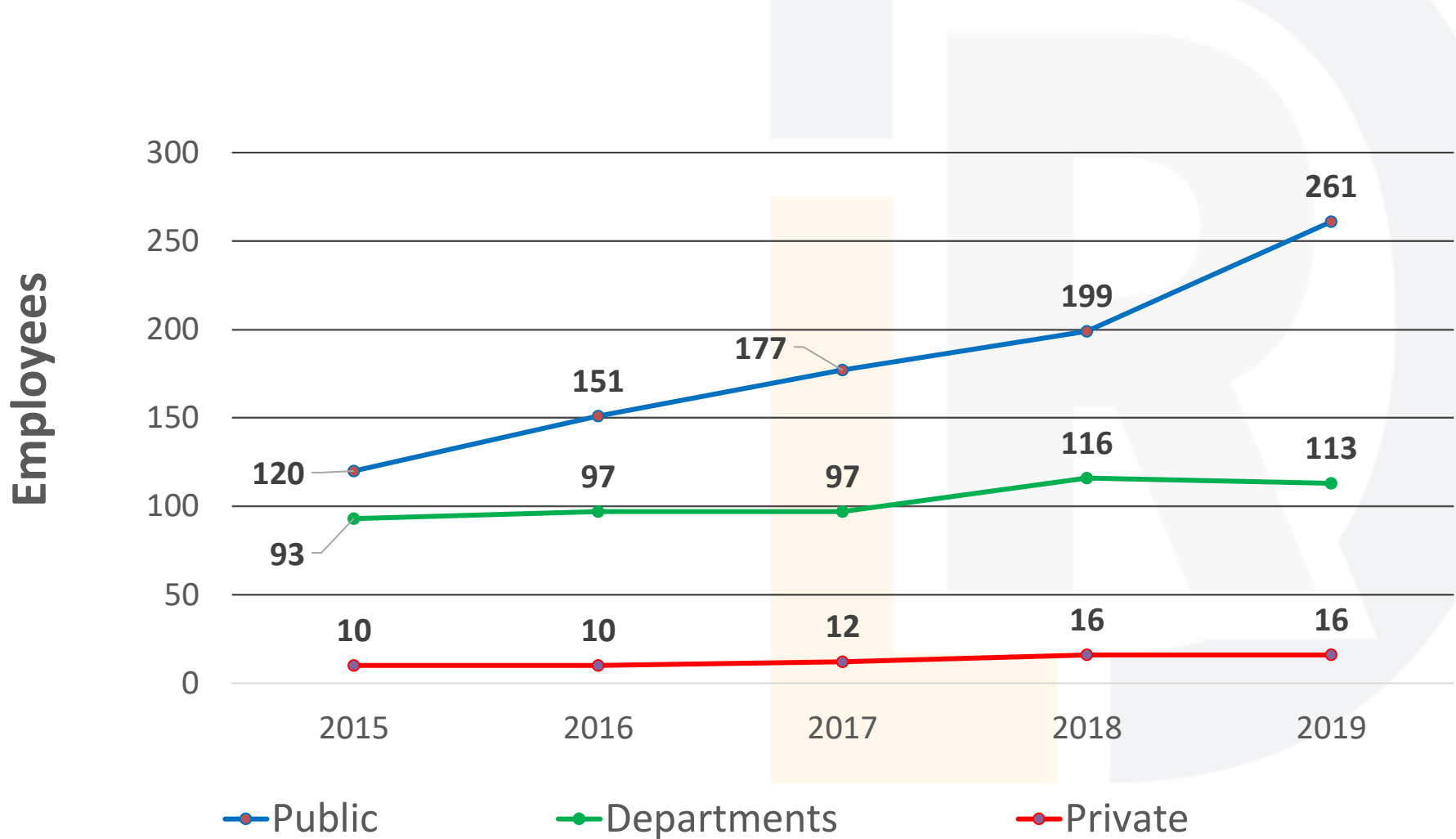
Trust Department Profile



Trust Staffing

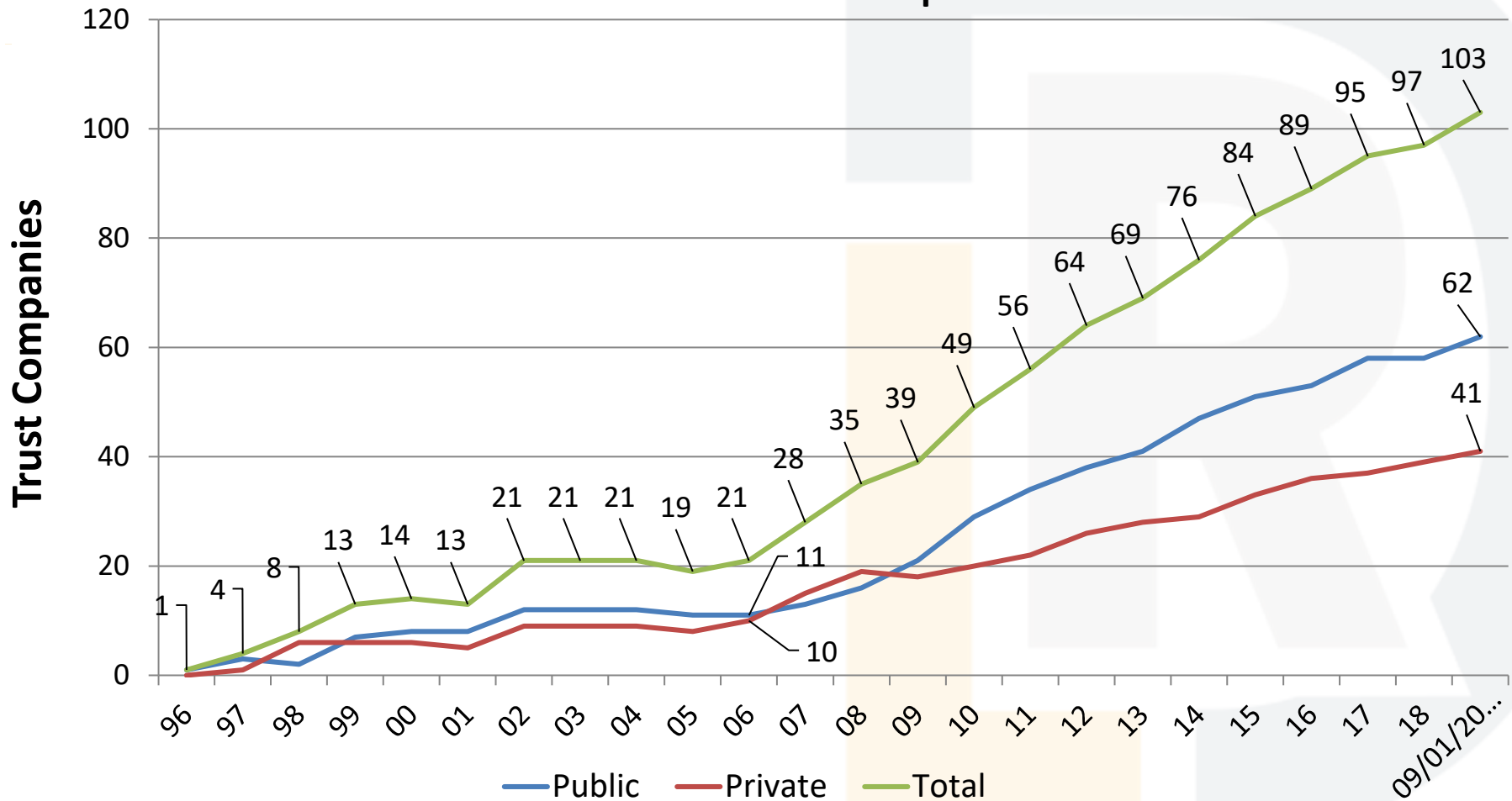


Trust Staffing Trends

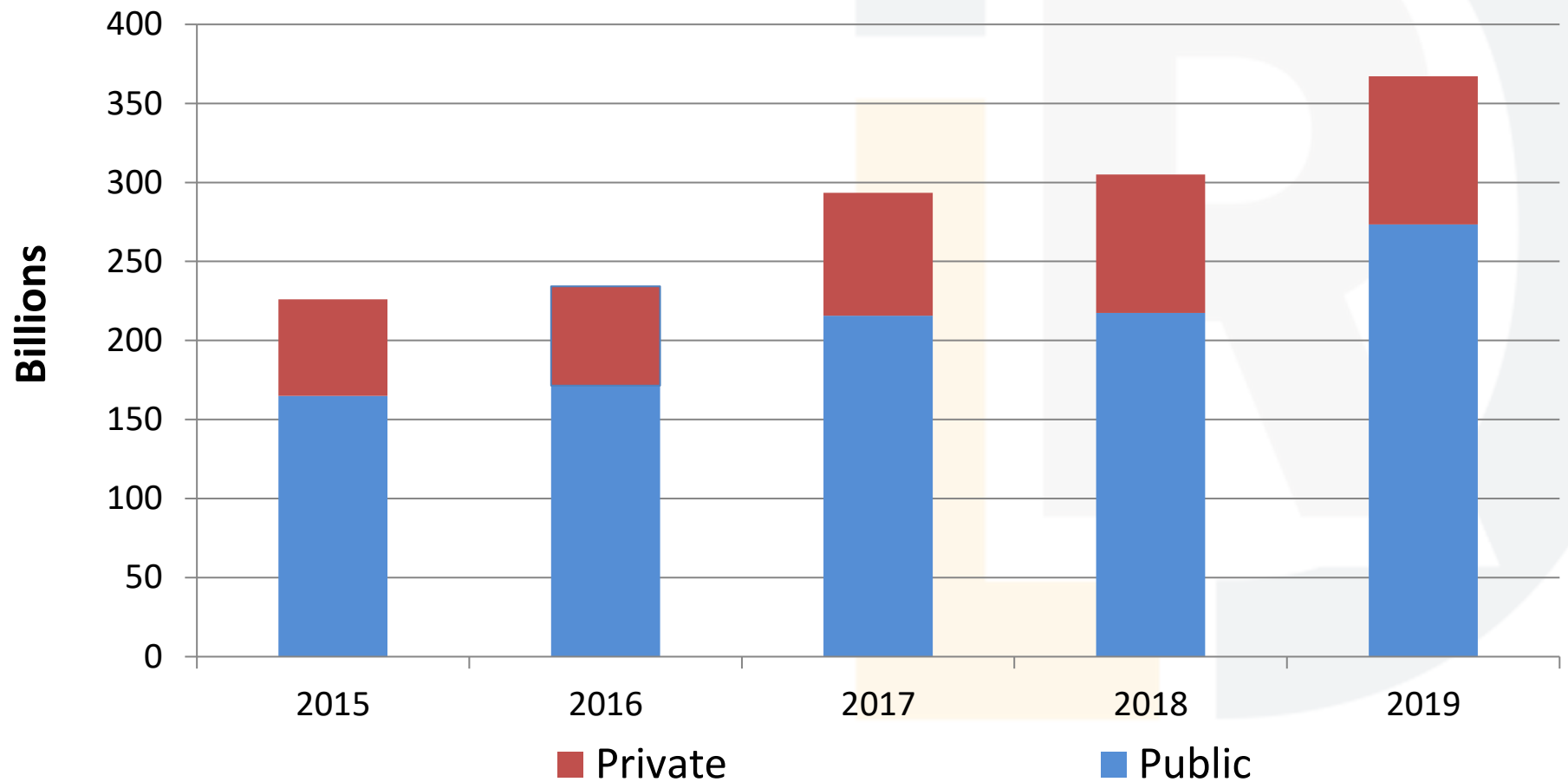


Public vs. Private Trust Companies

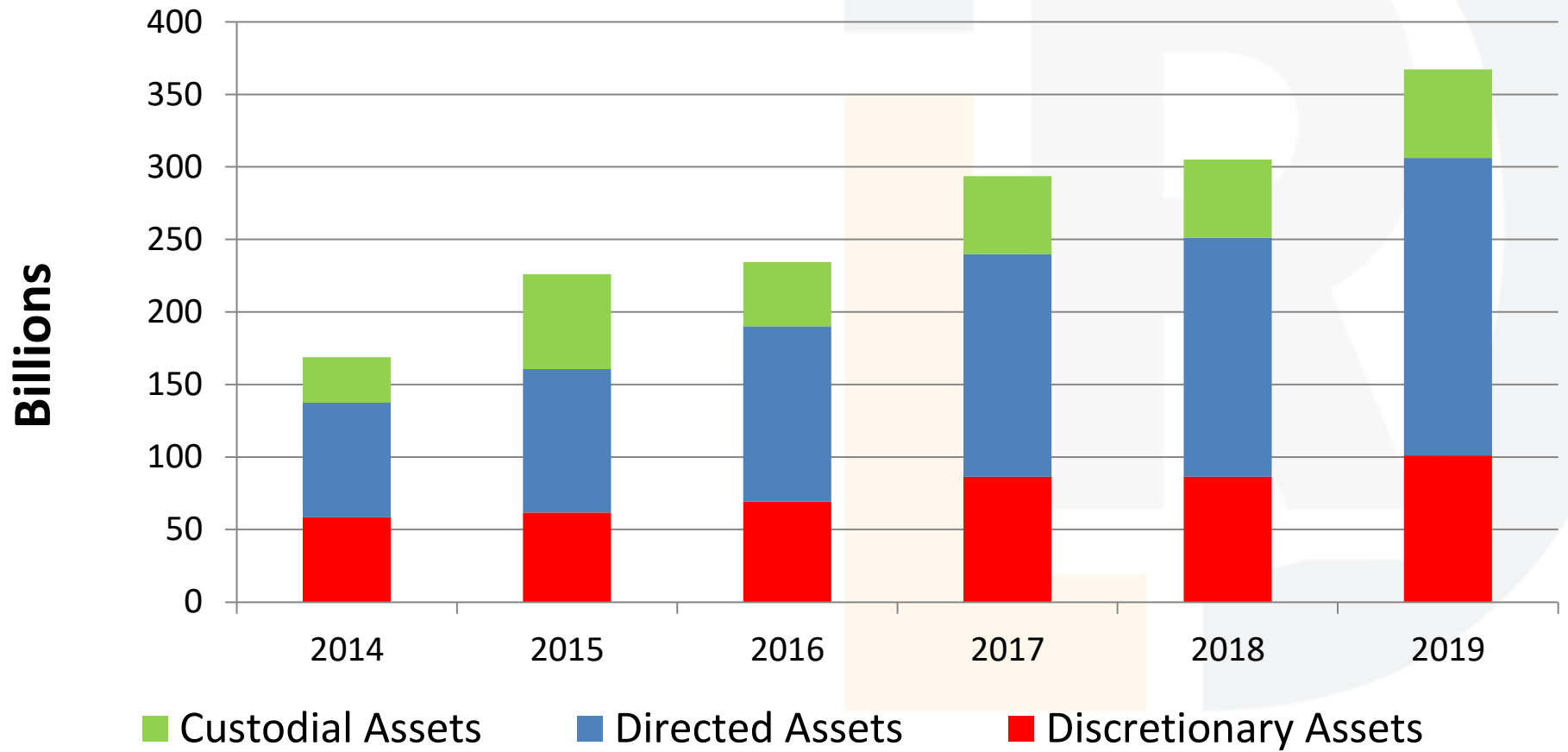
Public vs. Private Trust Companies



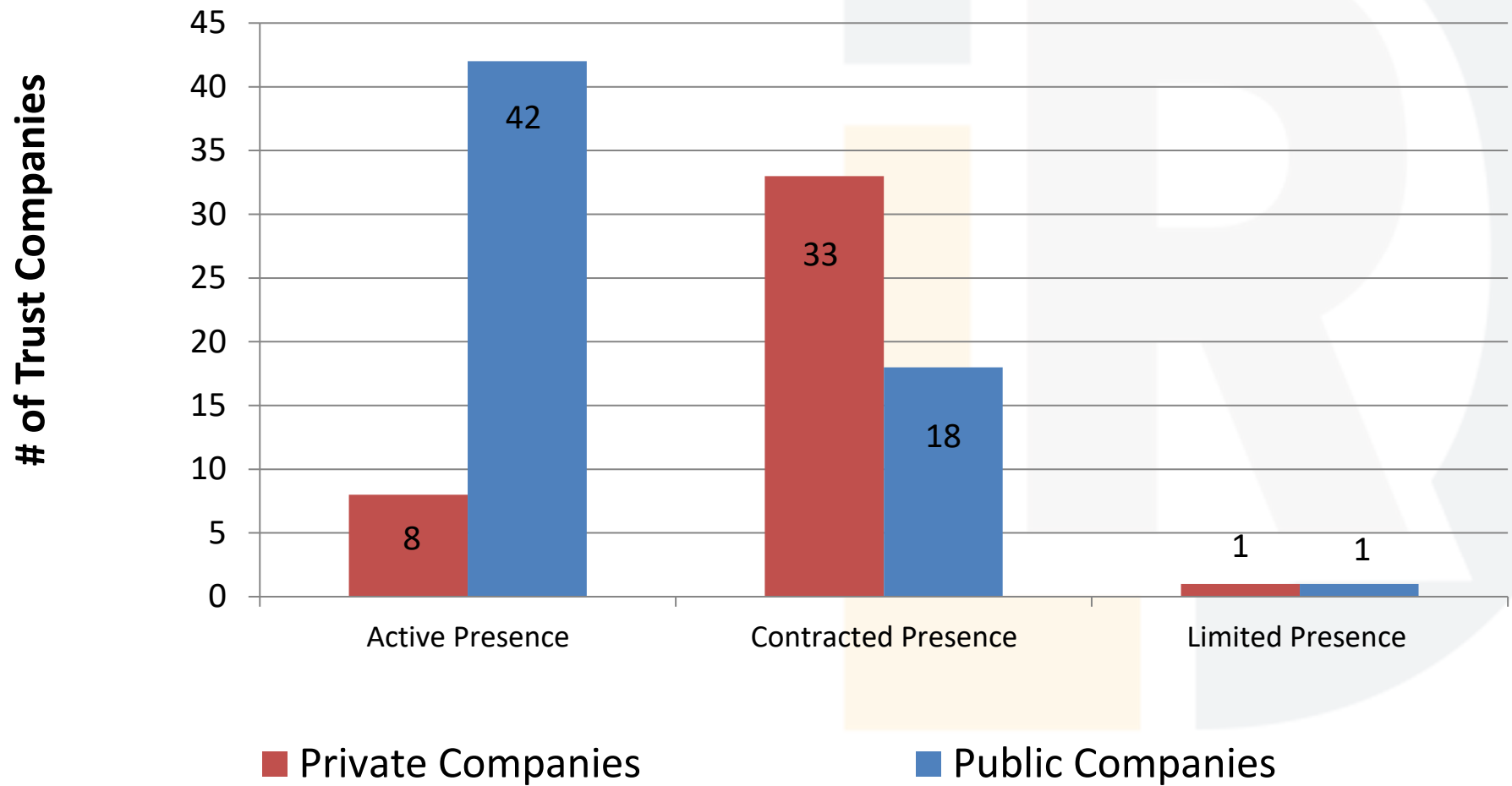
Public vs. Private Trust Assets



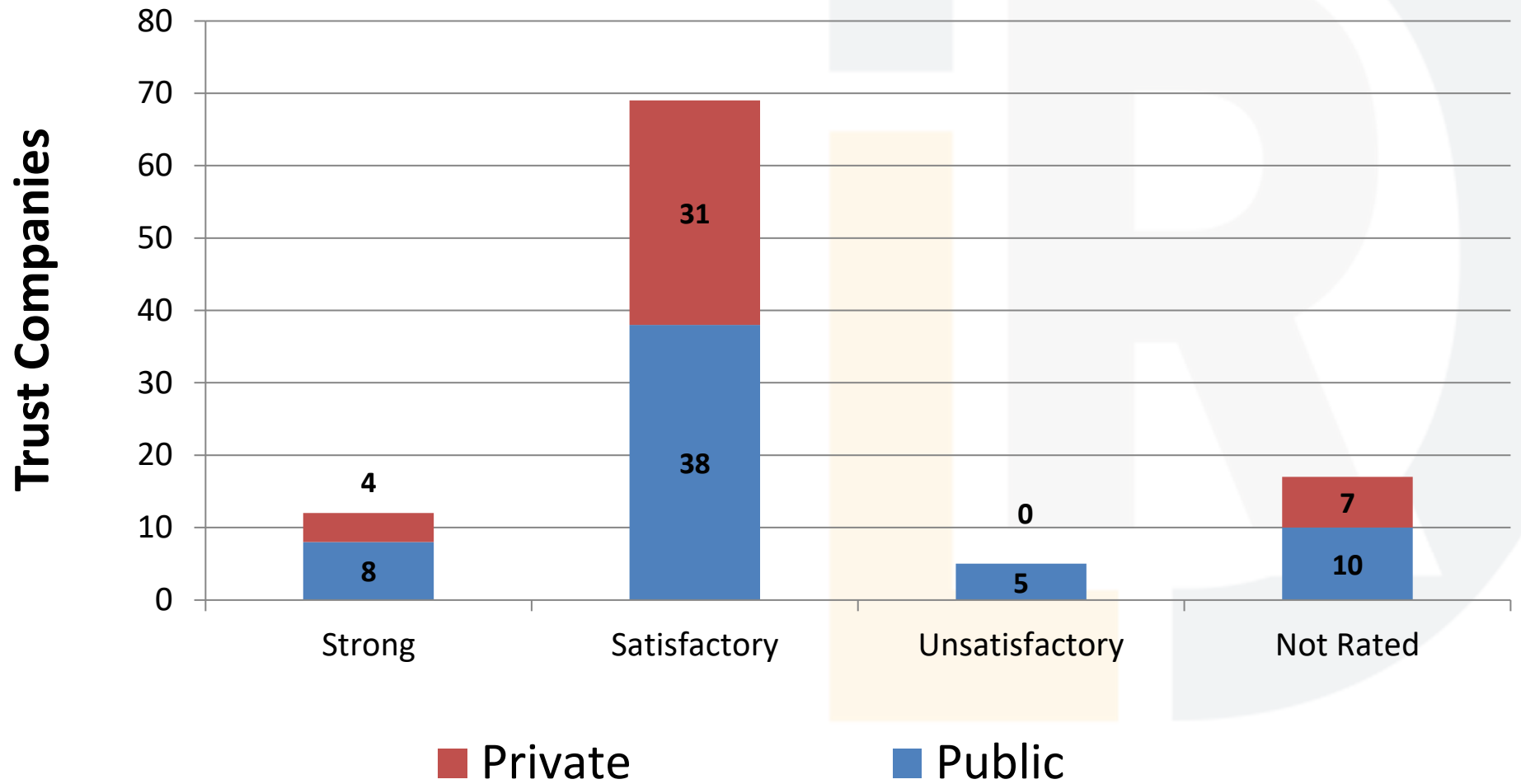
Managed vs. Non-Managed Assets



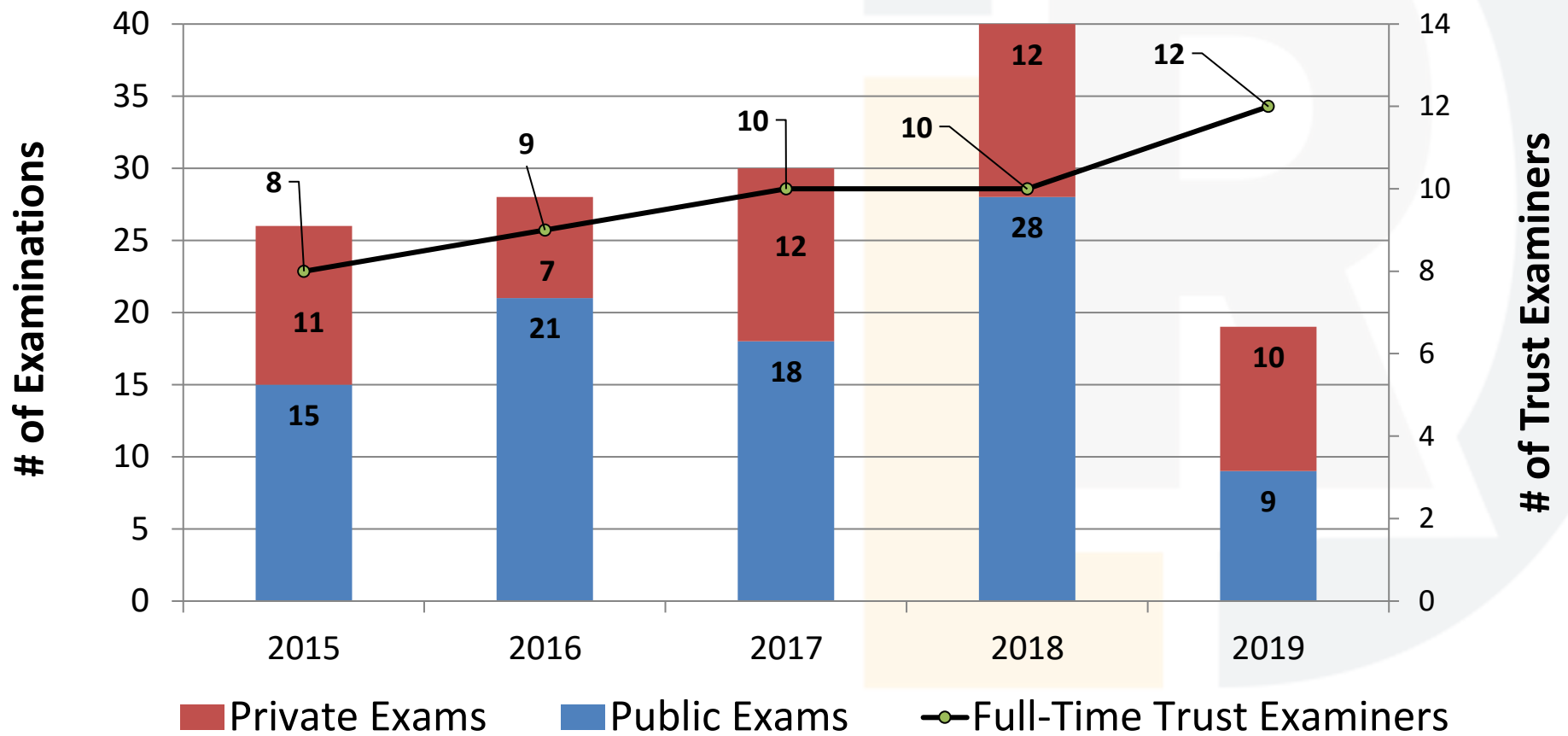
Trust Company Situs



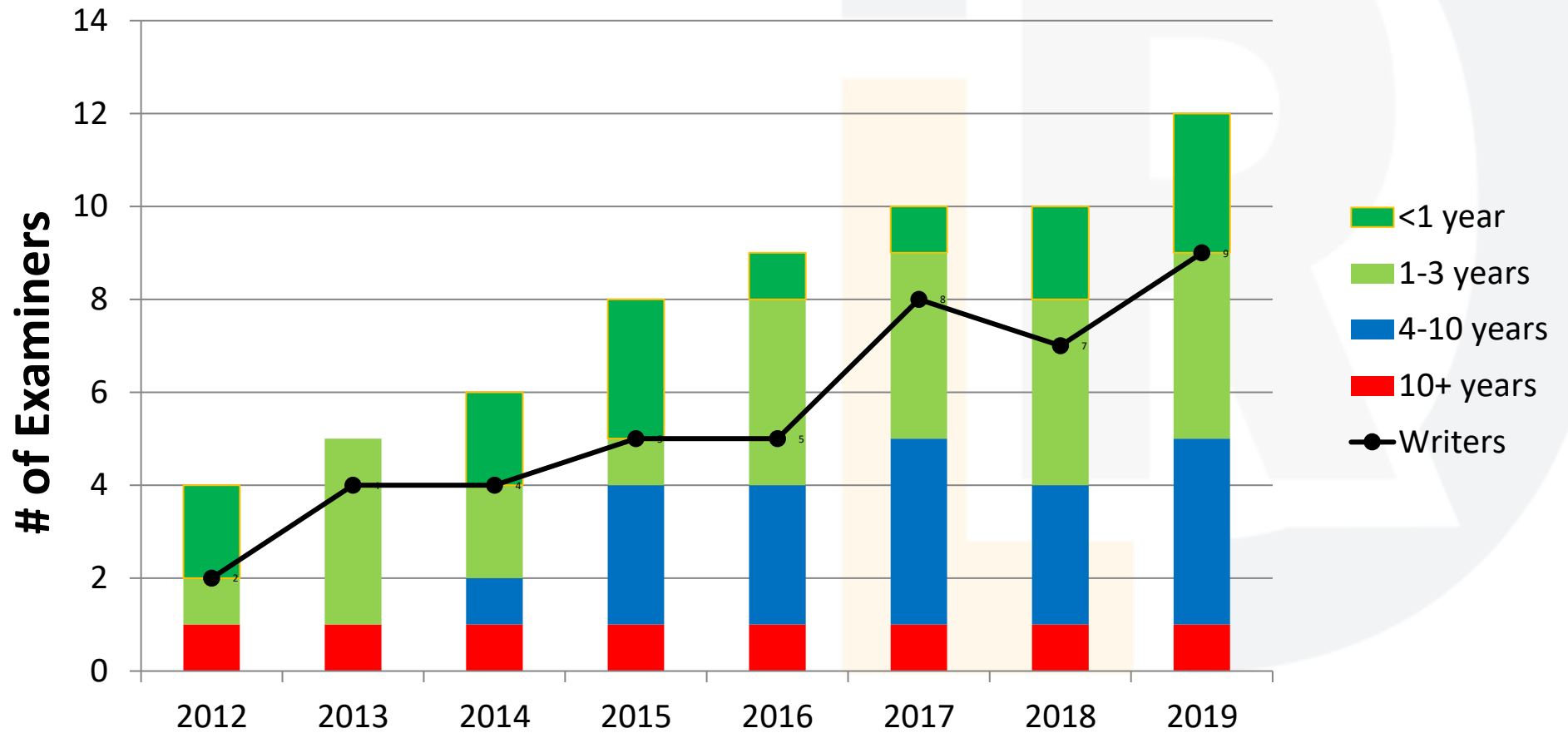
Trust Company Composite Ratings



Trust Company Examination Stats

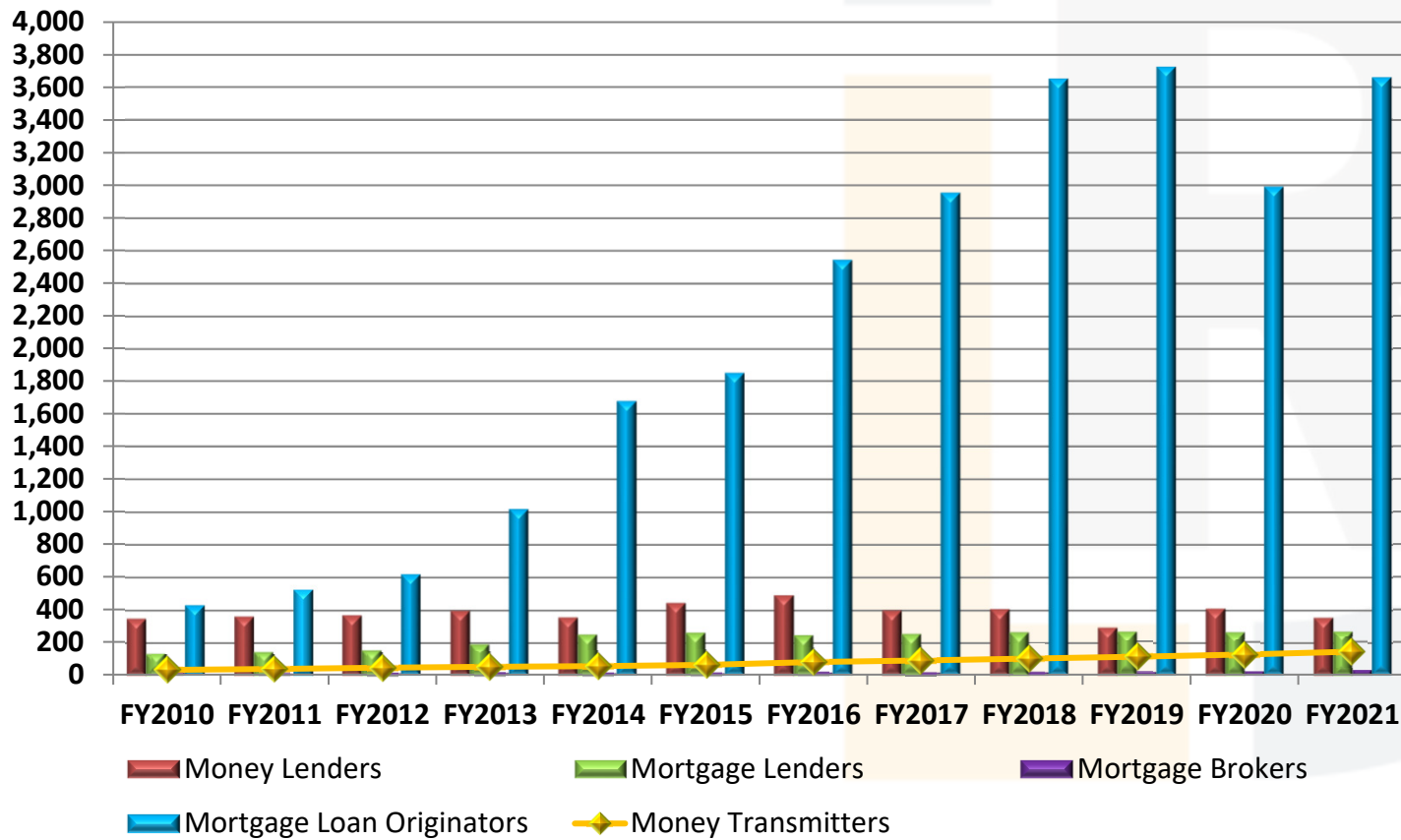


Trust Examination Staff



SD Licensee Profile

Total # Regulated Licensees – 3,856



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. 51st Street, Suite 102

Sioux Falls, SD 57105

Wrap UP

- Questions?

