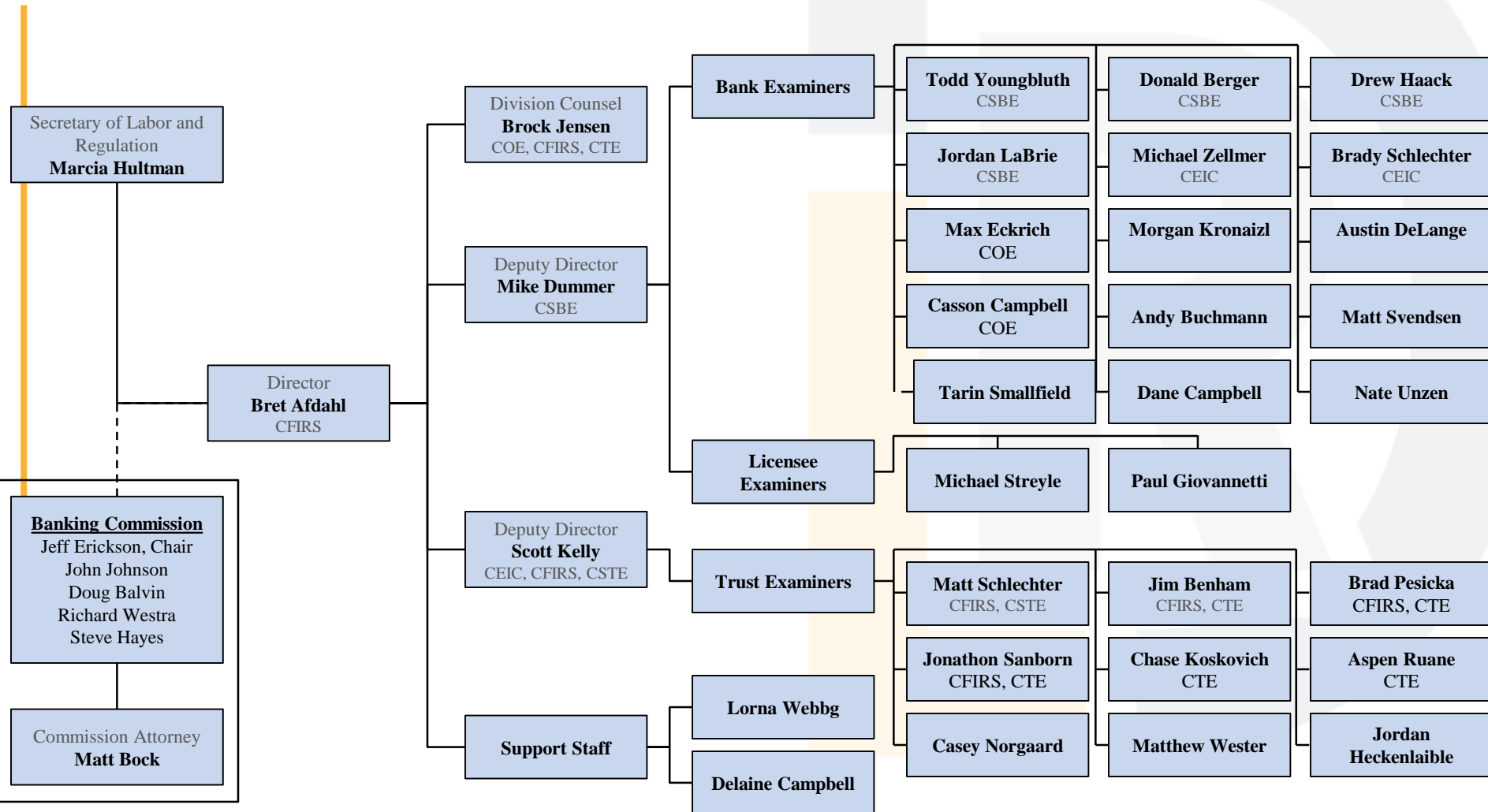




SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION

**DIVISION OF  
BANKING  
UPDATE**

# Division Organization Chart

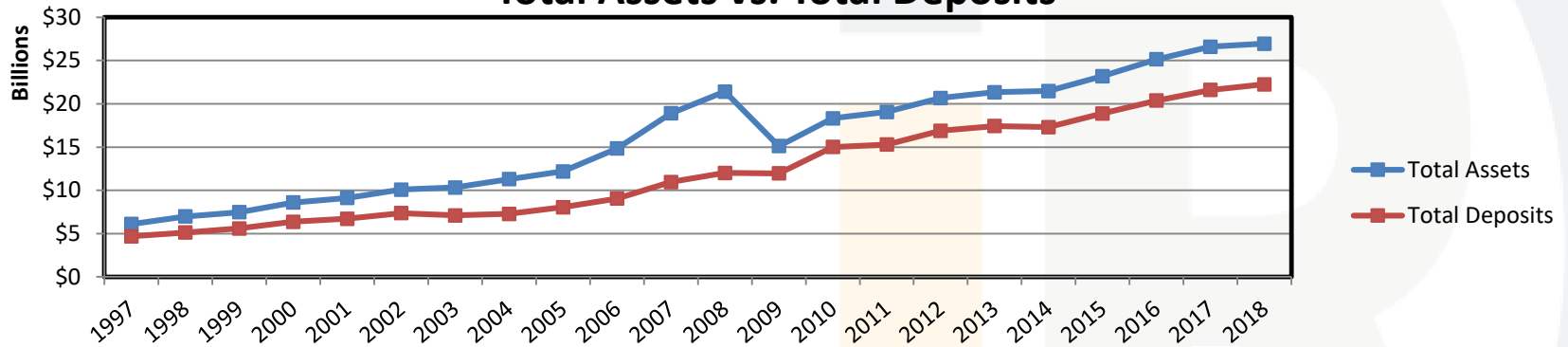


# General Information

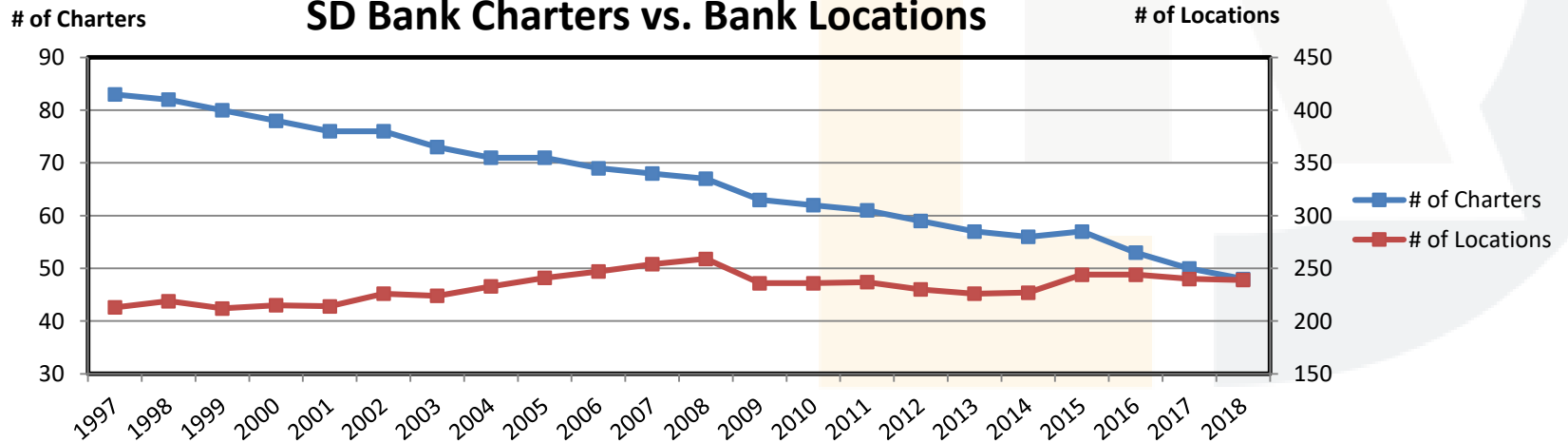
- State Chartered Banks: 48
  - Includes FSB Warner, PSB Summit, FSB Wilmot
- Total Assets: \$26,954,956,000
  - Largest Bank: Great Western Bank, Sioux Falls (\$12,001,701,000)
  - Smallest Bank: Farmers State Bank, Hosmer (\$20,056,000)

# SD Banking Profile

## Total Assets vs. Total Deposits



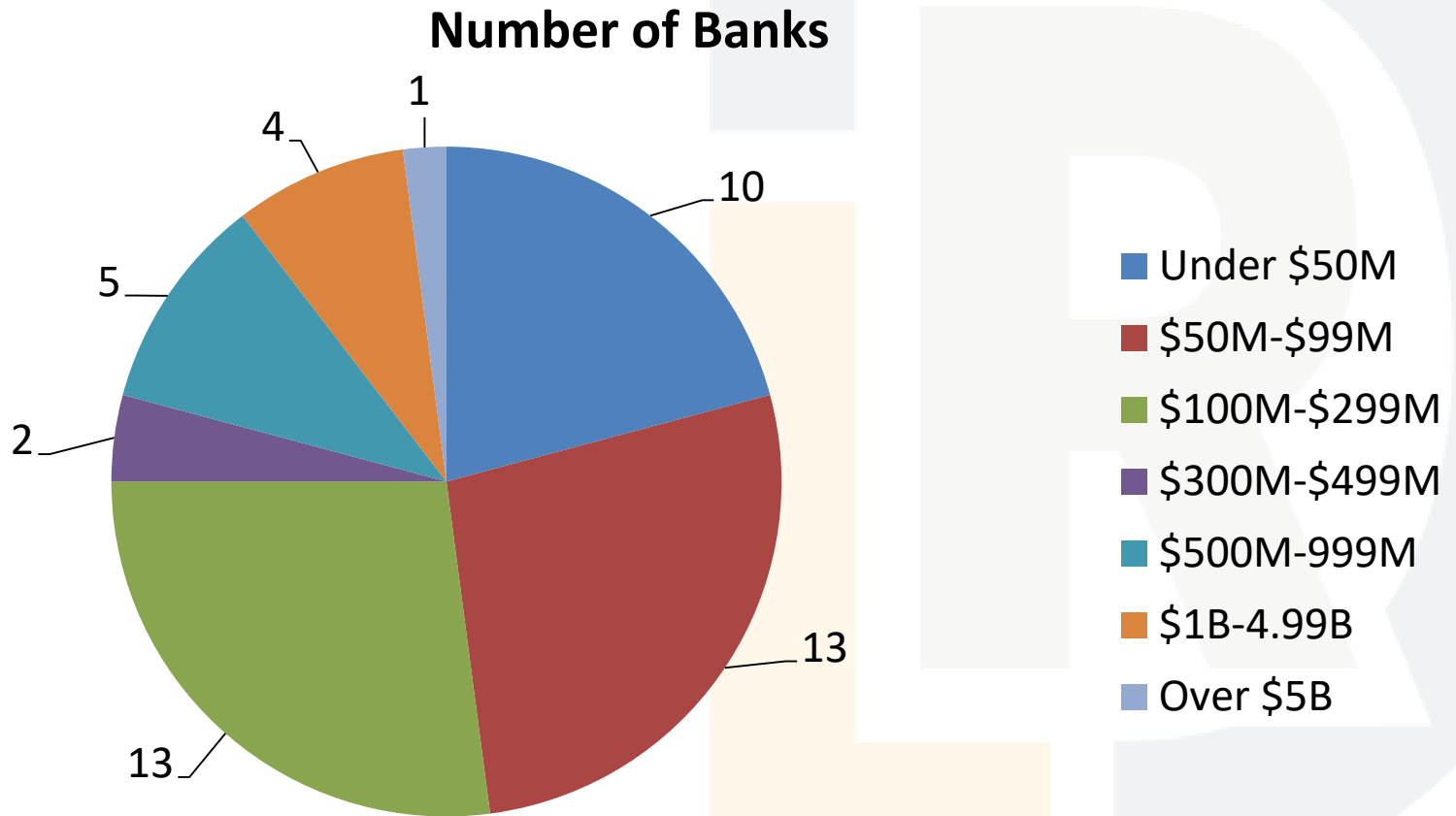
## SD Bank Charters vs. Bank Locations



# 2018 BANK TRANSACTIONS

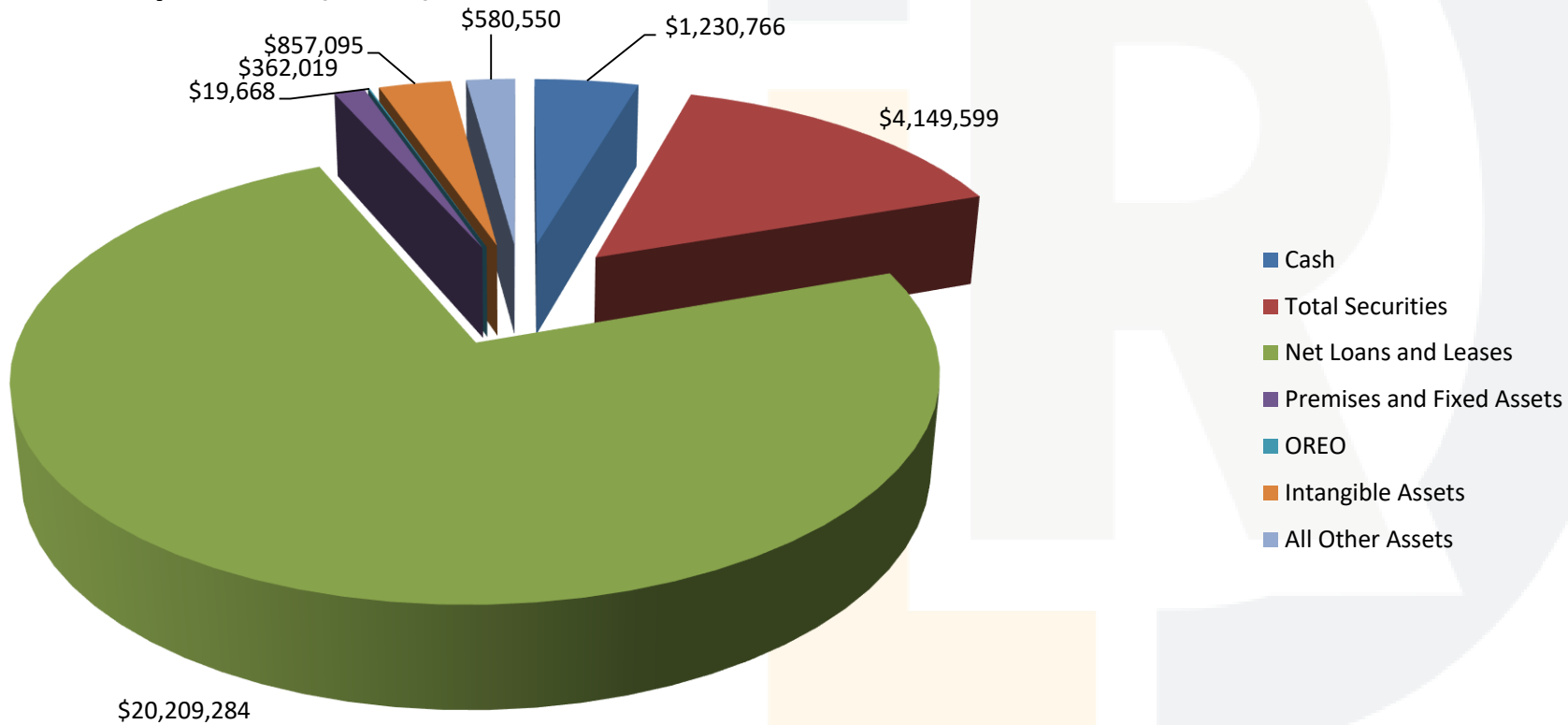
- First State Bank, Warner, SD merger with First State Bank of ND
- Farmers State Bank, Stickney, SD merger with American Bank & Trust, Wessington Springs, SD
- Bryant Bancshares acquired Richland State Bank, Bruce, SD
- Branch application Security State Bank, Tyndall, SD (Viborg, SD)
- Branch applications Great Western Bank, Sioux Falls, SD (Denver, CO; Cedar Falls, IA; Scottsdale, AZ)
- Loan production office applications Great Western Bank (Wichita, KS; Yuma, AZ)
- Branch closure applications Great Western Bank (Sioux Falls, SD & Denver, CO)
- Branch closure application First State Bank of Claremont, Groton, SD (Claremont, SD; Columbia, SD)
- Security Savings Bank, Canton, SD merger application with Exchange State Bank, Luverne, MN
- First American State Bank, Oldham, SD merger with First National Bank, Slayton, MN

# Number of Banks per Category



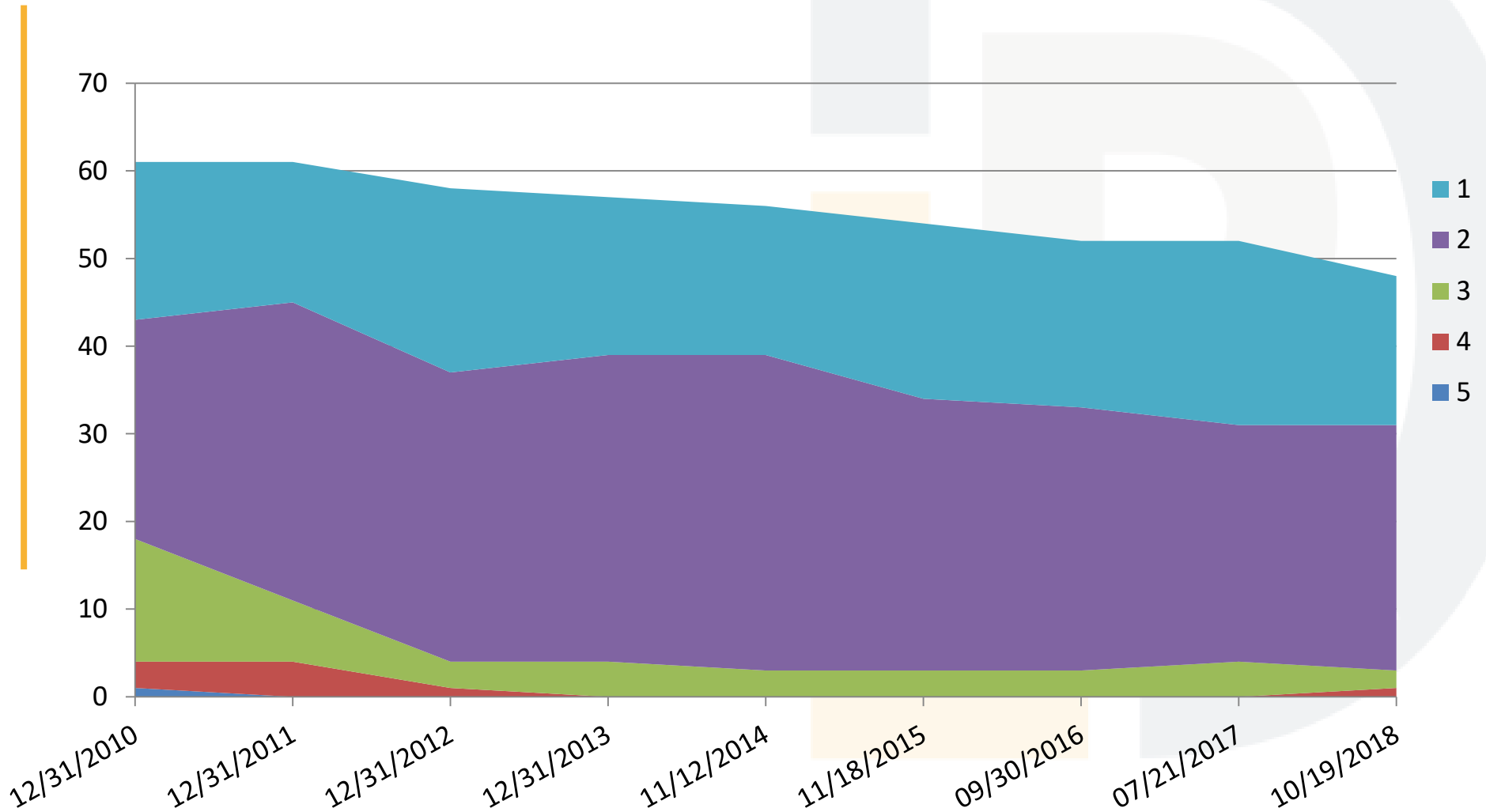
# Asset Composition

## Total Asset Composition (\$000)



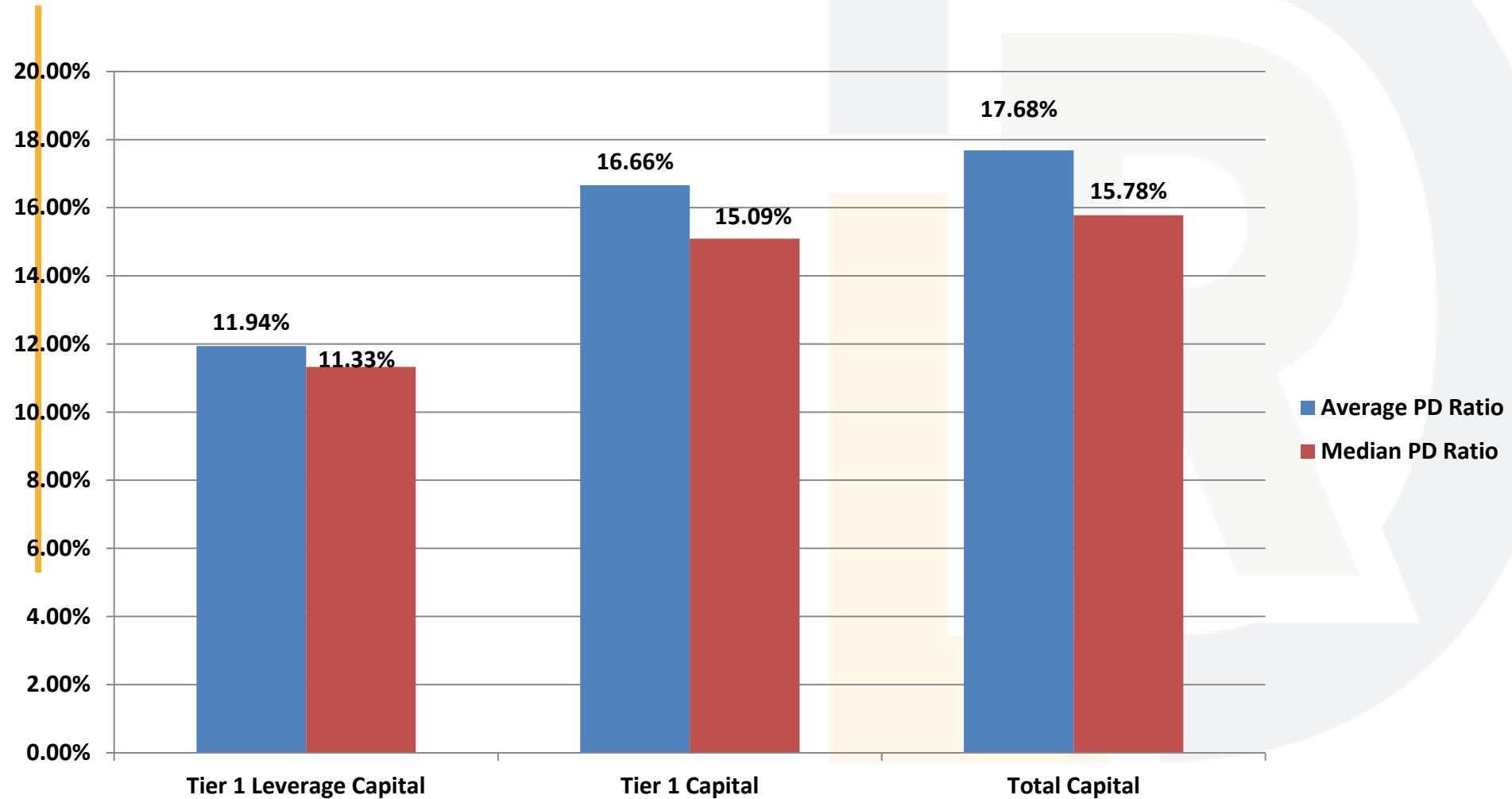
\*Includes all State-chartered banks – 49 charters (Stickney included as of 6-30-18)

# Composite Ratings - Banks





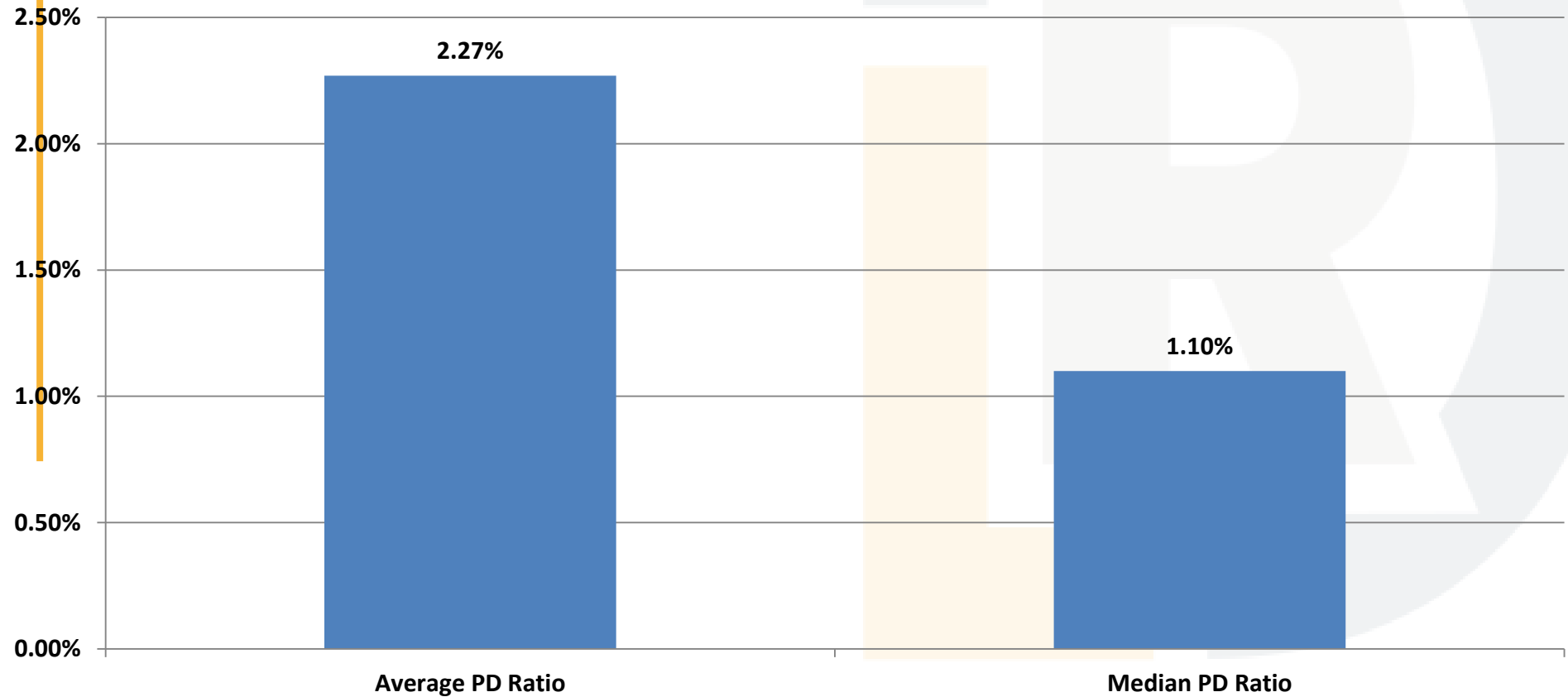
# Capital



\*Includes all State-chartered banks – 48 charters

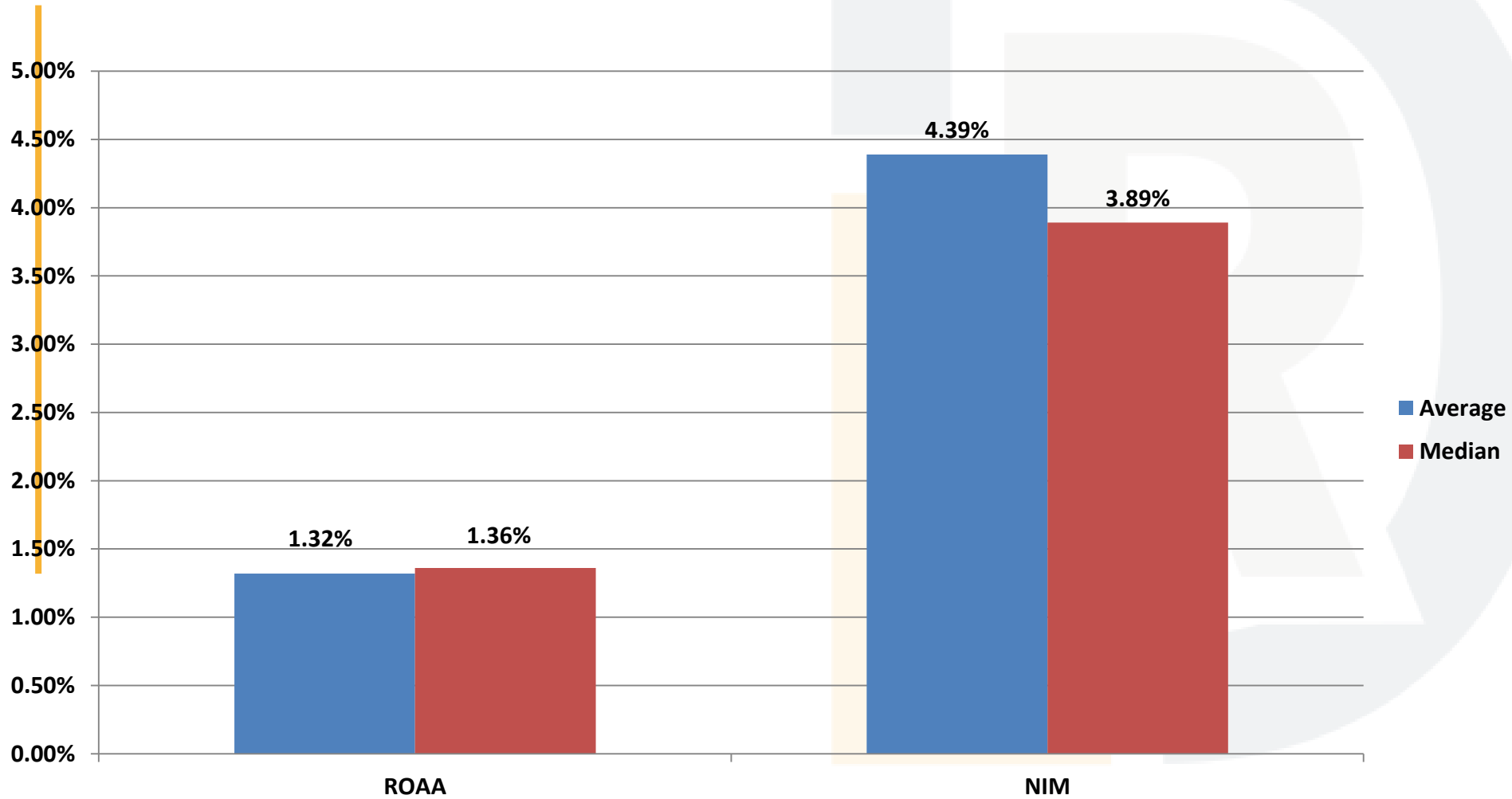
# Asset Quality

## Past Due + NA's/Net Loans



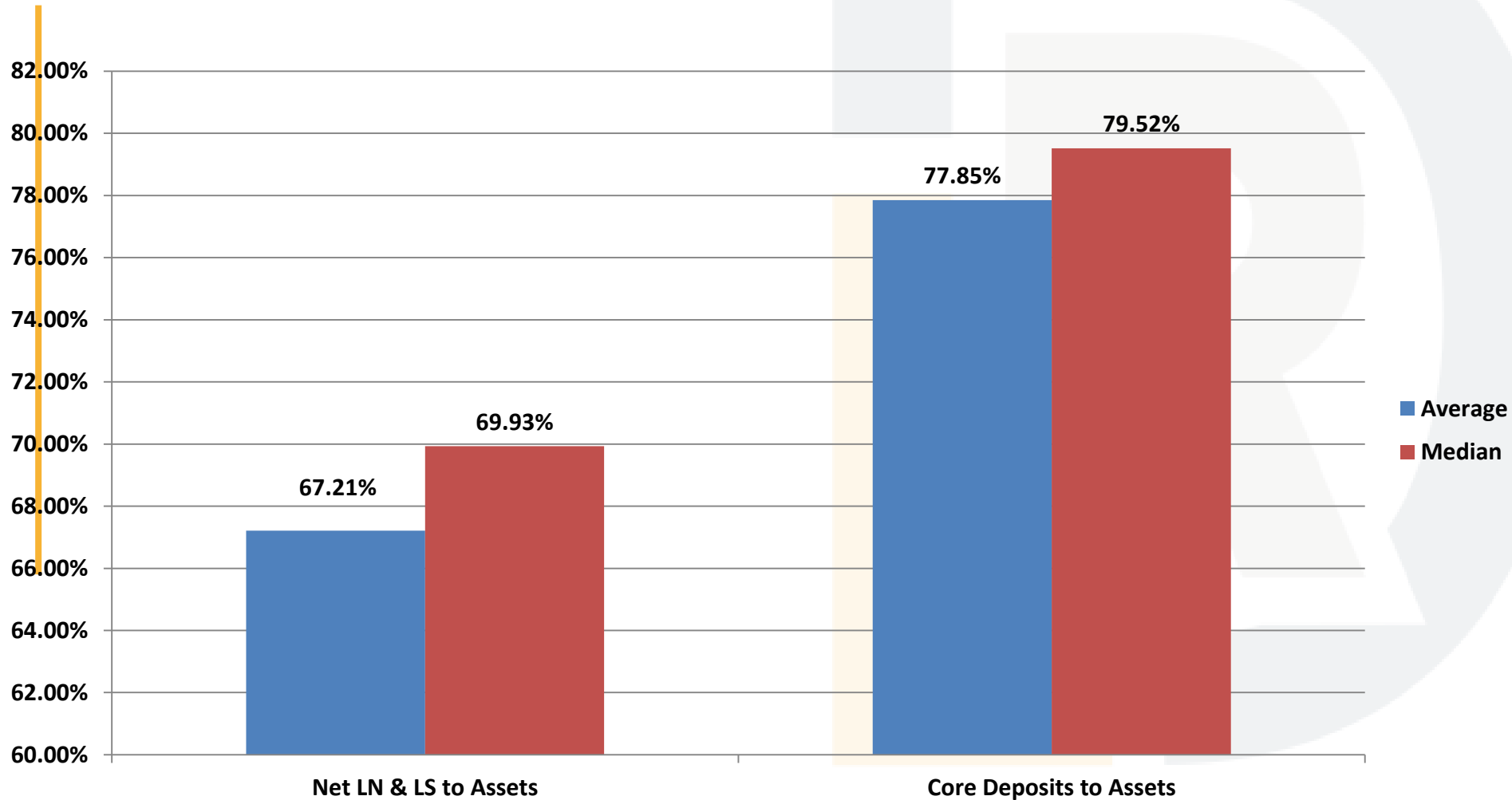
\*Includes all State-chartered banks – 48 charters

# Earnings



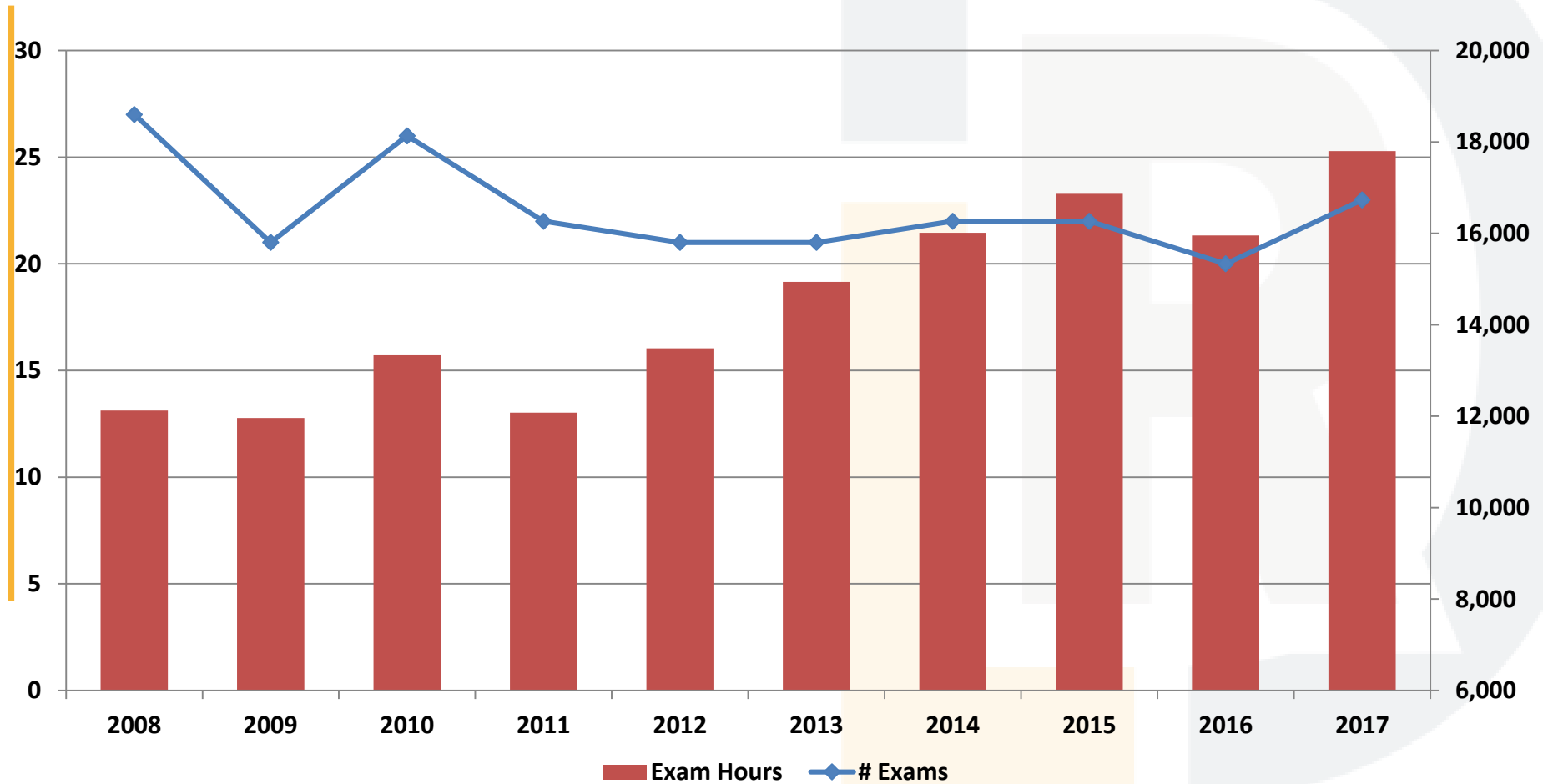
\*Includes all State-chartered banks – 48 charters

# Loan Volume and Funding



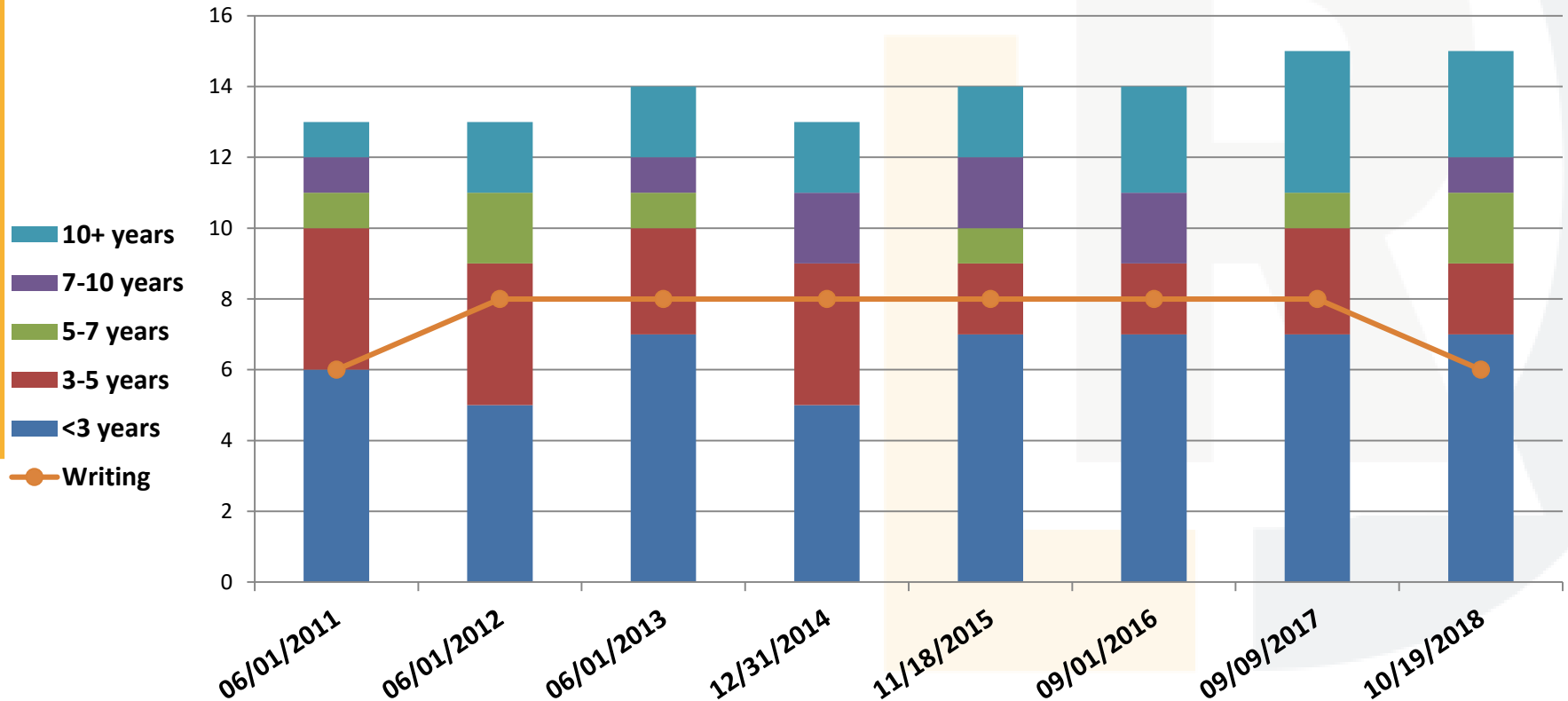
\*Includes all State-chartered banks – 48 charters

# Bank Examination Hours



# Bank Examination Staff

## Banking Staff Tenure



# Trust Company Overview

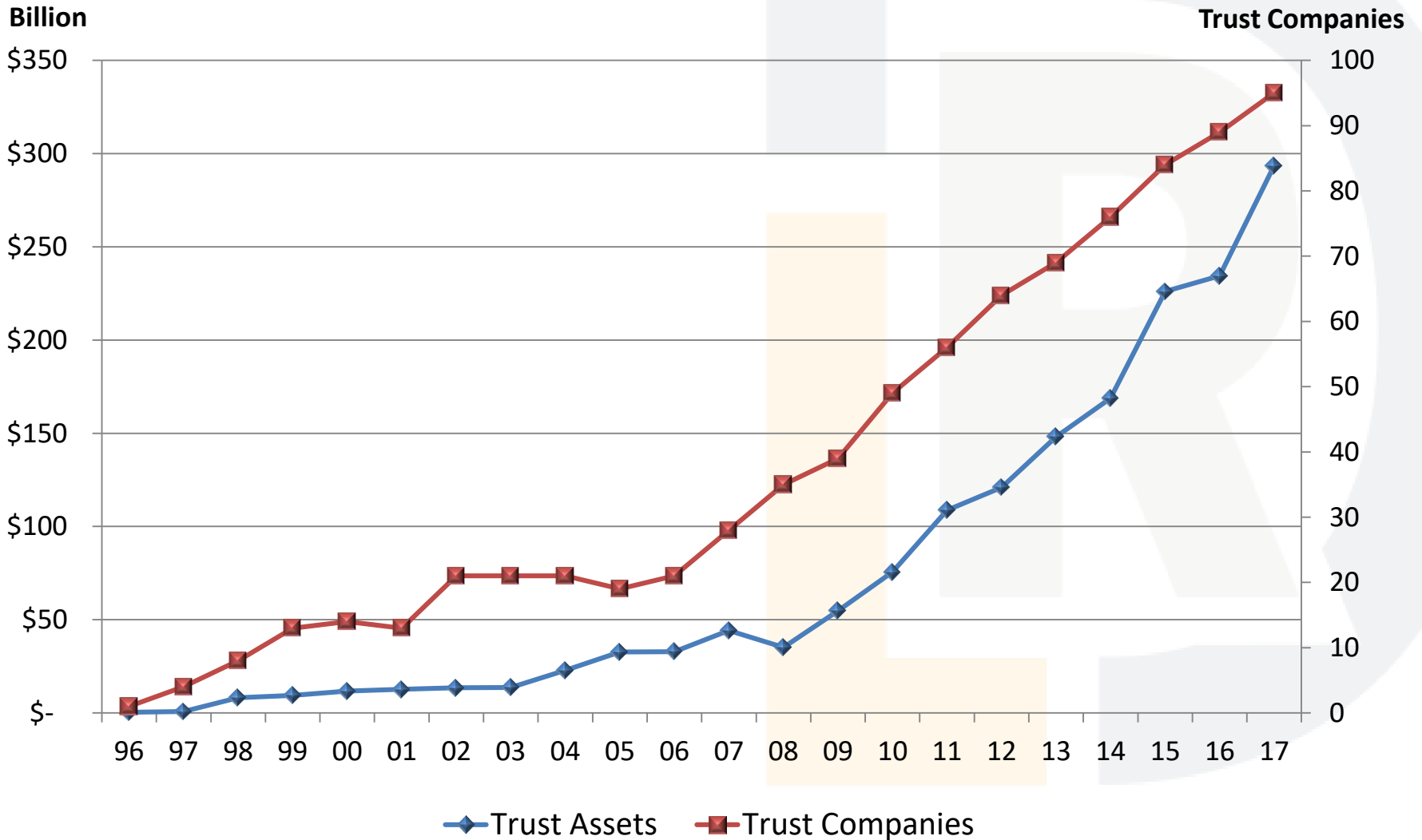
## Year-End 2018 Projected Stats:

- SD Trust Companies = 99
  - Public Trust Companies: 60
  - Private Trust Companies: 39

## Year-End 2017 Asset Stats:

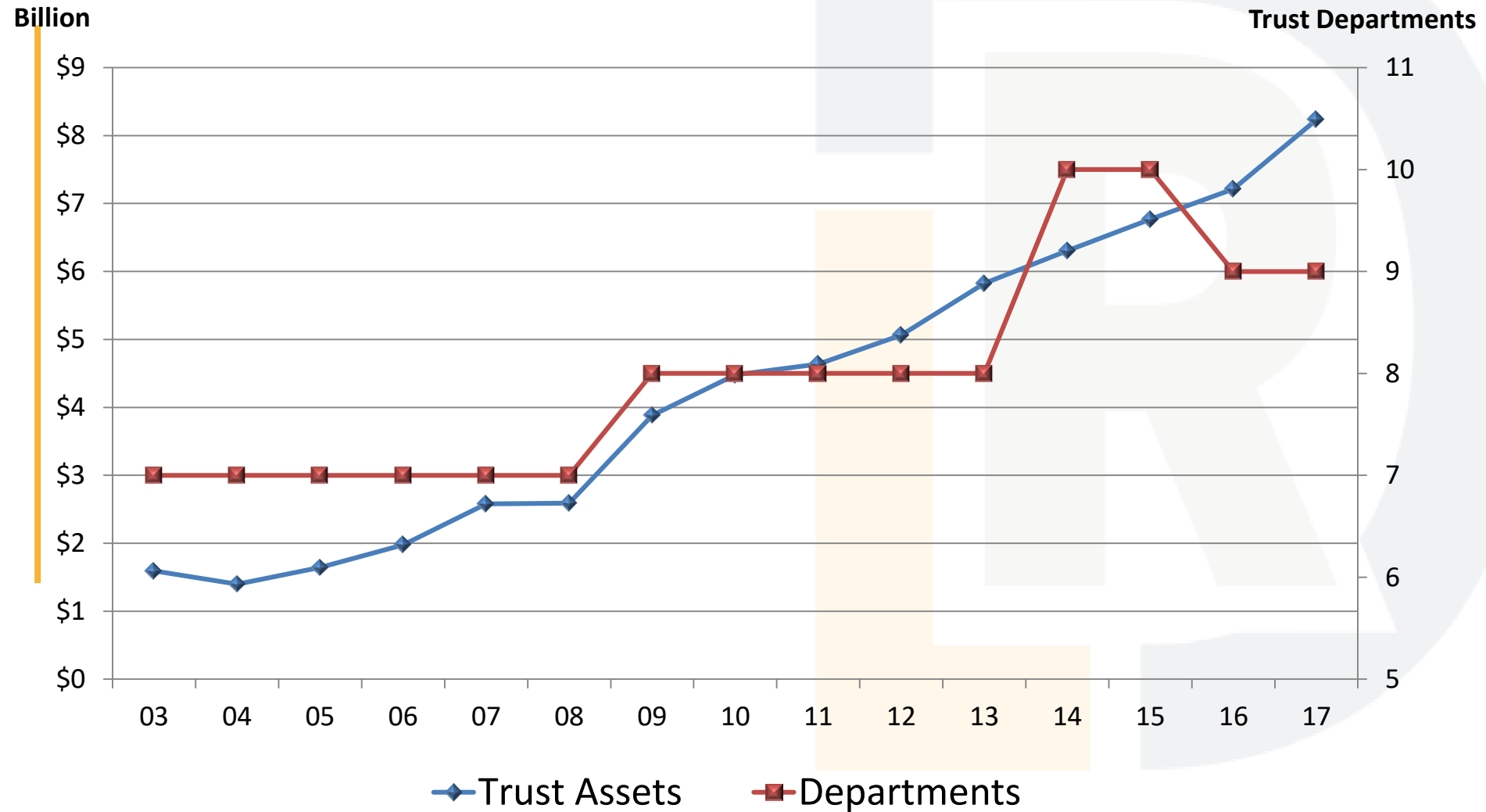
- Total Assets = \$293,512,383,000
  - Public Trust Companies: \$215,697,996,000
  - Private Trust Companies: \$ 77,814,387,000

# Trust Company Profile

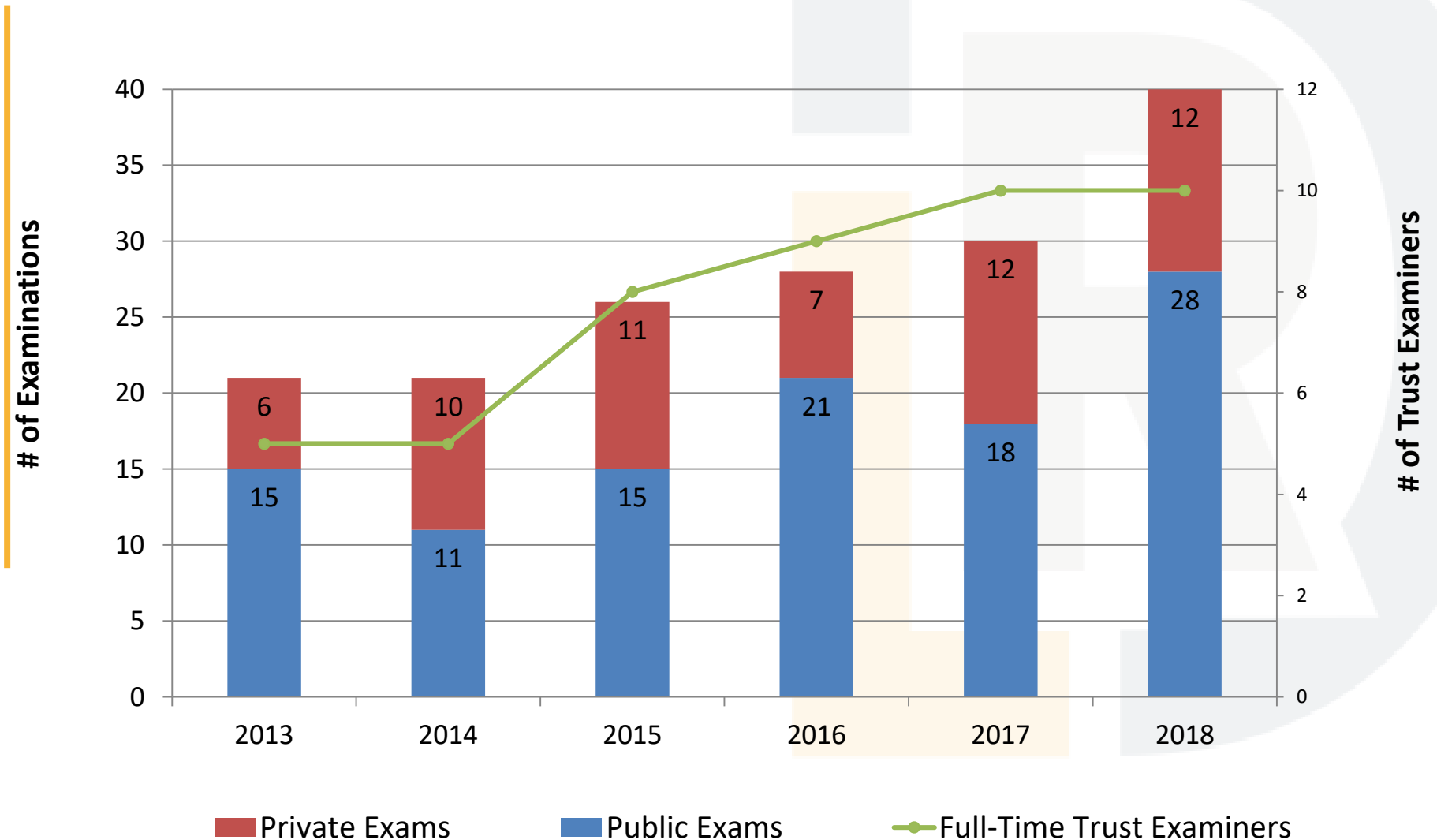




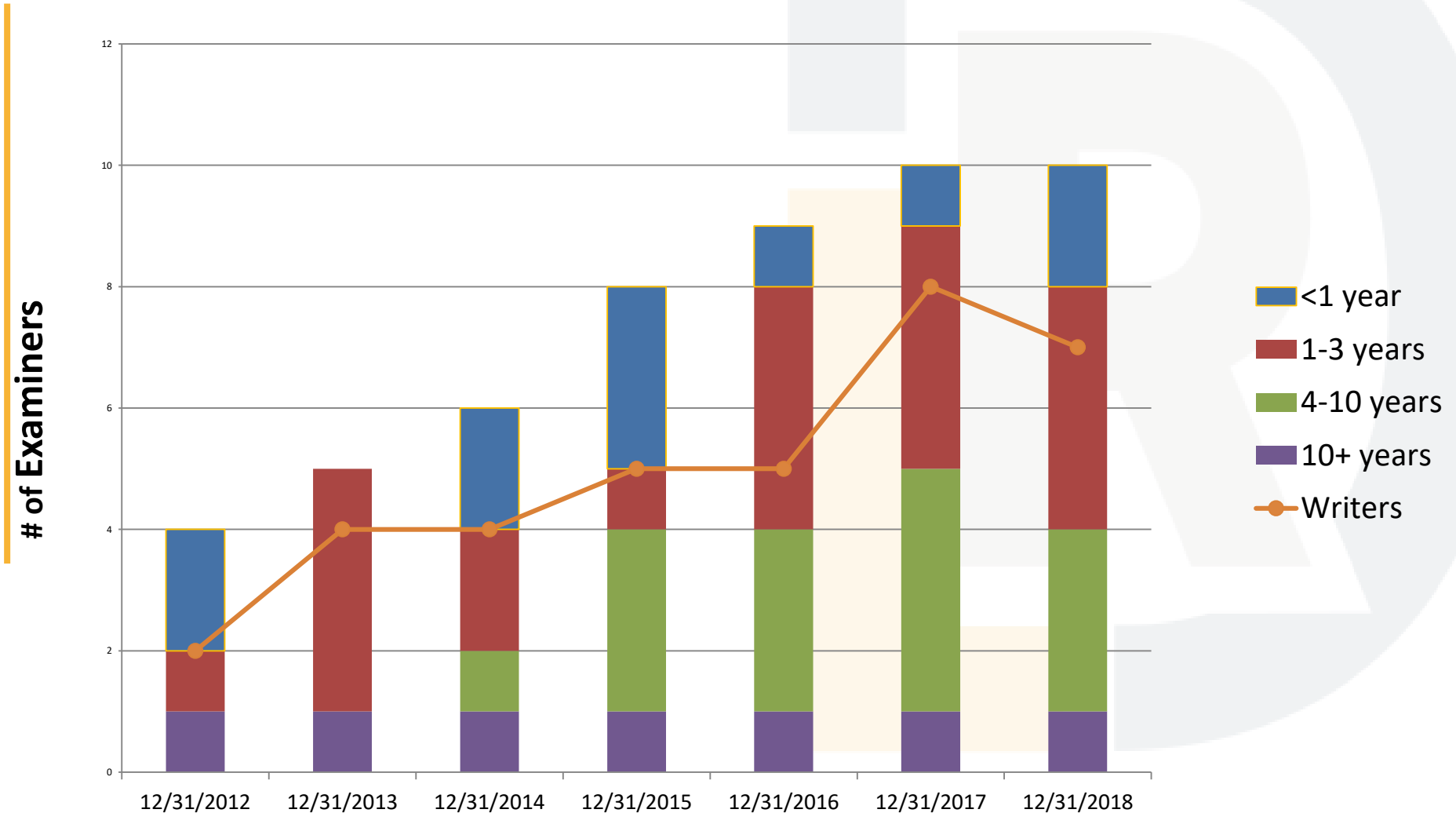
# Bank Trust Department Profile



# Trust Company Examinations

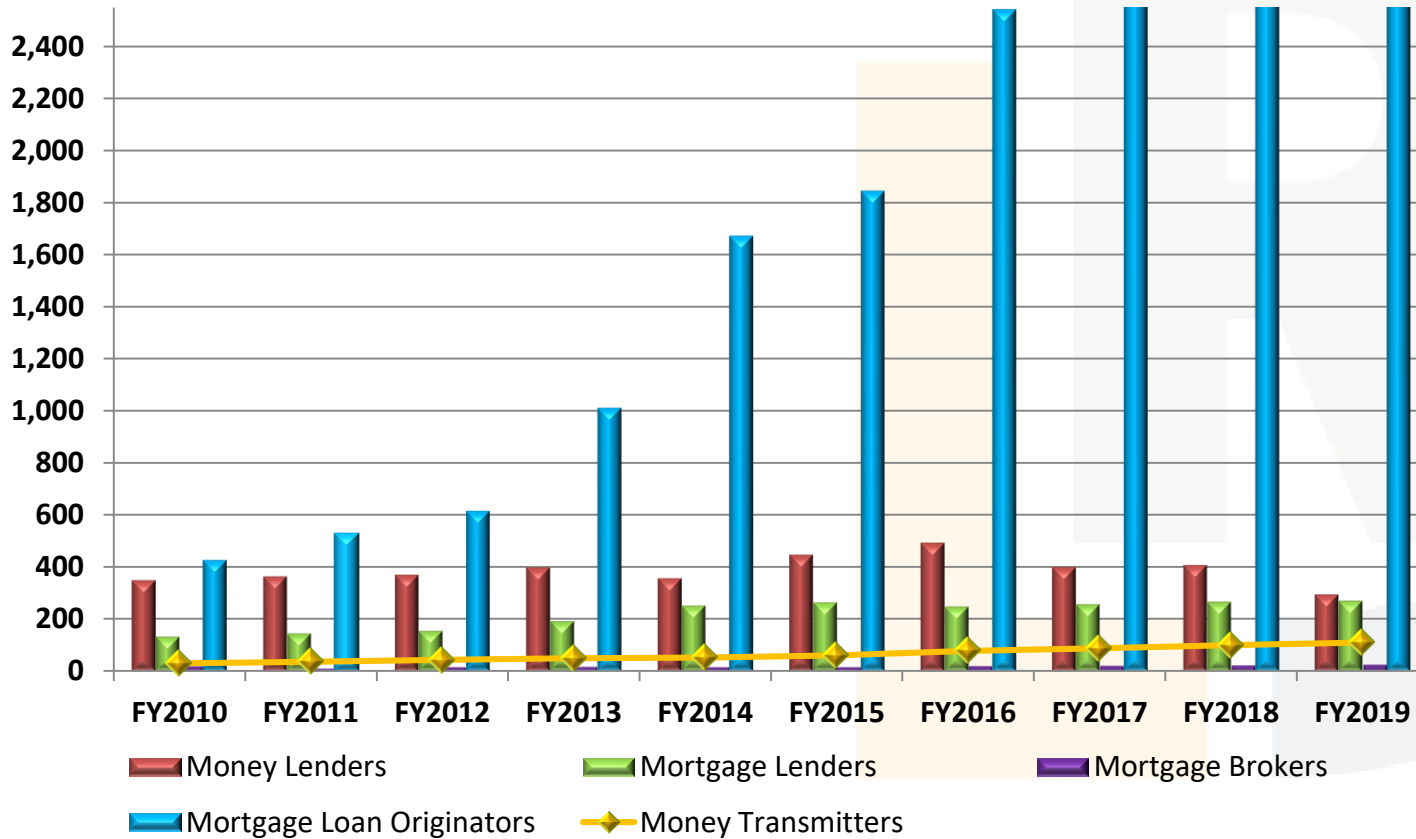


# Trust Examiner Tenure



# SD Licensee Profile

**Total # Regulated Licensees – 4,596 (10-4-18)**



# CSBS Accreditation

- Division first accredited in 2007
- Reaccredited in 2012
- Reaccredited again in 2017
- Areas to improve:
  - IT examinations
  - Technology service provider exams
  - More consumer education and literacy

# 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?

