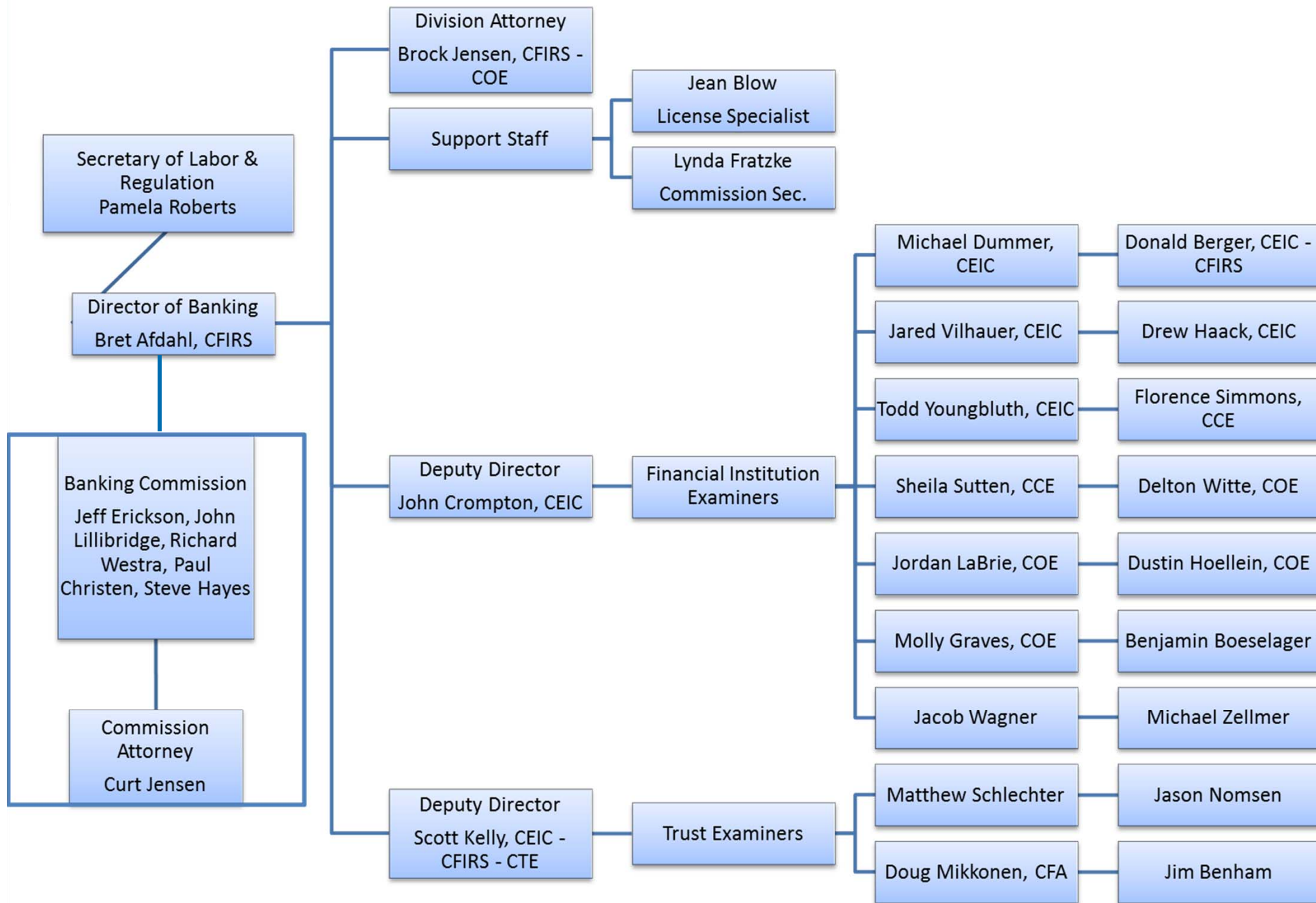


SD BANKING COMMISSION

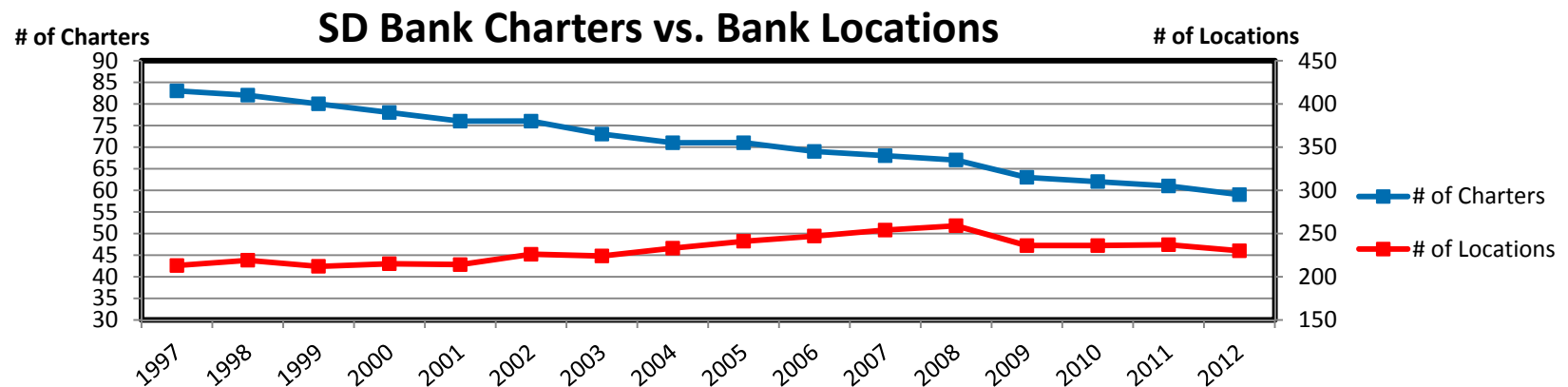
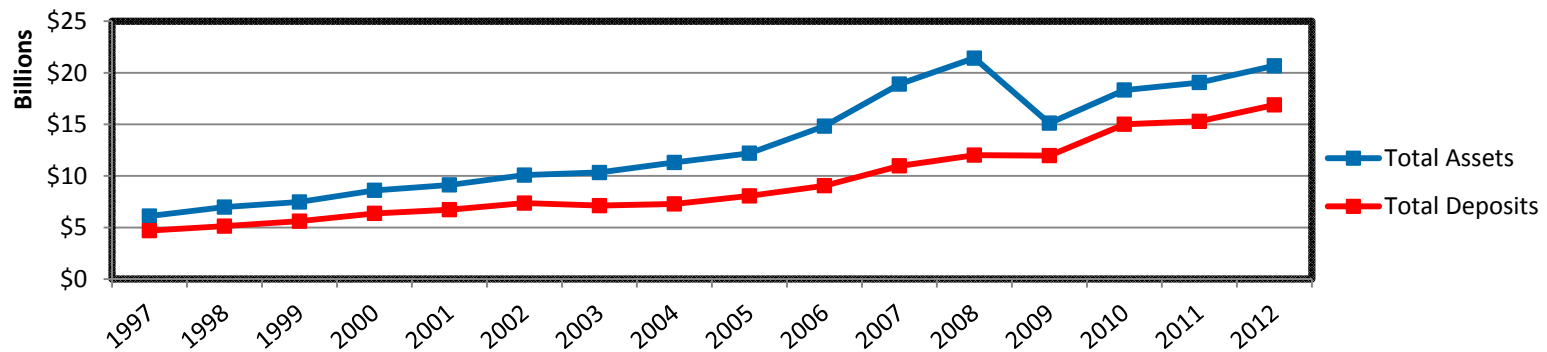
JULY 10, 2013



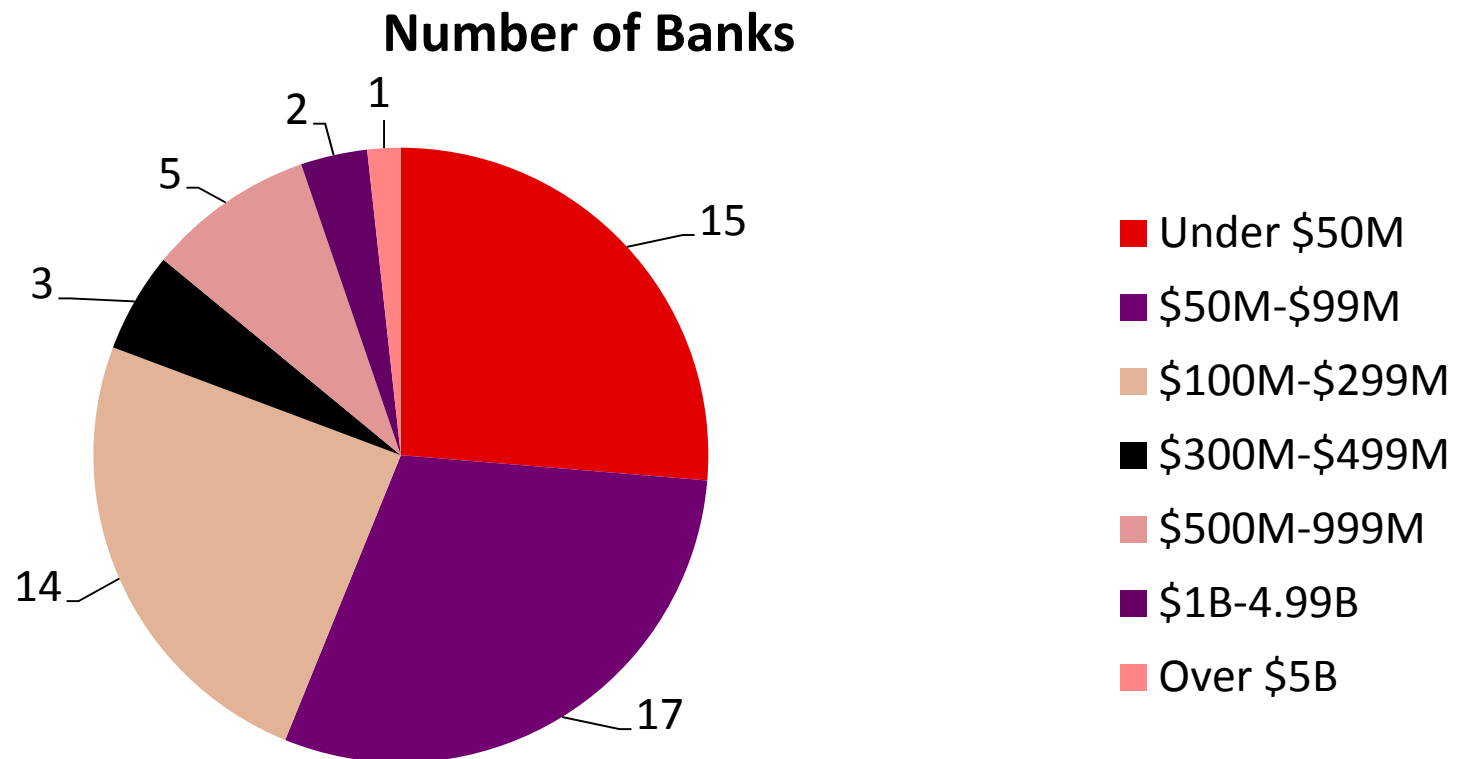


SD Banking Profile

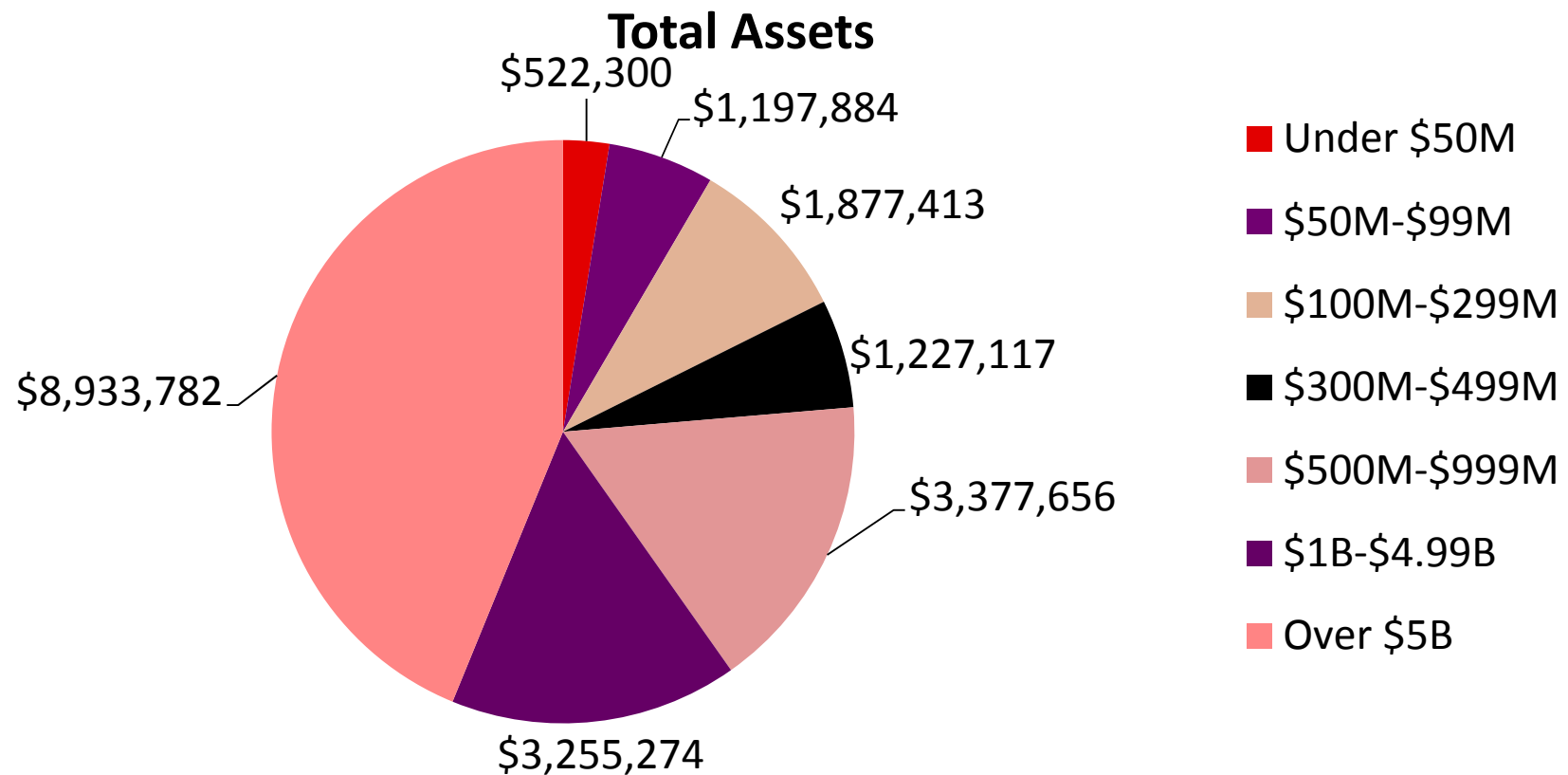
Total Assets vs. Total Deposits



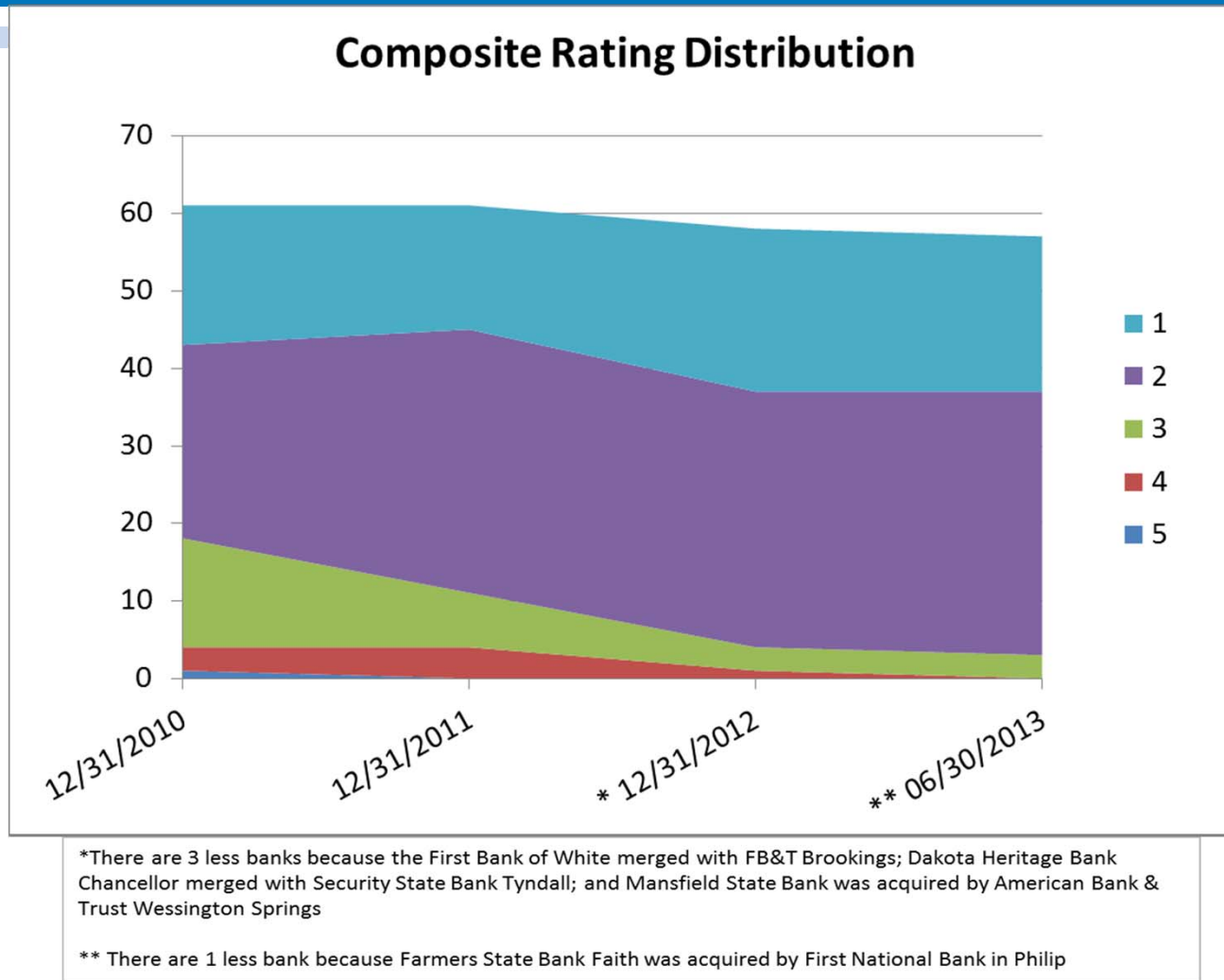
Number of Banks per Category



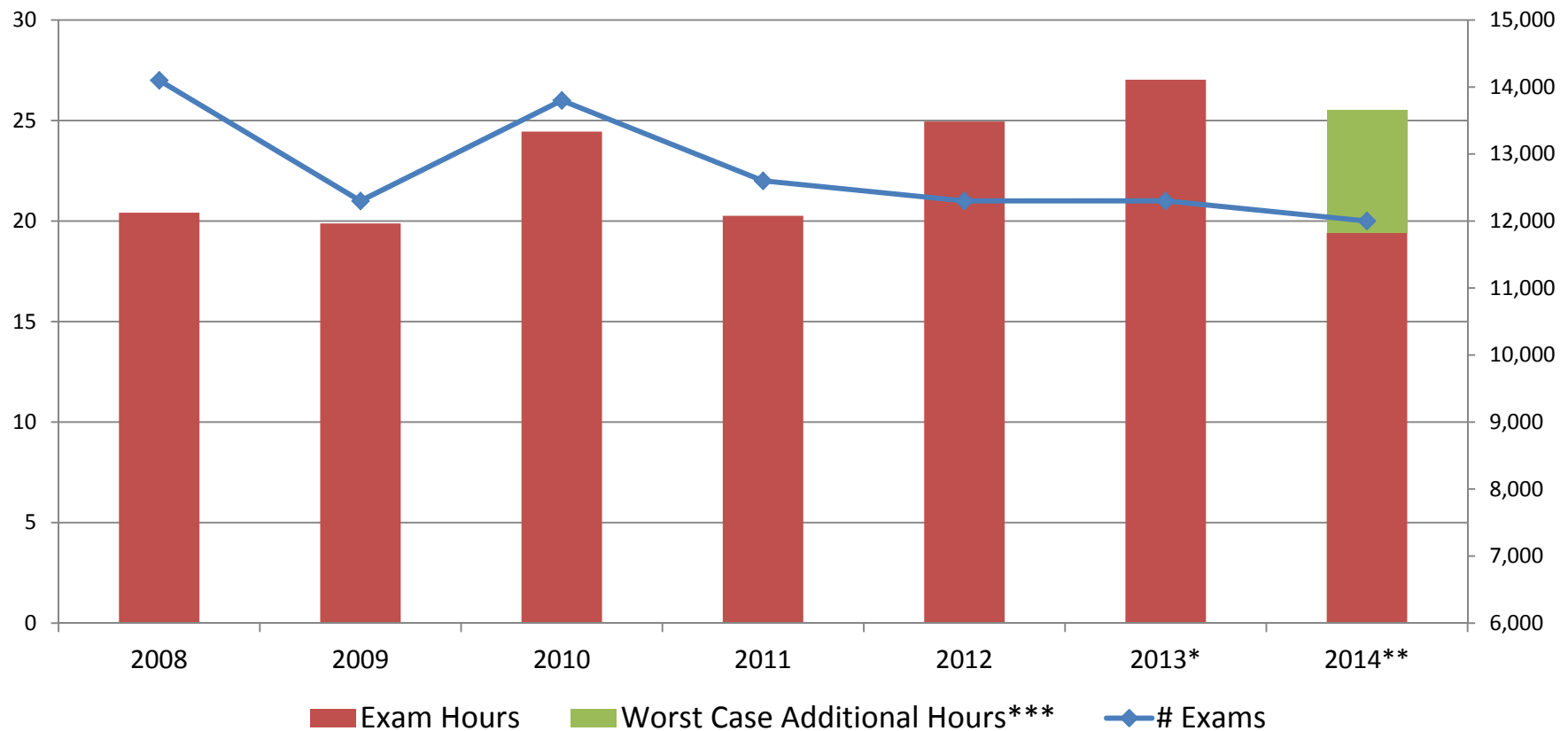
Total Assets per Bank Category



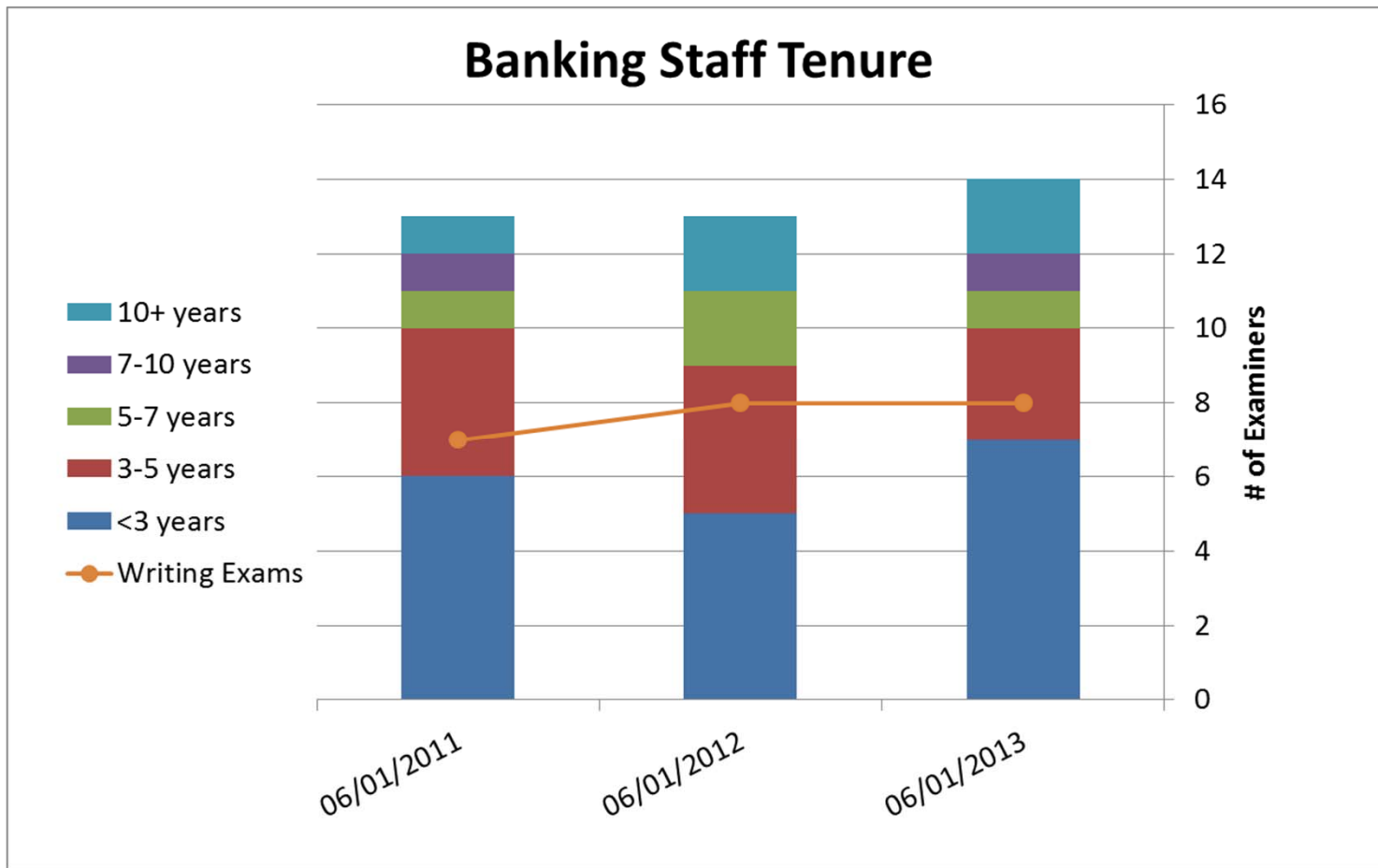
Composite Ratings - Banks



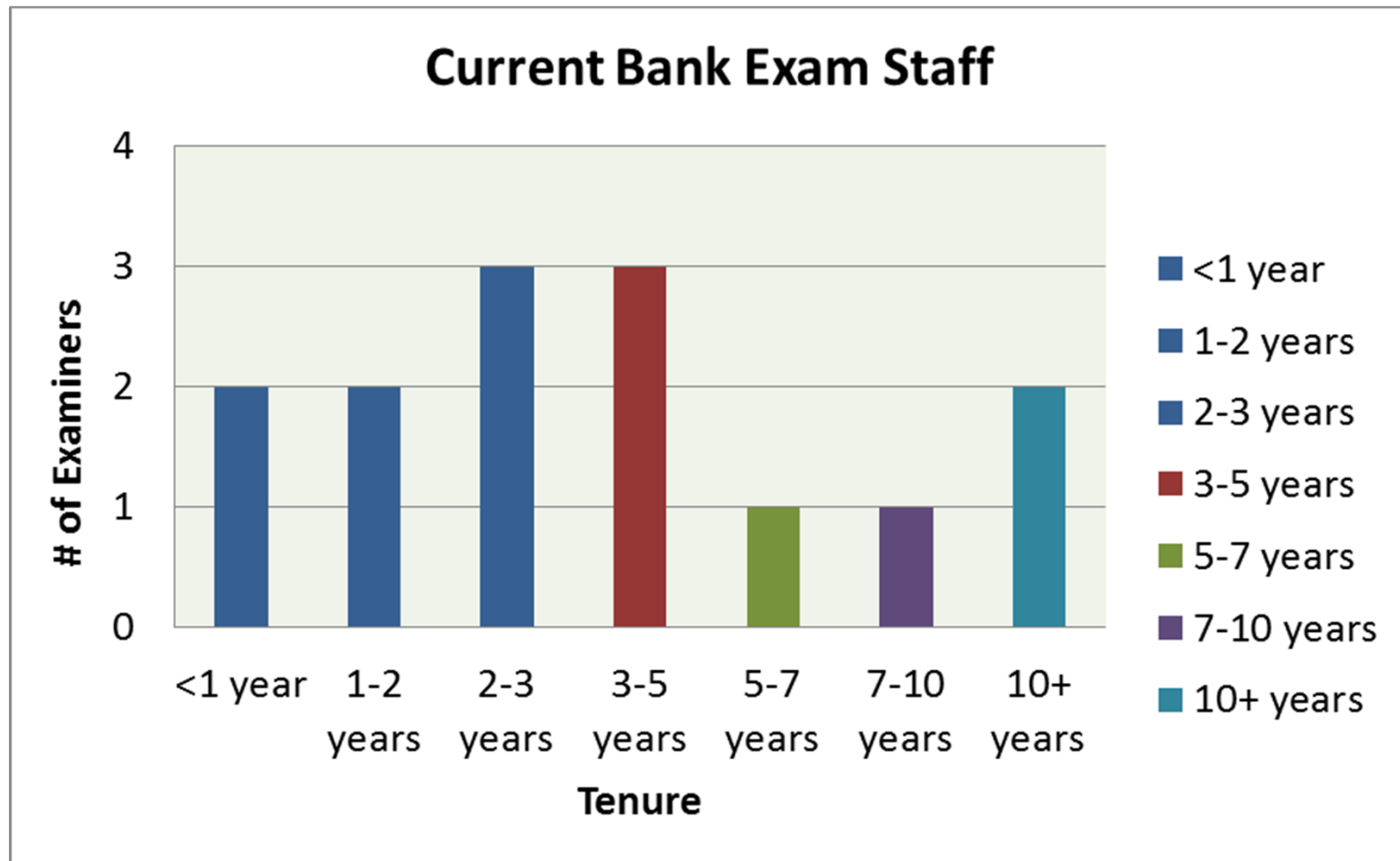
Bank Examination Hours



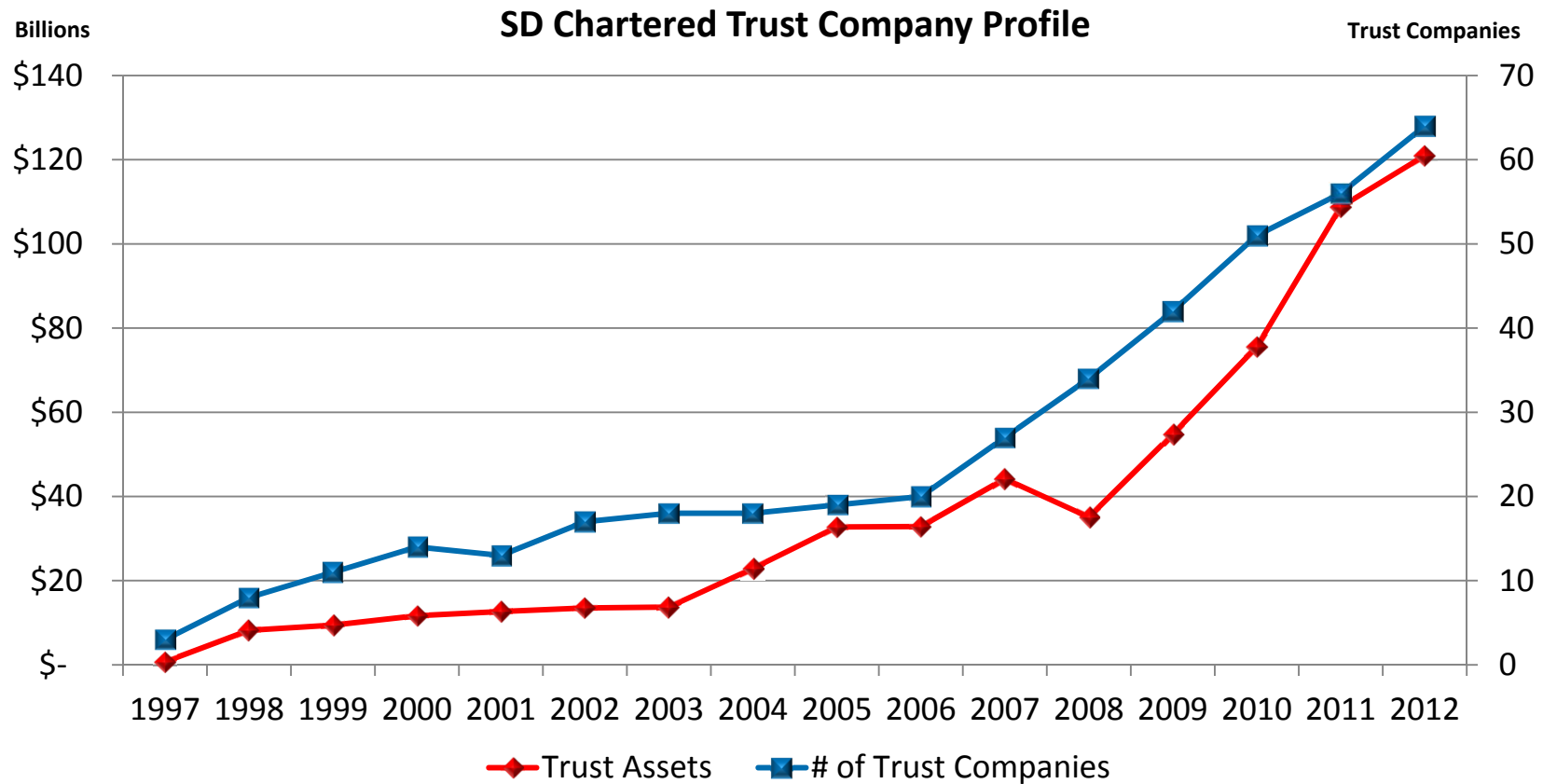
Bank Examination Staff



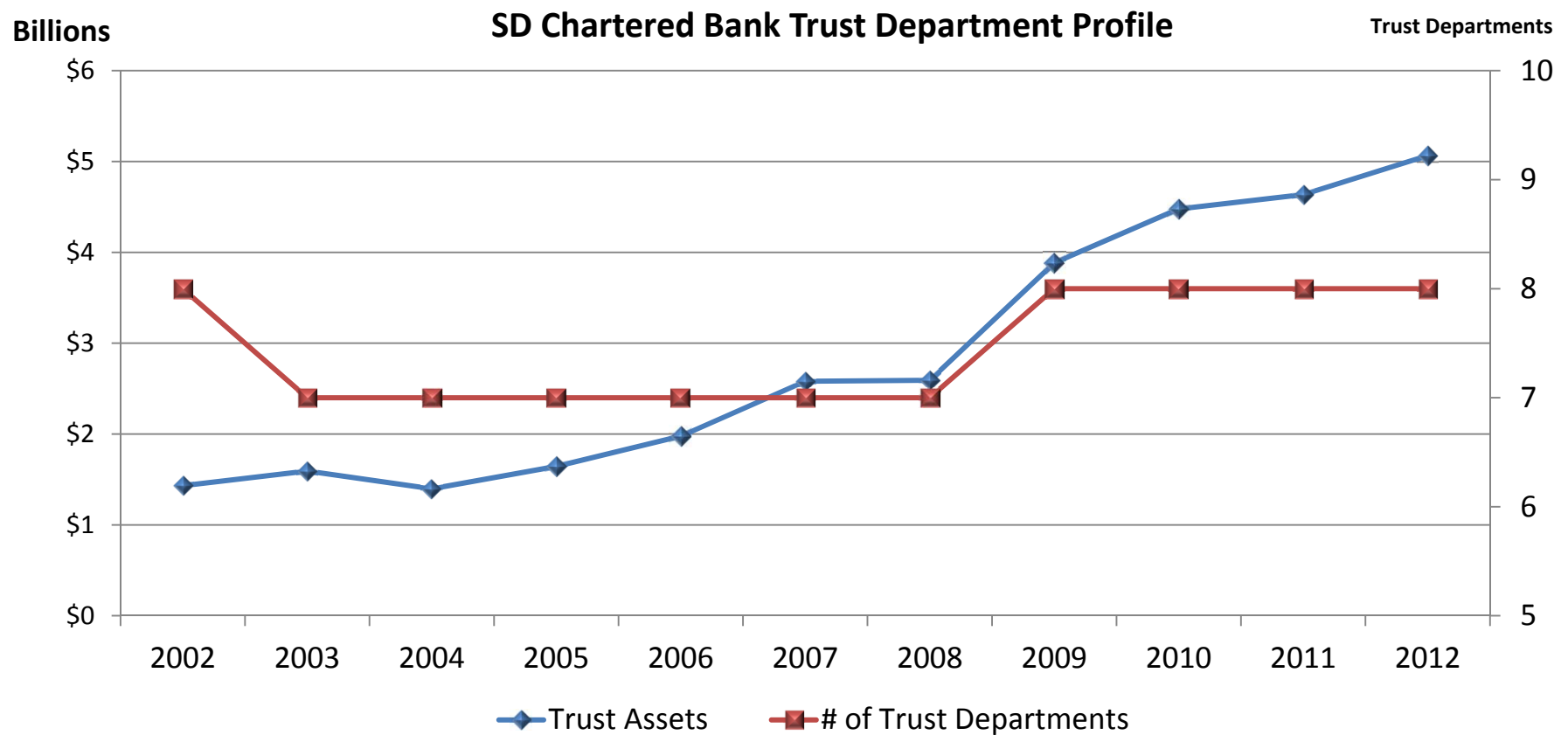
Bank Examination Staff



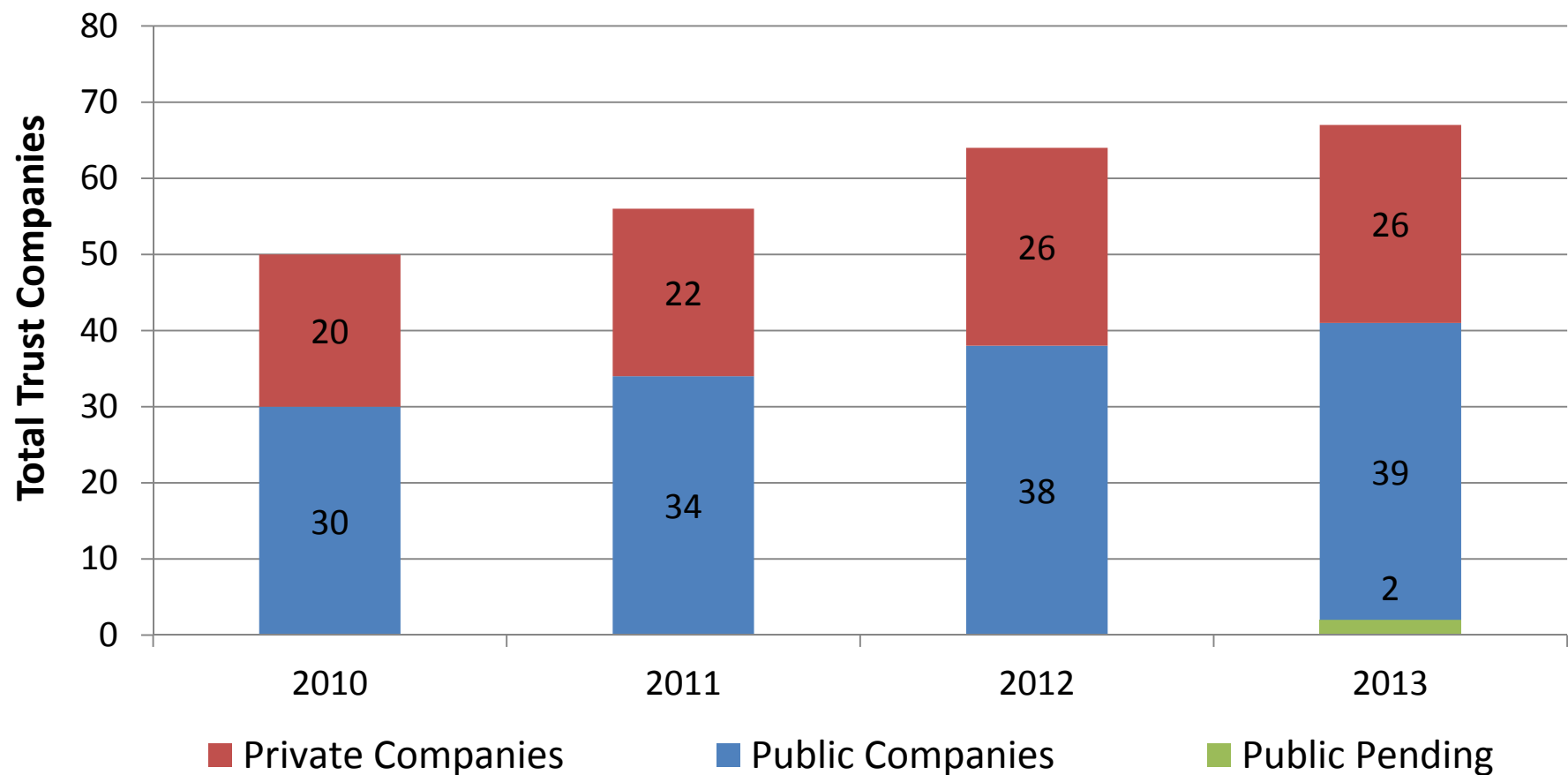
Trust Company Profile



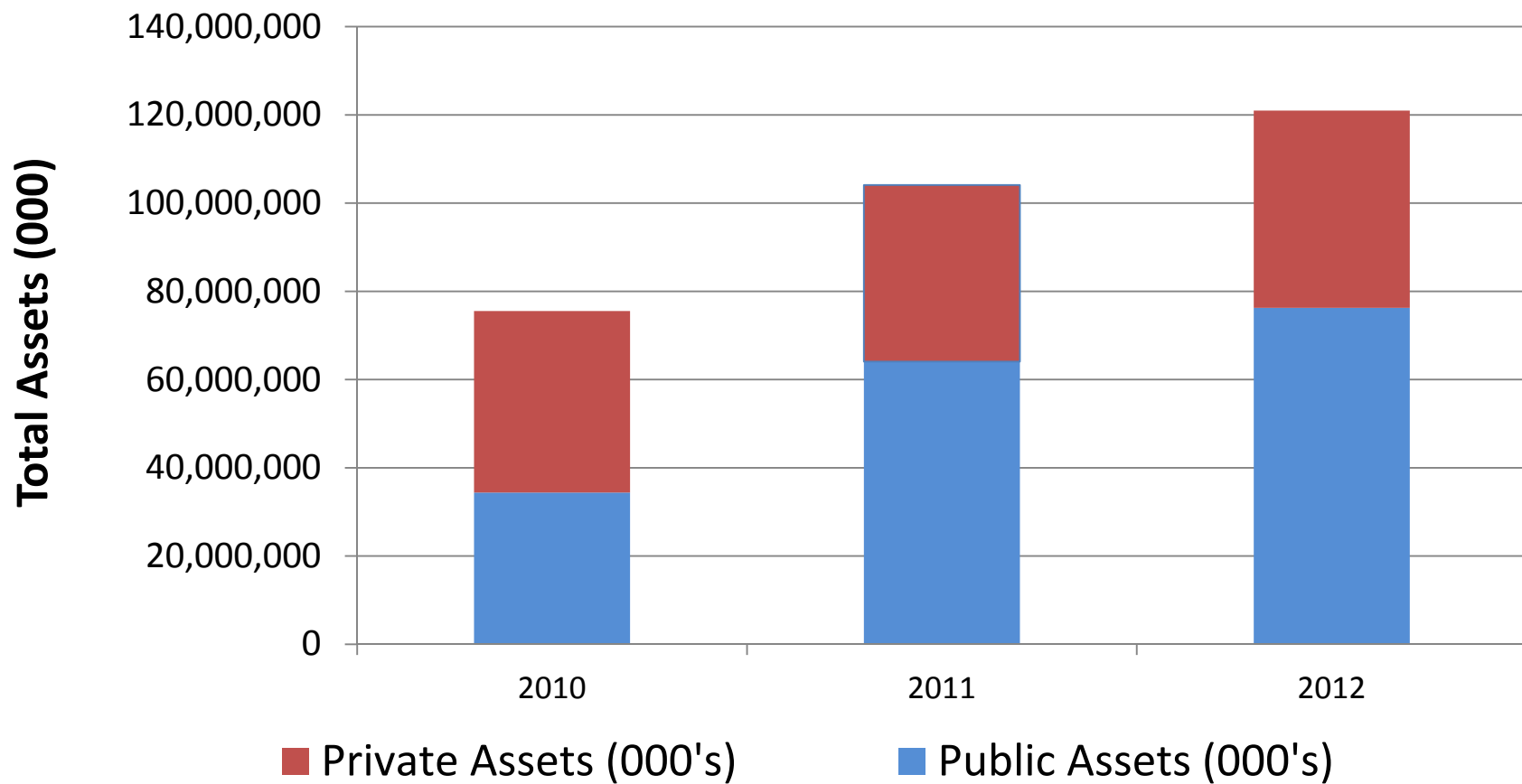
Trust Department Profile



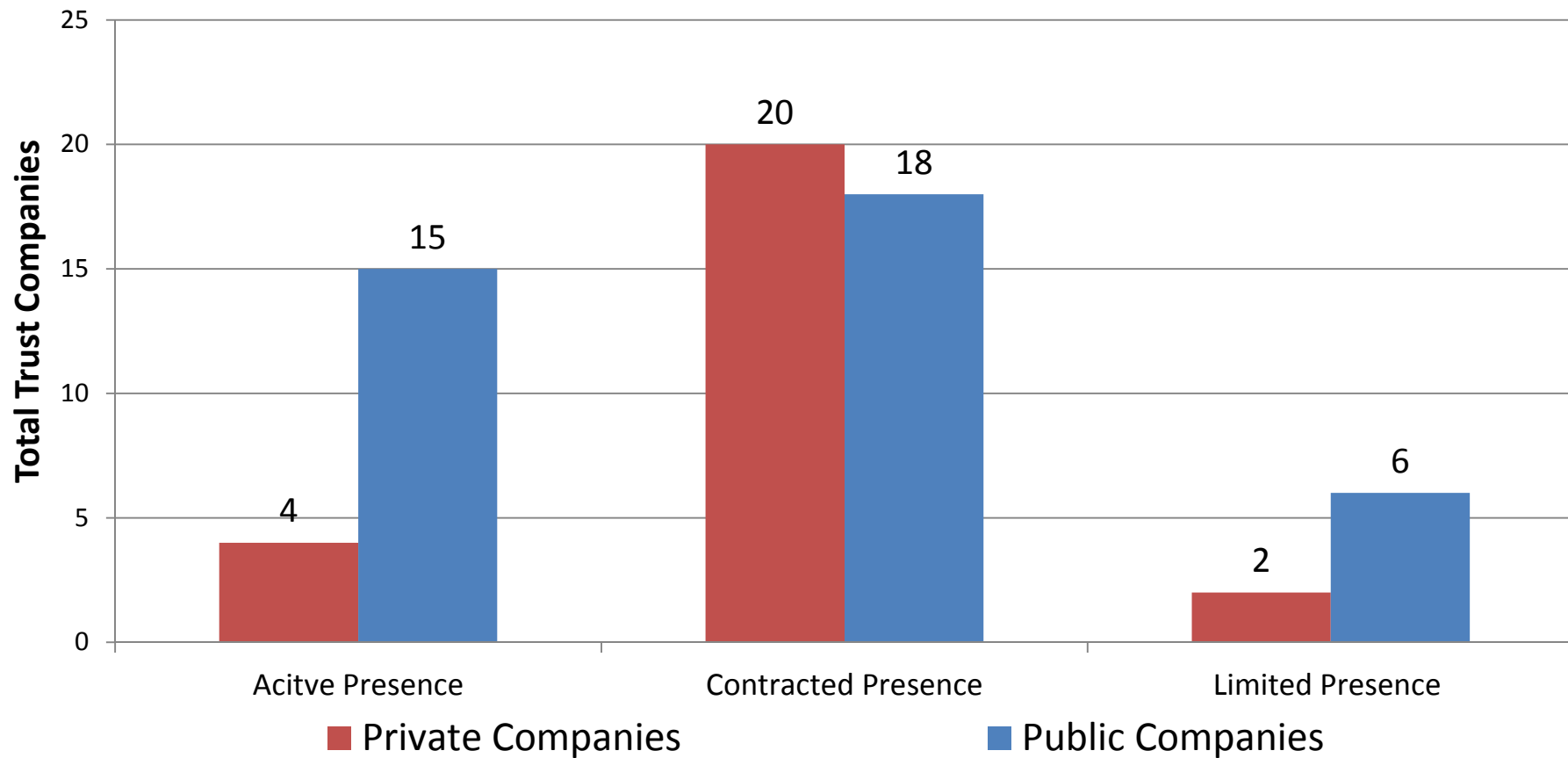
Public vs. Private Trust Companies



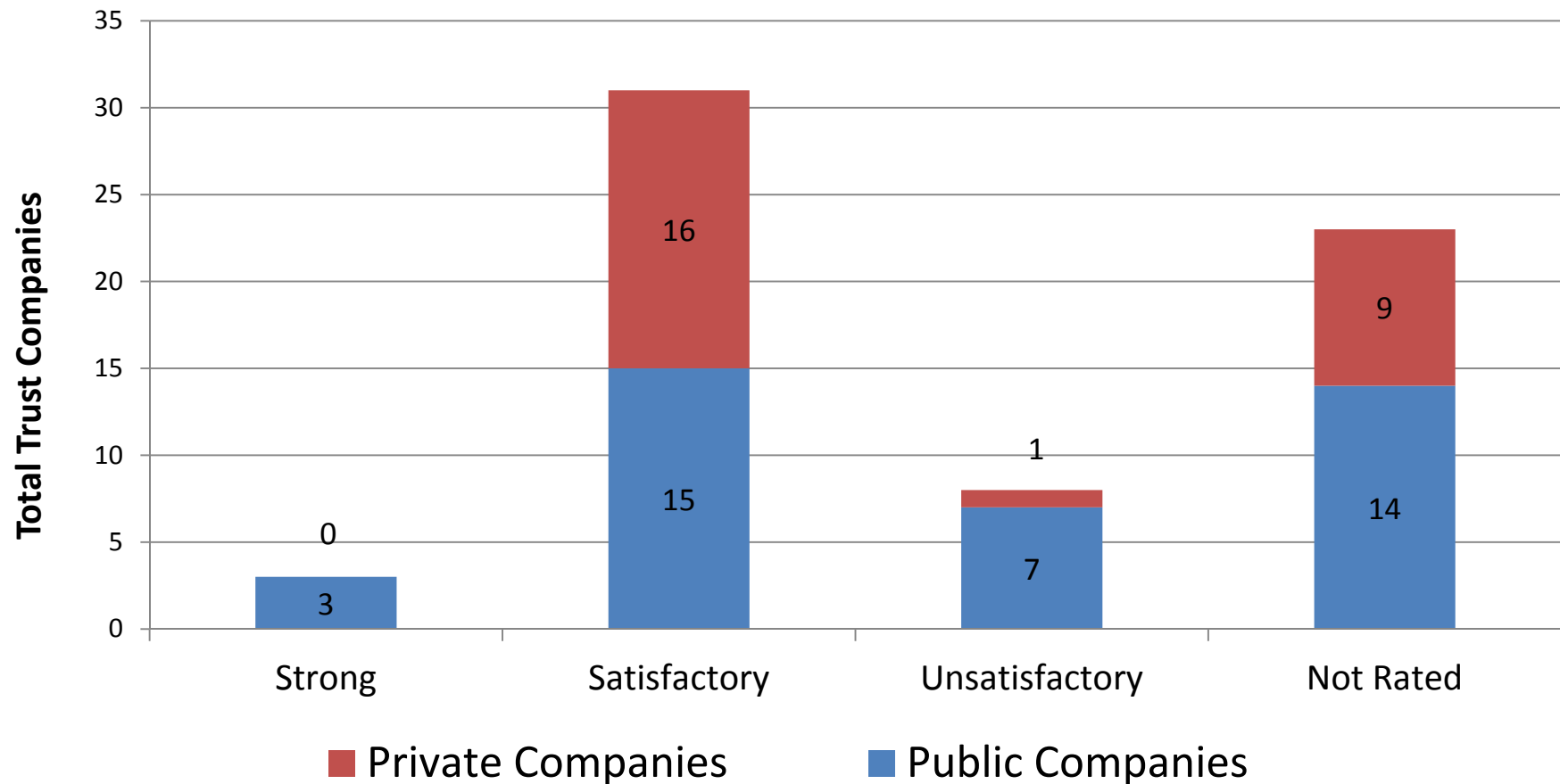
Public vs. Private Trust Assets



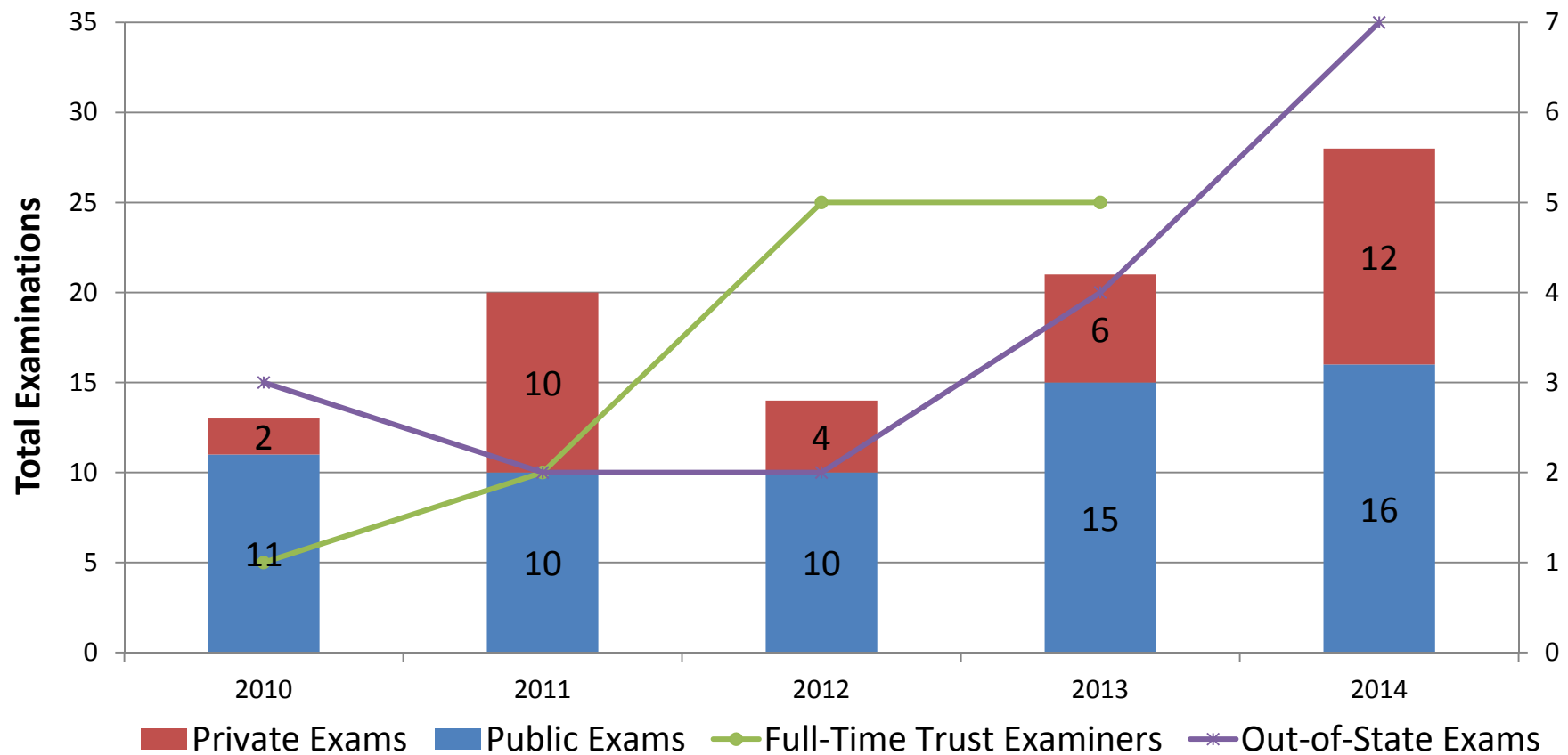
Trust Company Situs



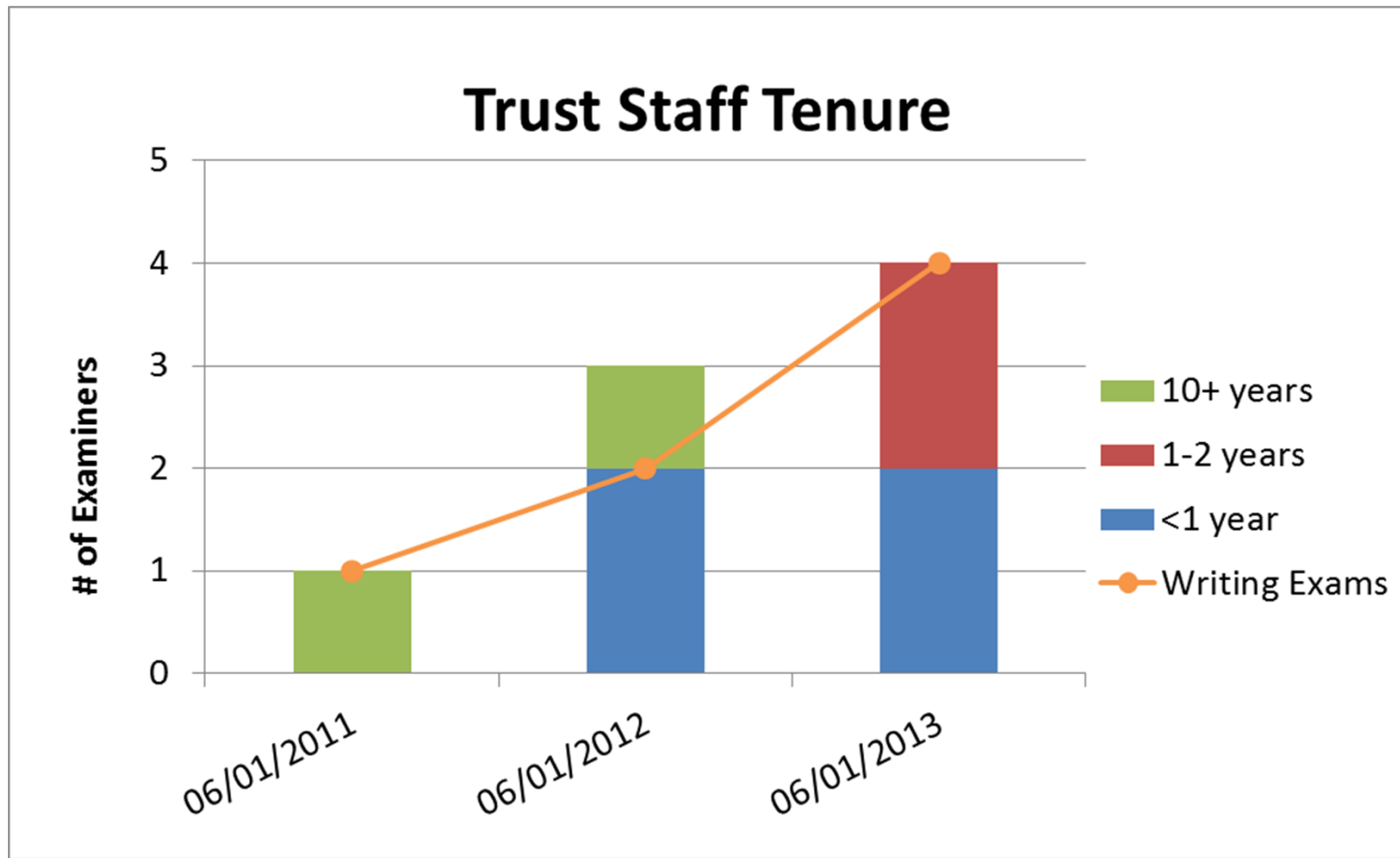
Trust Company Composite Ratings



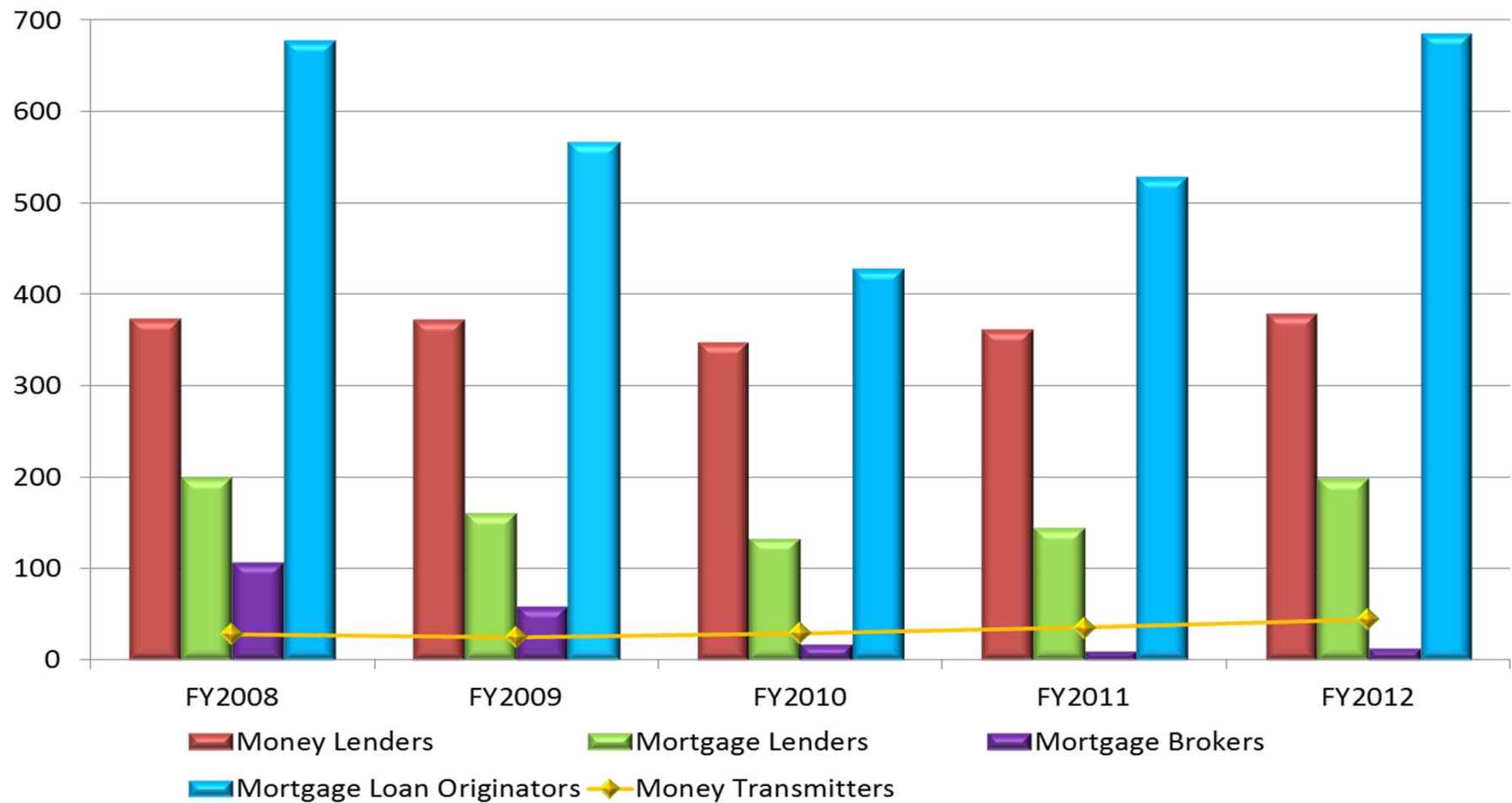
Trust Company Examination Statistics



Trust Examination Staff



SD Licensee Profile



Licensee Examination Efforts

- Mortgage
 - Work with MMC on multi-state companies
 - Examine SD specific and report to MMC
- Money Lender
 - CSBS/CFPB structure coming into focus
 - Continue exams on regular intervals
- Money Transmitter
 - Review exams from home states
 - Conduct BSA reviews of authorized delegates in SD

Conference of State Bank Supervisors

- Enhance the professionalism of state banking departments and their personnel. Accredited and Certify!
- The Division was reaccredited on August 24, 2012
- The Division is involved in an effort by CSBS to change policy, regulations and law to recognize community banks as separate and distinct in function and risk profile from the large money center banks.

Division Locations

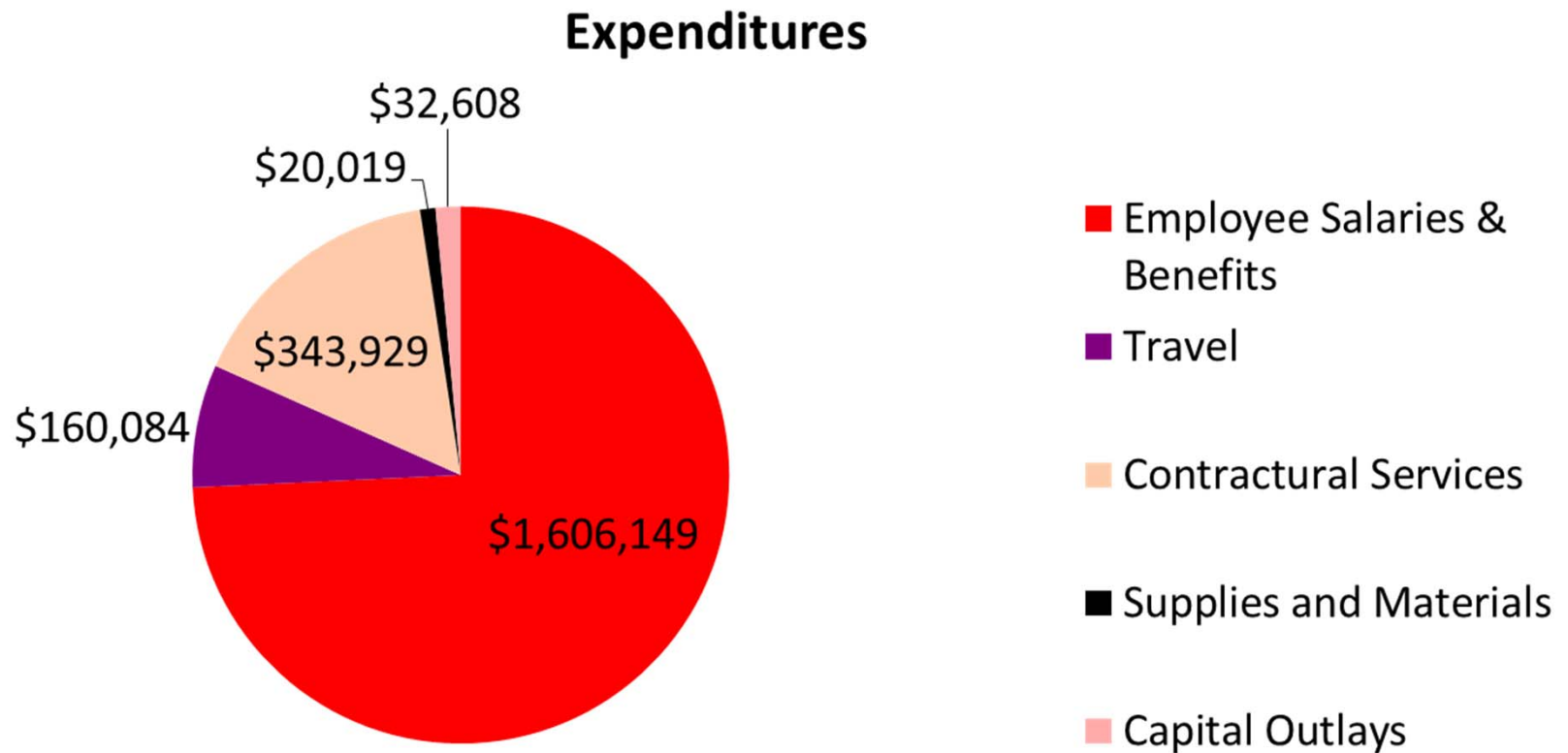
- South Dakota Division of Banking
1601 N. Harrison Avenue, Suite 1
Pierre, SD 57501
Ph: 605-773-3421; Fax: 1-866-326-7504
- 1500 W. 51st Street, Suite 102
Sioux Falls

Sioux Falls Office Savings Analysis

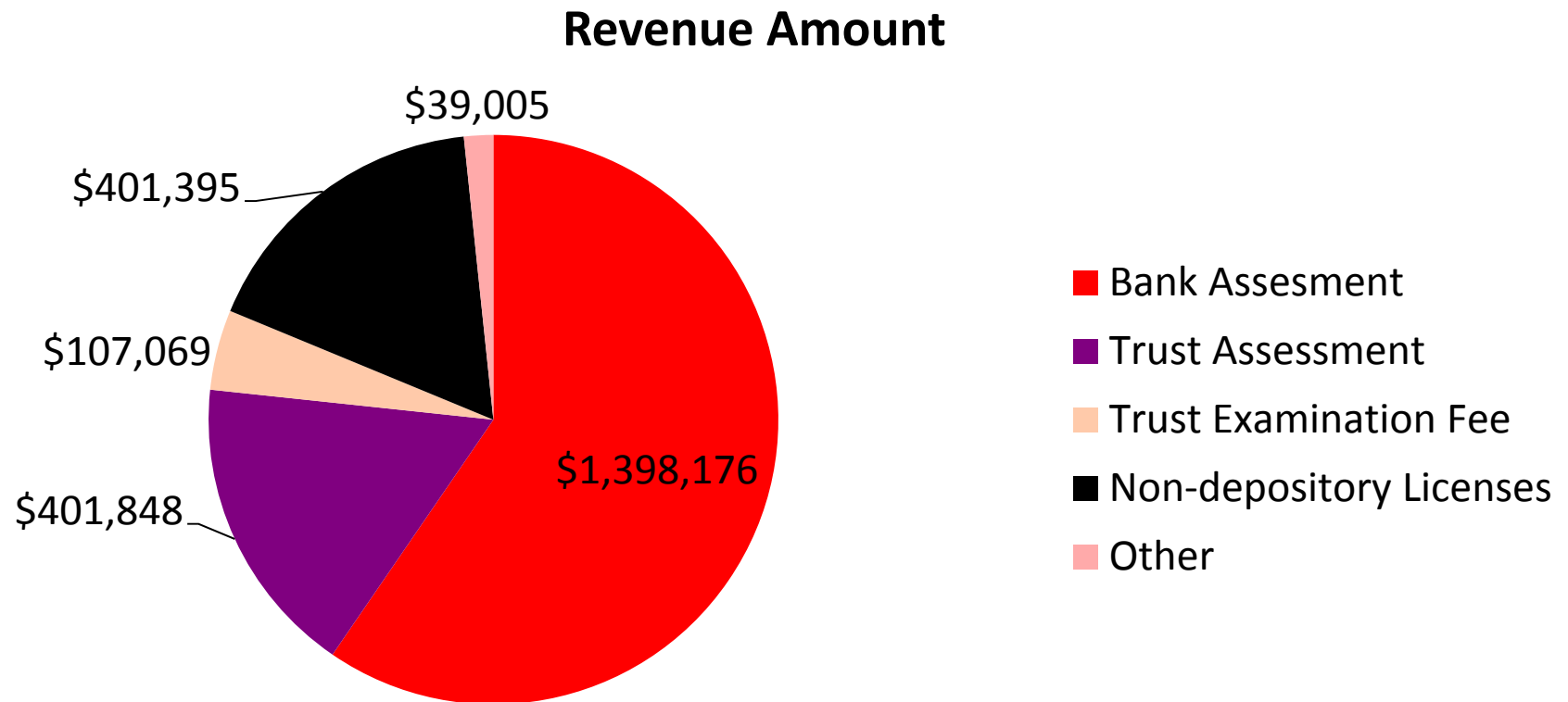
Six Months Look Back

Exams Performed	13
Cost Reduction Exams Performed	6
Breakeven Exams Performed	4
Cost Addition Exams Performed	3
Motel Savings	\$4,600
Per Diem Savings	\$1,564
Employee Cost Savings	\$7,800
Total Cost Savings	\$15,264
Nights Out Saved	92
Nights Out Saved Per Bank Examiner	13
Weeks Out Saved Per Bank Examiner	4

FY 2013 Expense Allocation



FY 2013 Revenue Allocation



Wrap UP

- Questions?