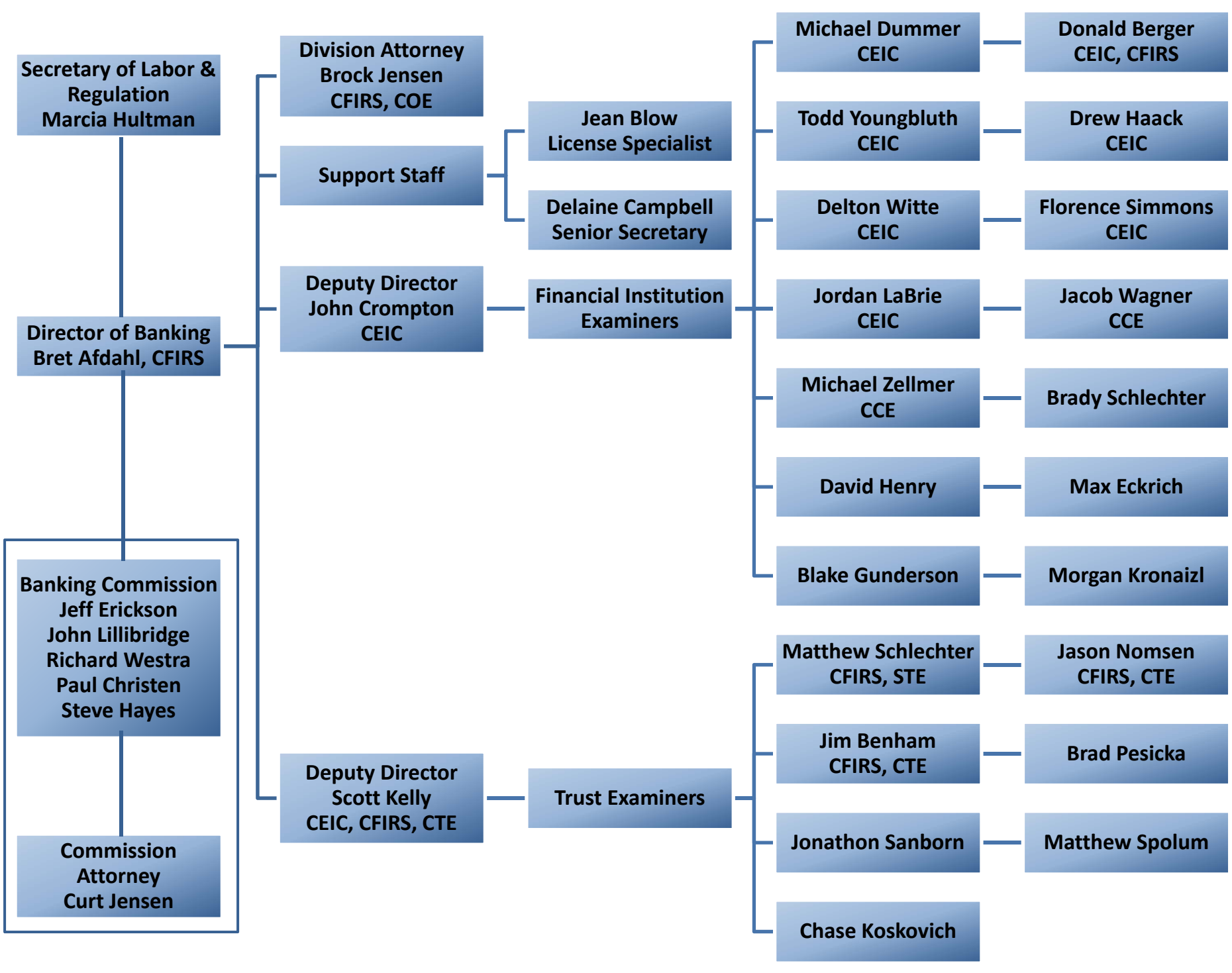


SD BANKING COMMISSION

DECEMBER 4, 2015



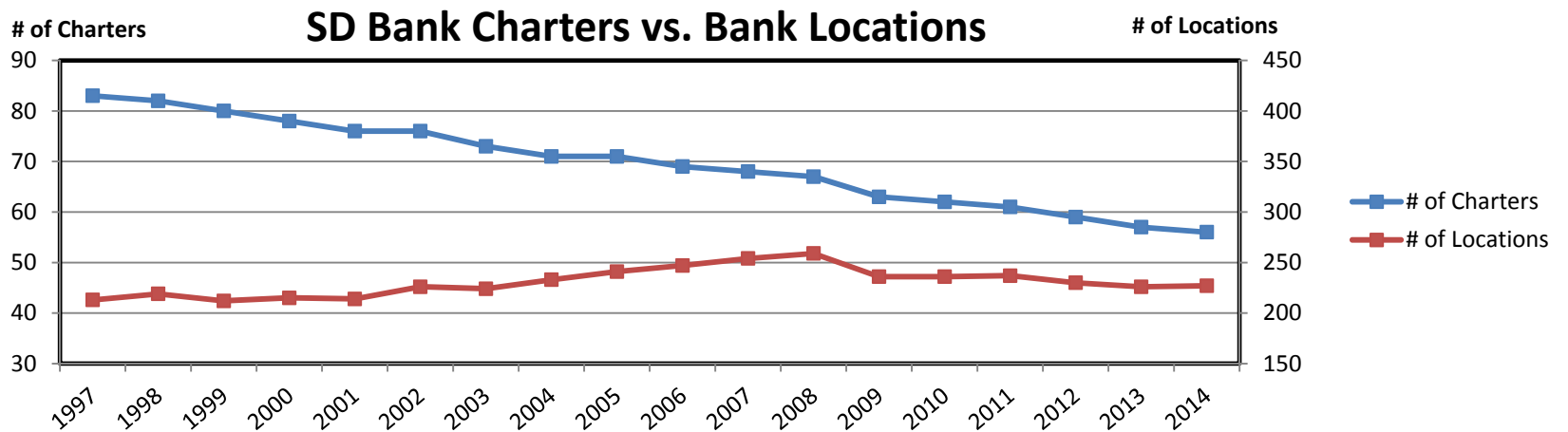
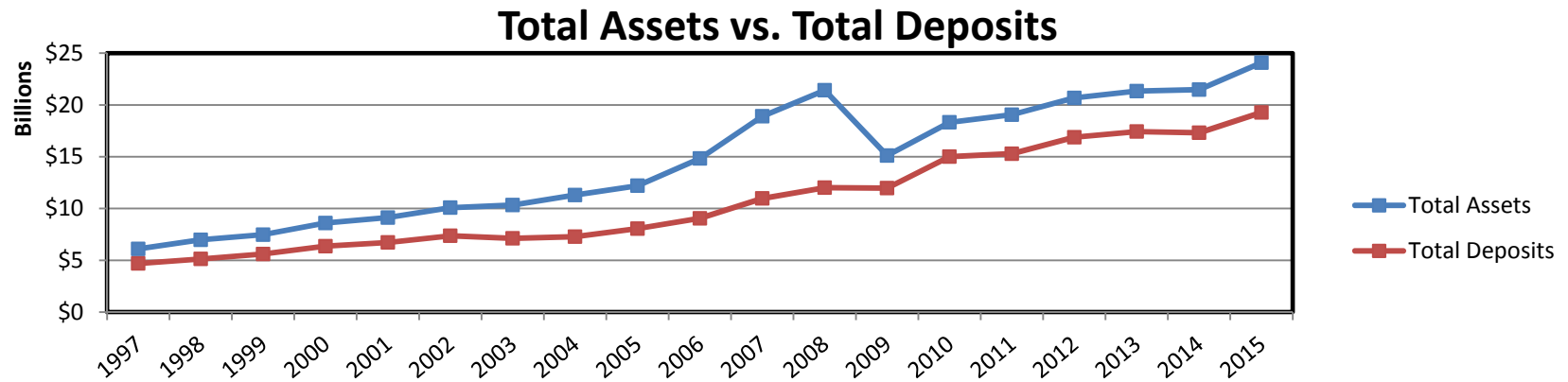
Division of Banking



General Information

- State Chartered Banks: 54
- Total Assets: \$24,077,235
 - Largest Bank: Great Western Bank, Sioux Falls (\$9,790,723,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$19,850,000)

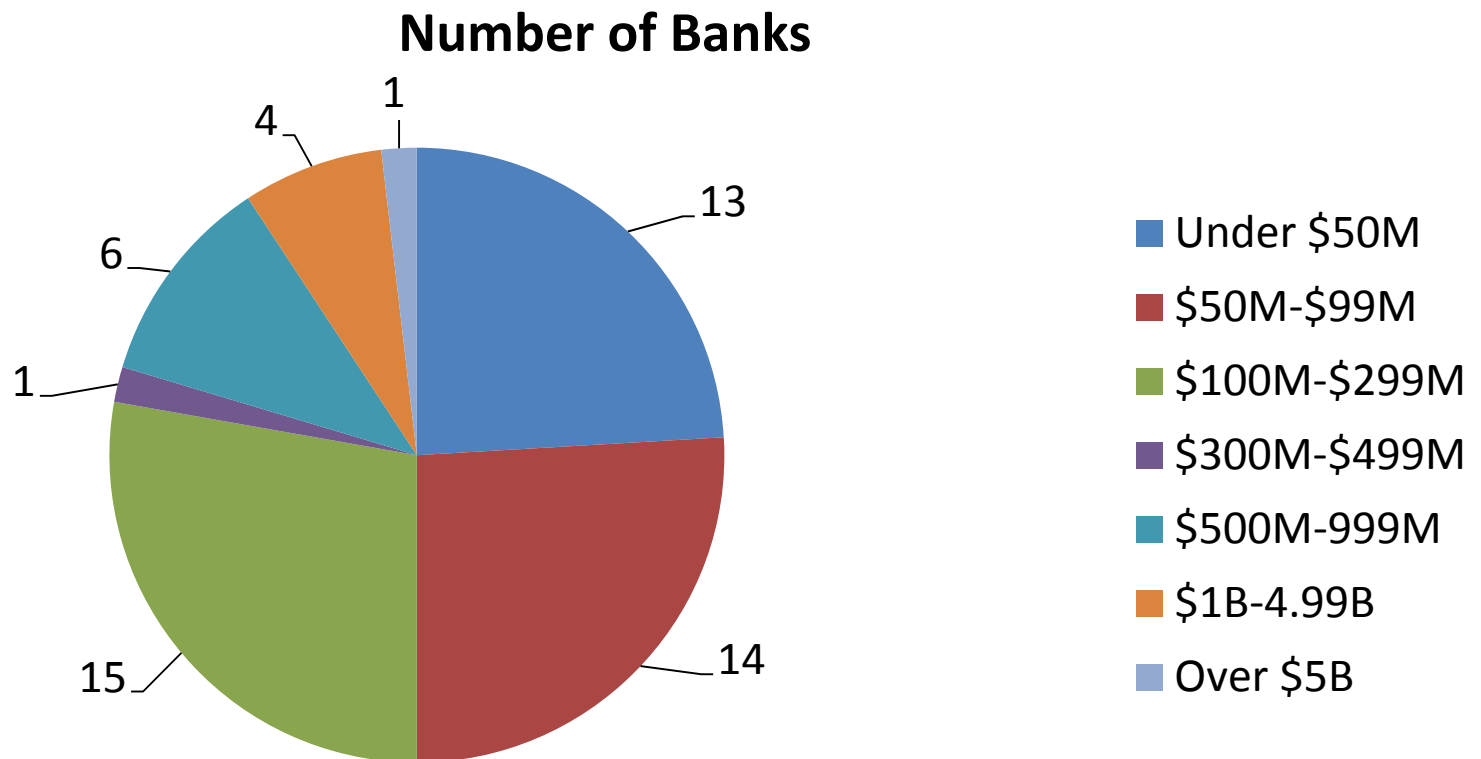
SD Banking Profile



2015 BANK TRANSACTIONS

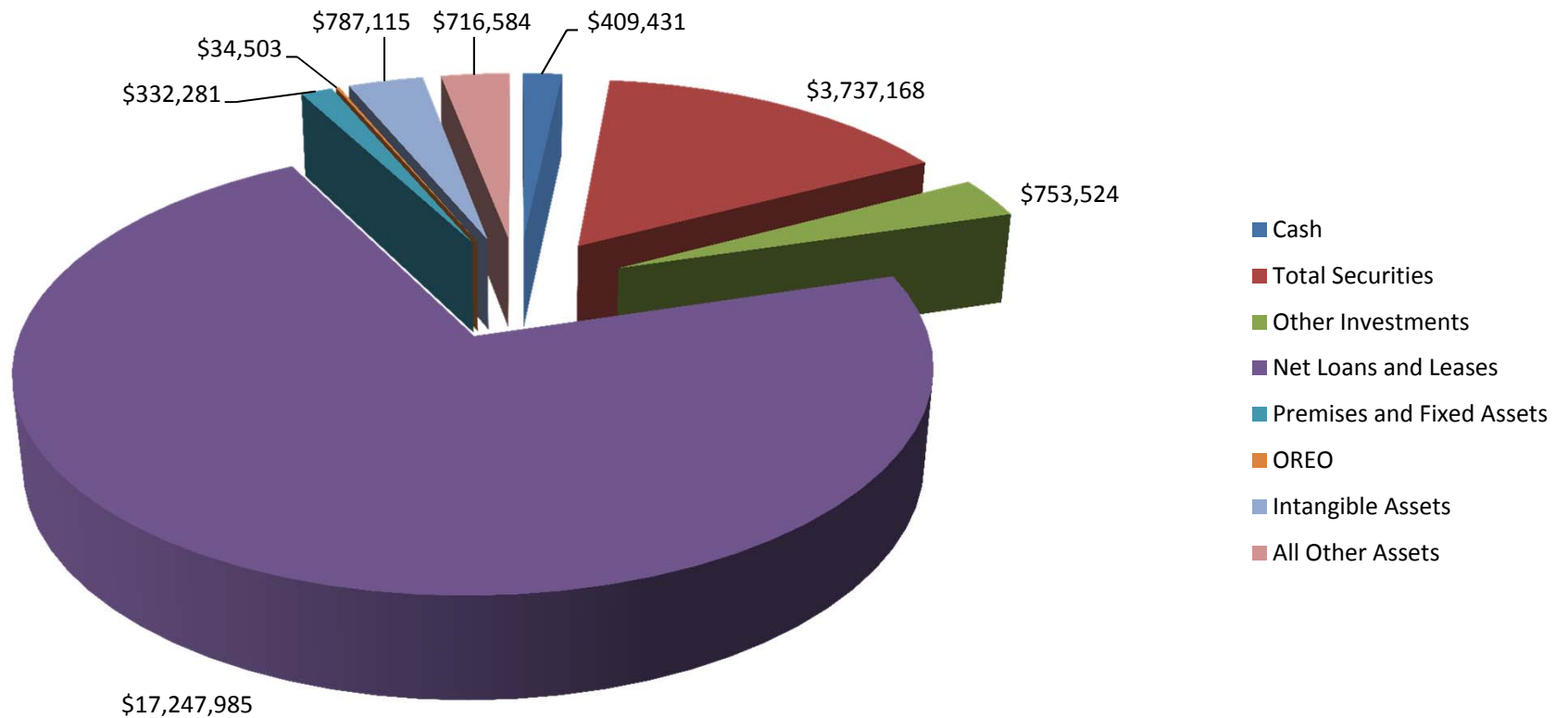
- American State Bank, Oldham change of control
- Home Federal Bank conversion to a state-chartered bank
- First Bank & Trust Milbank and First Bank & Trust, NA, Pipestone, MN merged with First Bank & Trust Brookings
- Fulton State Bank merged with Farmers State Bank, Parkston
- Dakota State Bank, Blunt to merge with First Dakota National Bank, Yankton

Number of Banks per Category



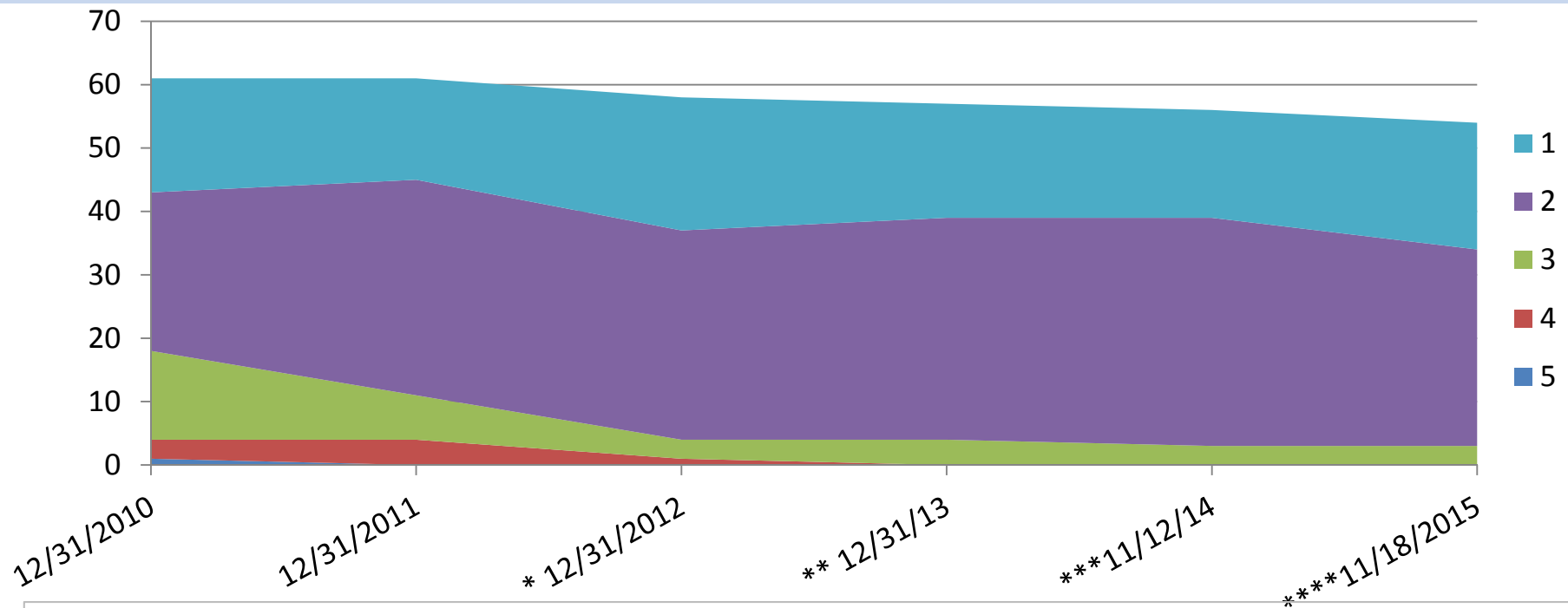
Asset Composition

Total Asset Composition (\$000)



*Includes all State-chartered banks – 54 charters

Composite Ratings - Banks



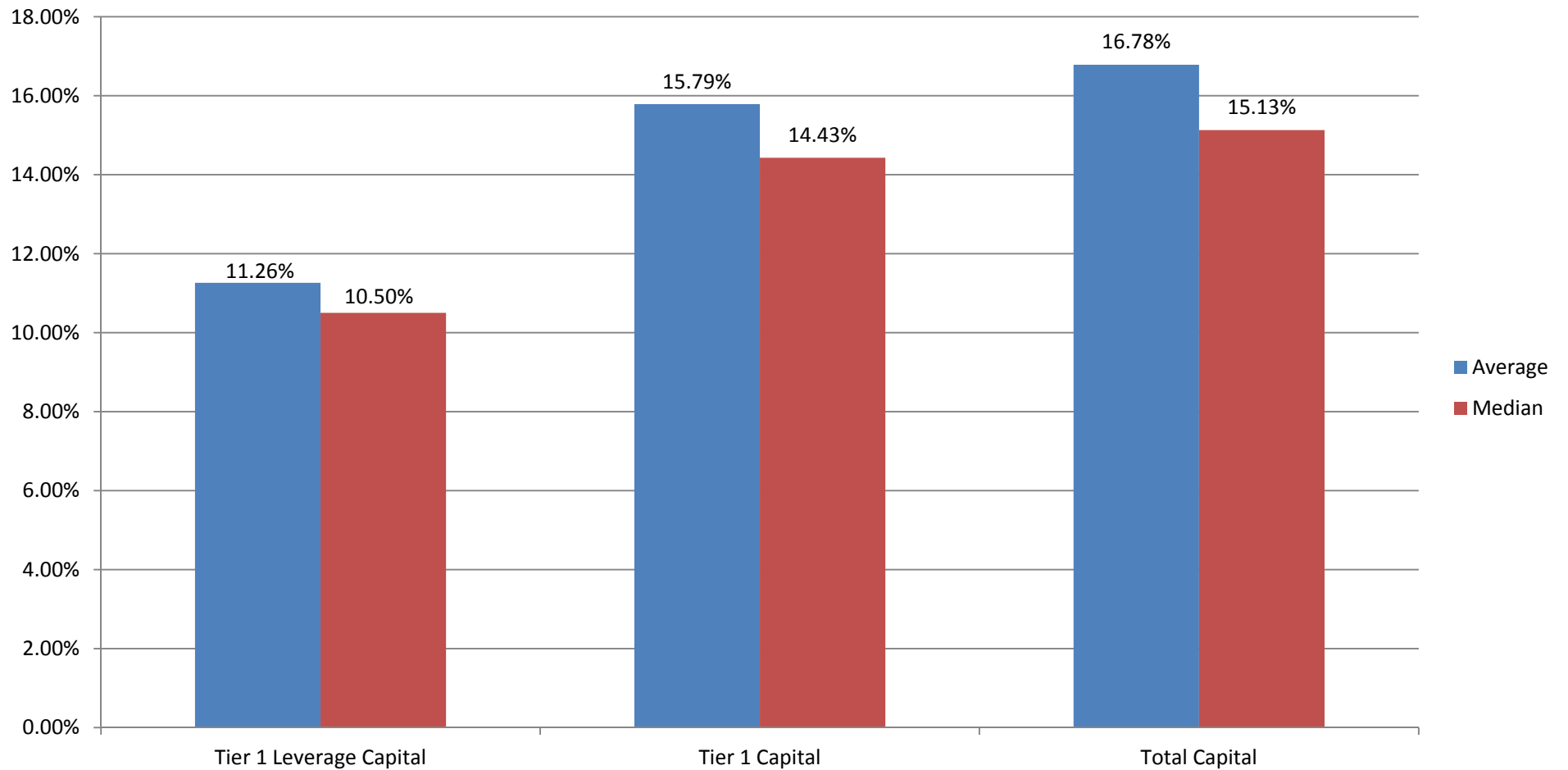
*There are 3 less banks because the First Bank of White merged with FB&T Brookings; Dakota Heritage Bank Chancellor merged with Security State Bank Tyndall; and Mansfield State Bank was acquired by American Bank & Trust Wessington Springs

** There are 1 less bank because Farmers State Bank Faith was acquired by First National Bank in Philip

***There is one less bank because of MinnWest merger, AB&T merger, and addition of Security Savings Bank

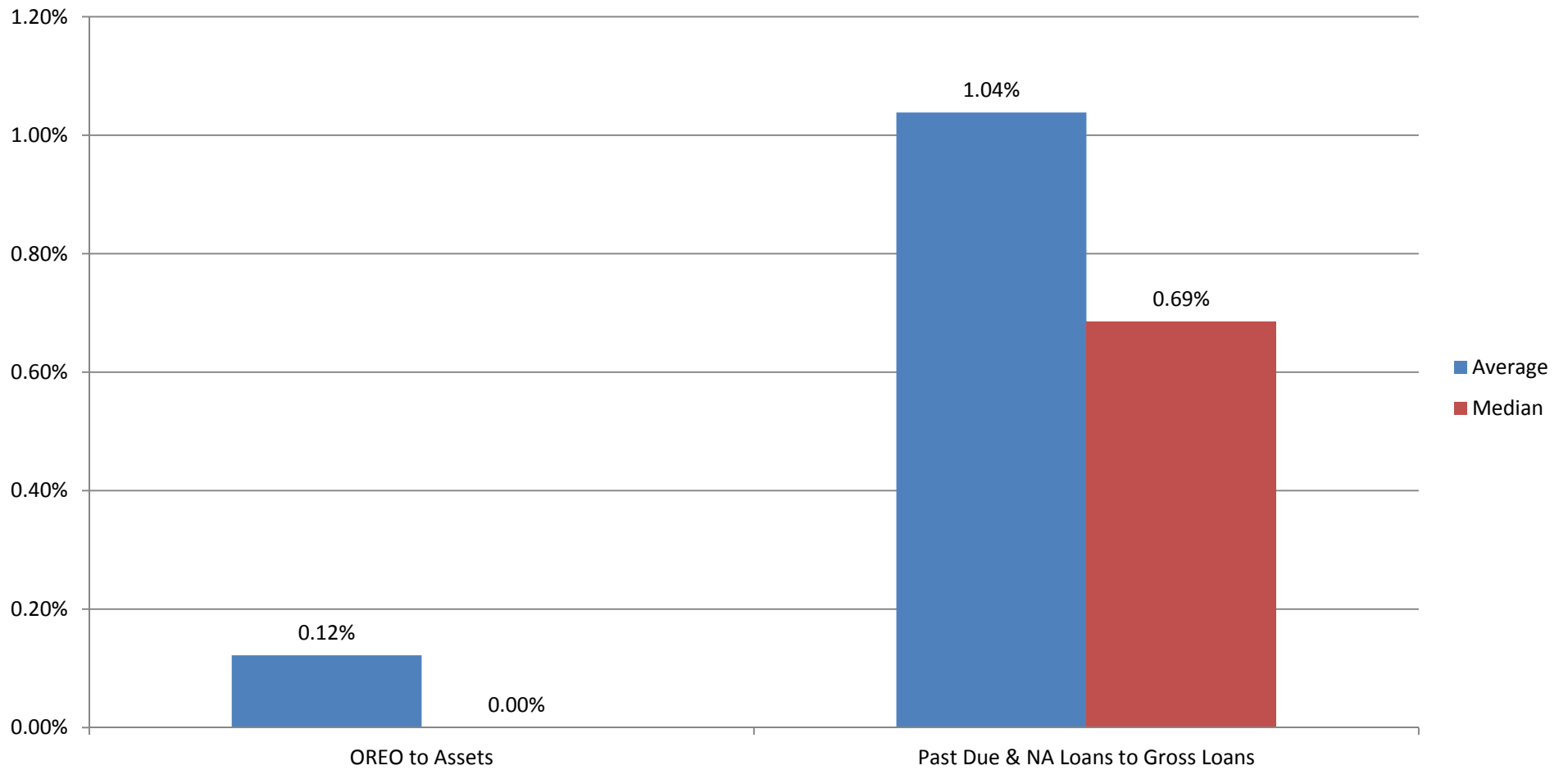
****There are 2 less banks because of First Bank & Trust Milbank (and First Bank & Trust, NA, Pipestone, MN) merged with First Bank & Trust Brookings; Fulton State Bank merged with Farmers State Bank, Parkston; Dakota State Bank, Blunt, merged with First Dakota National Bank, Yankton; and Home Federal Bank converted to a state charter.

Capital



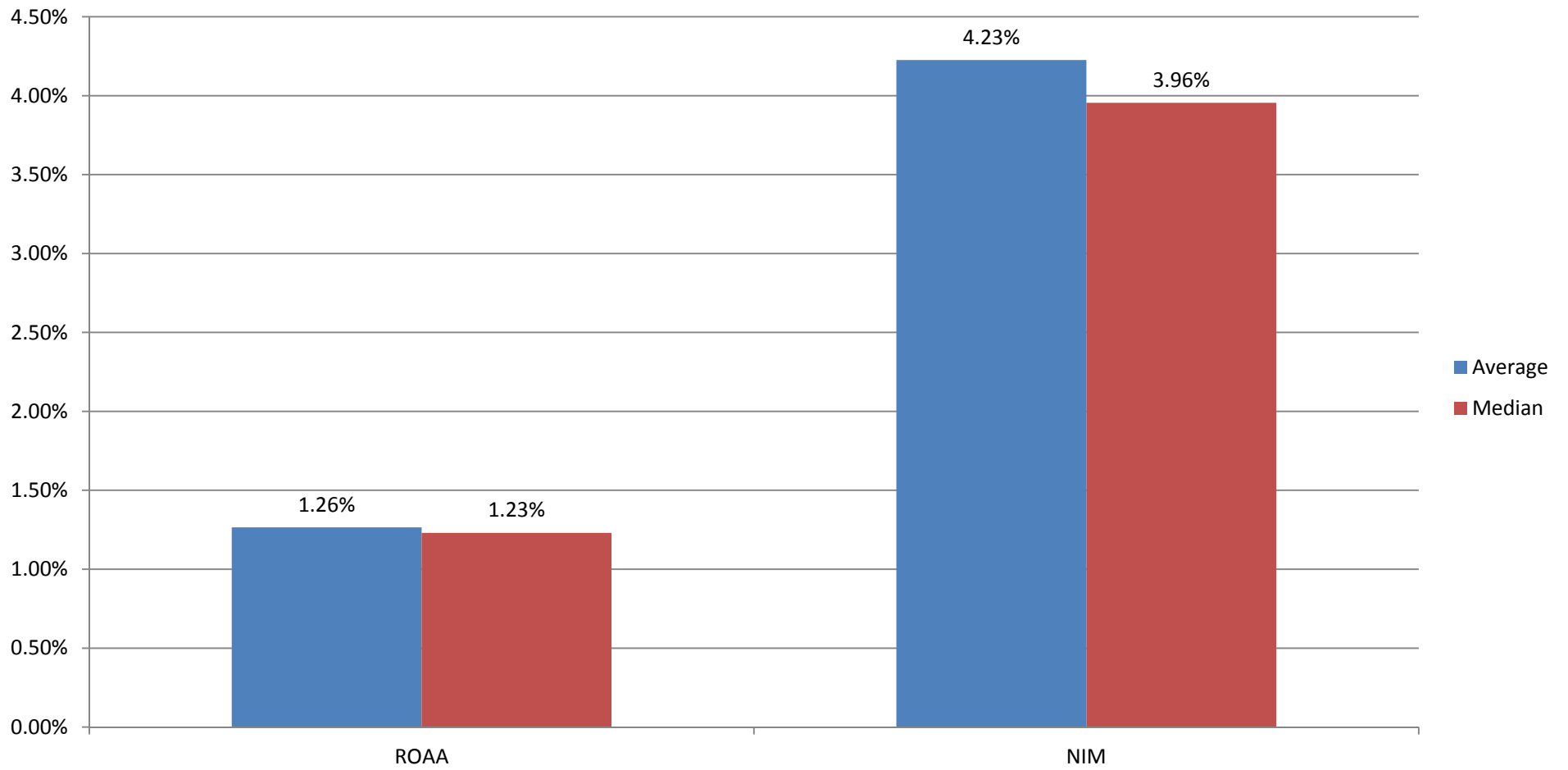
*Includes all State-chartered banks – 54 charters

Asset Quality



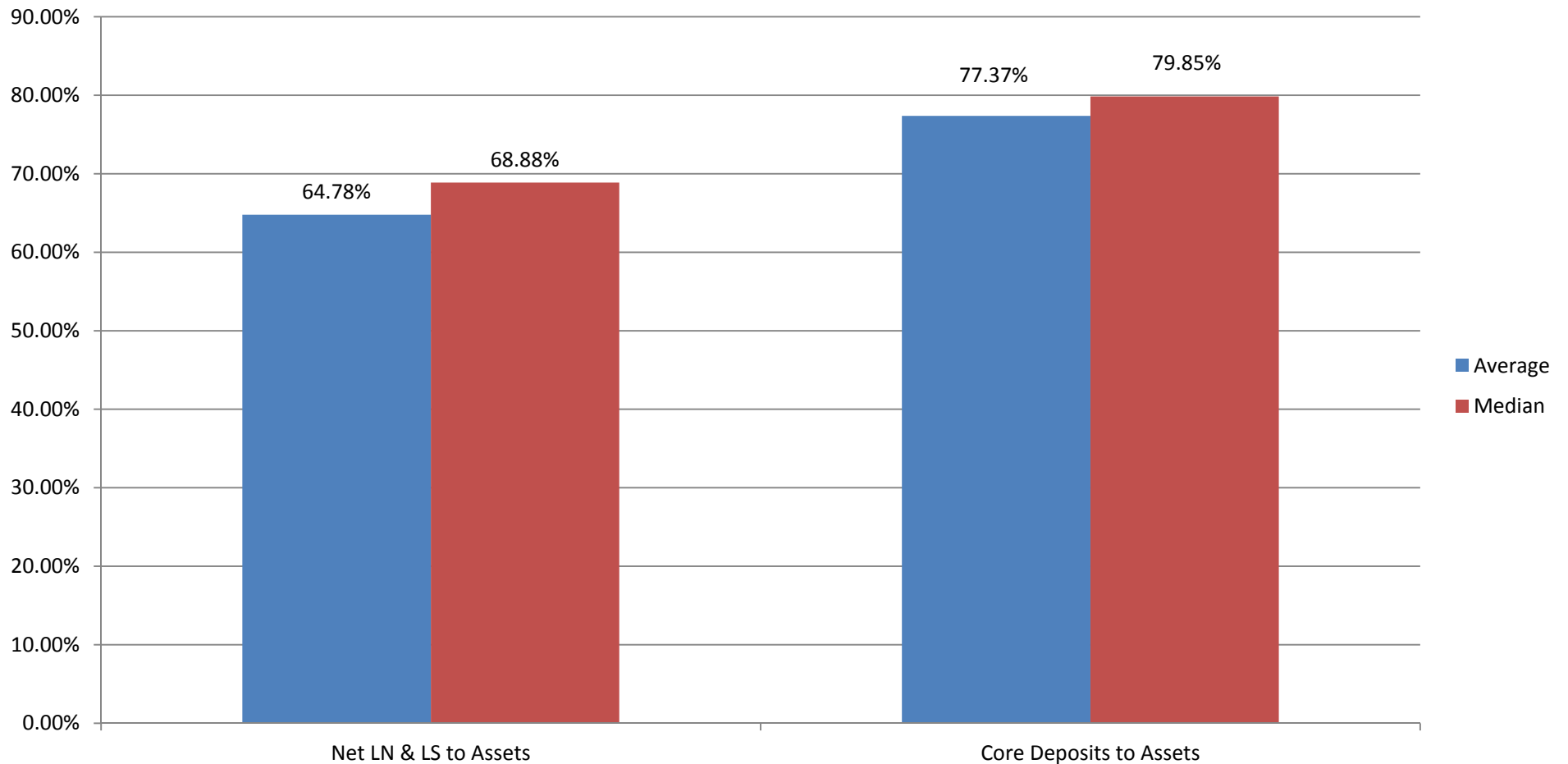
*Includes all State-chartered banks – 54 charters

Earnings



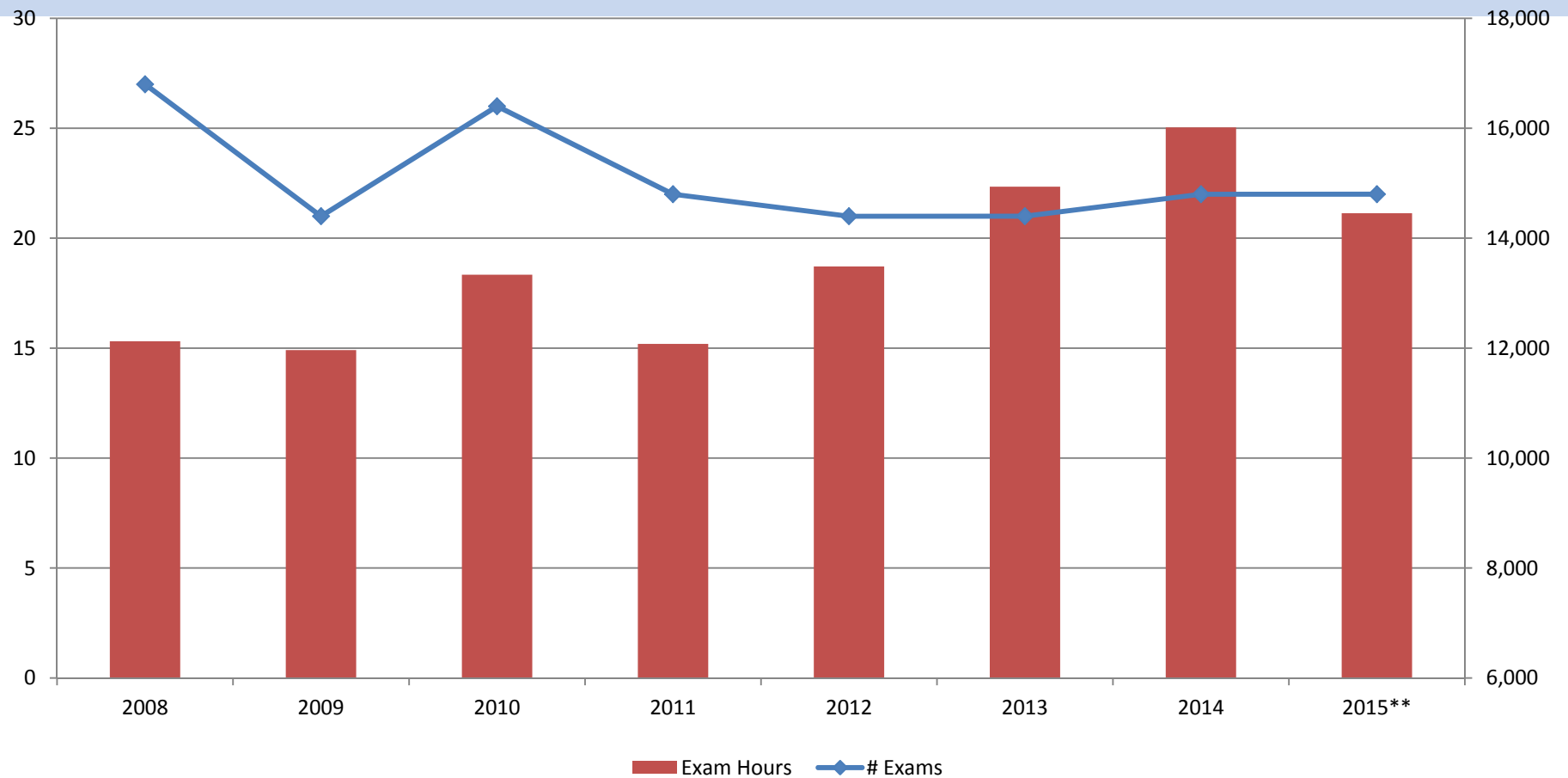
*Includes all State-chartered banks – 54 charters

Loan Volume and Funding



*Includes all State-chartered banks – 54 charters

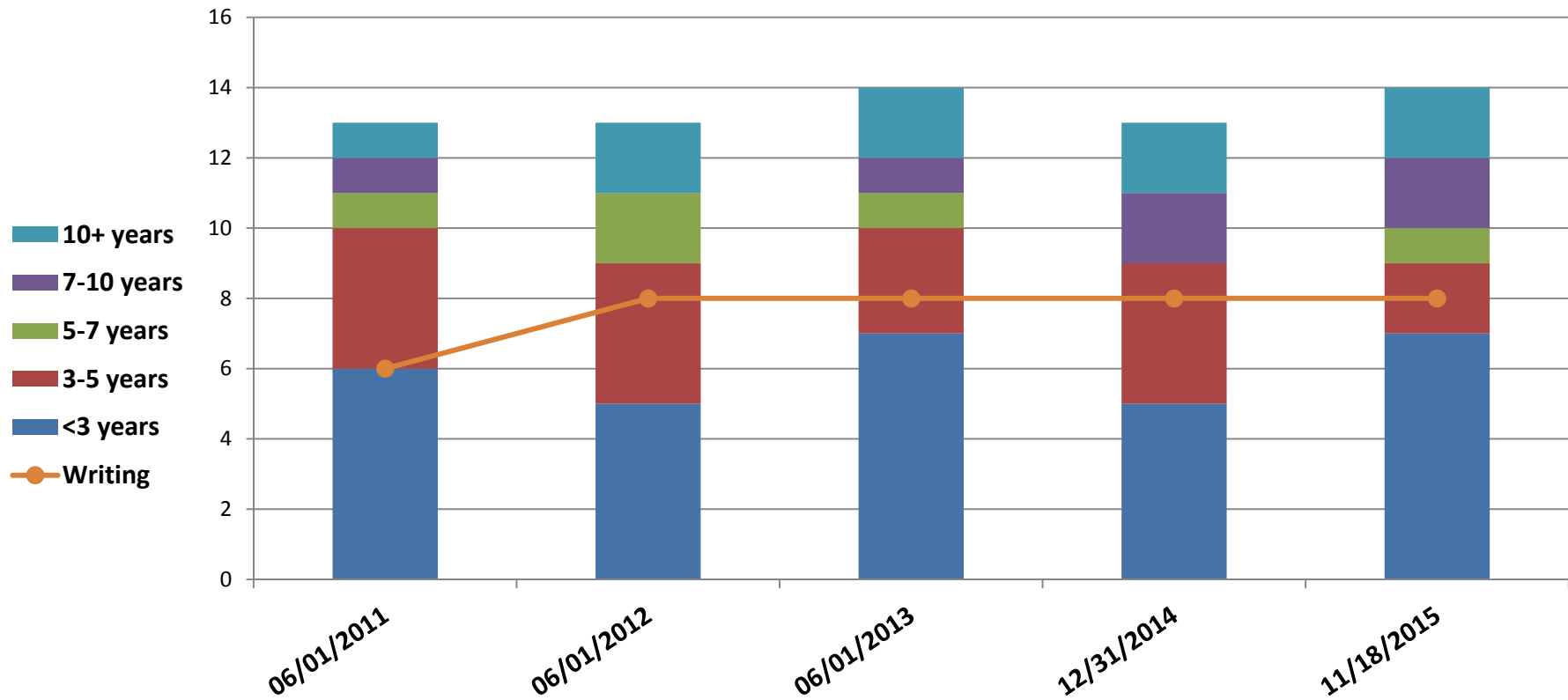
Bank Examination Hours



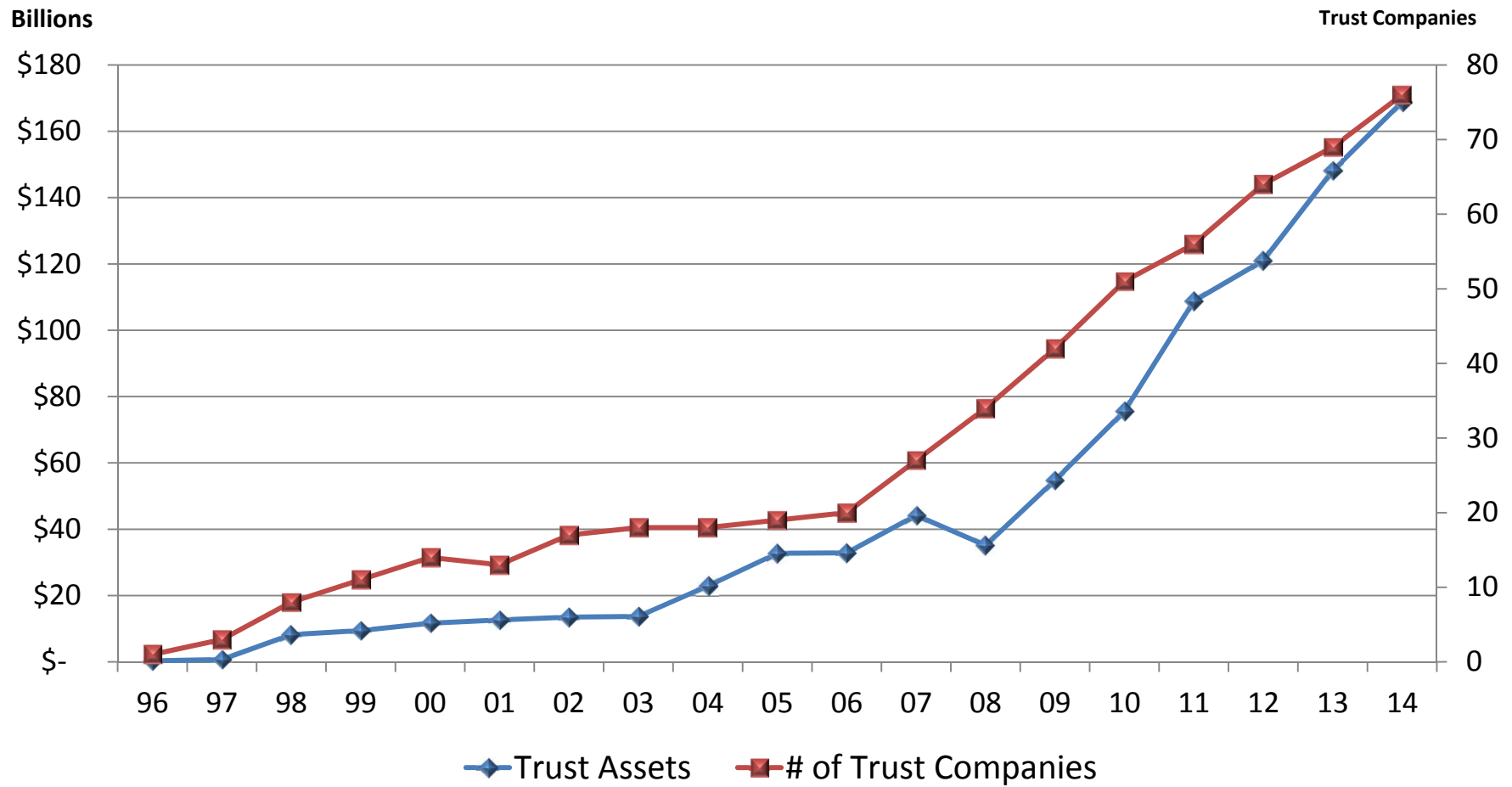
**2015 includes projections for remaining examinations.

Bank Examination Staff

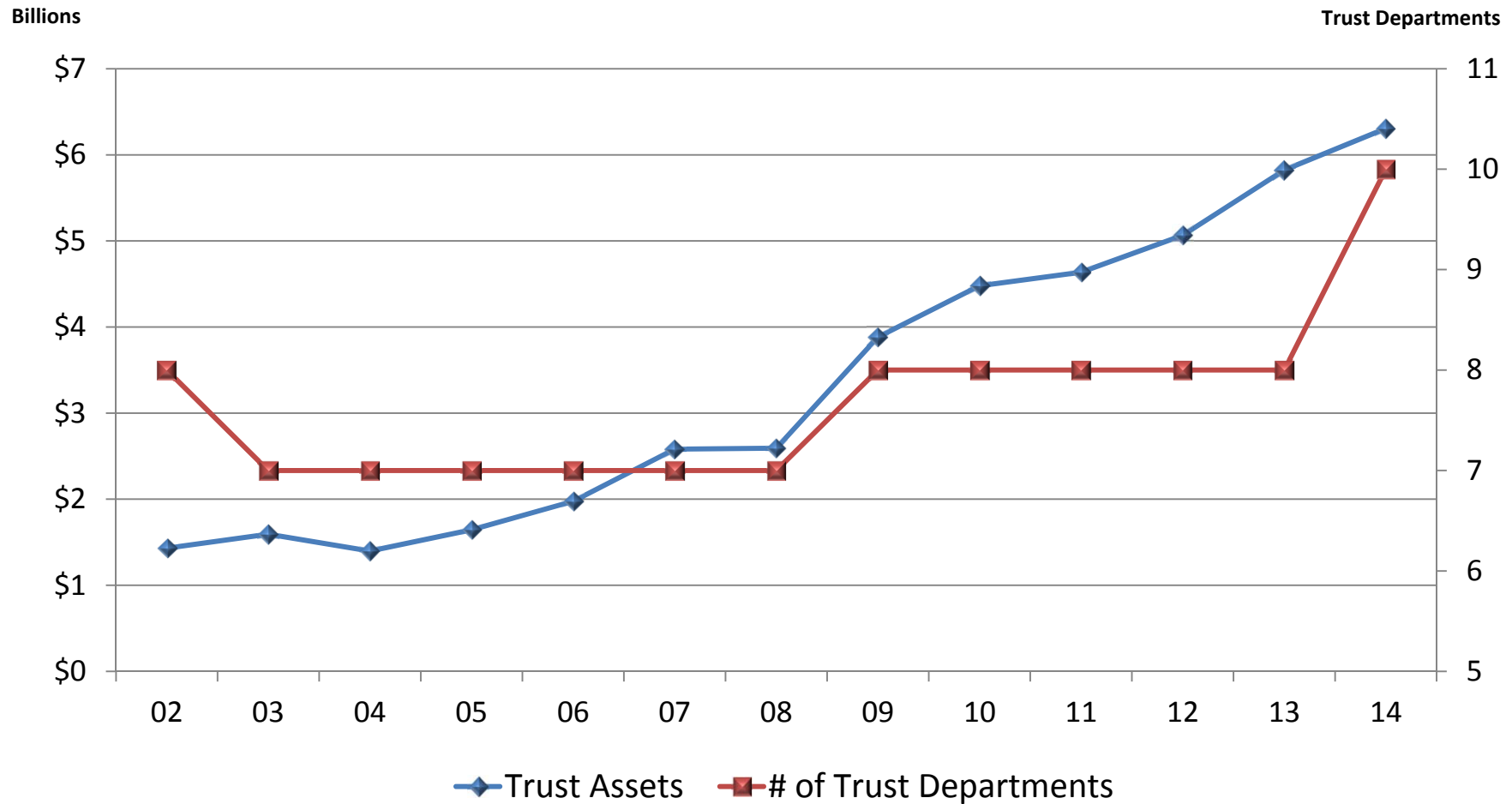
Banking Staff Tenure



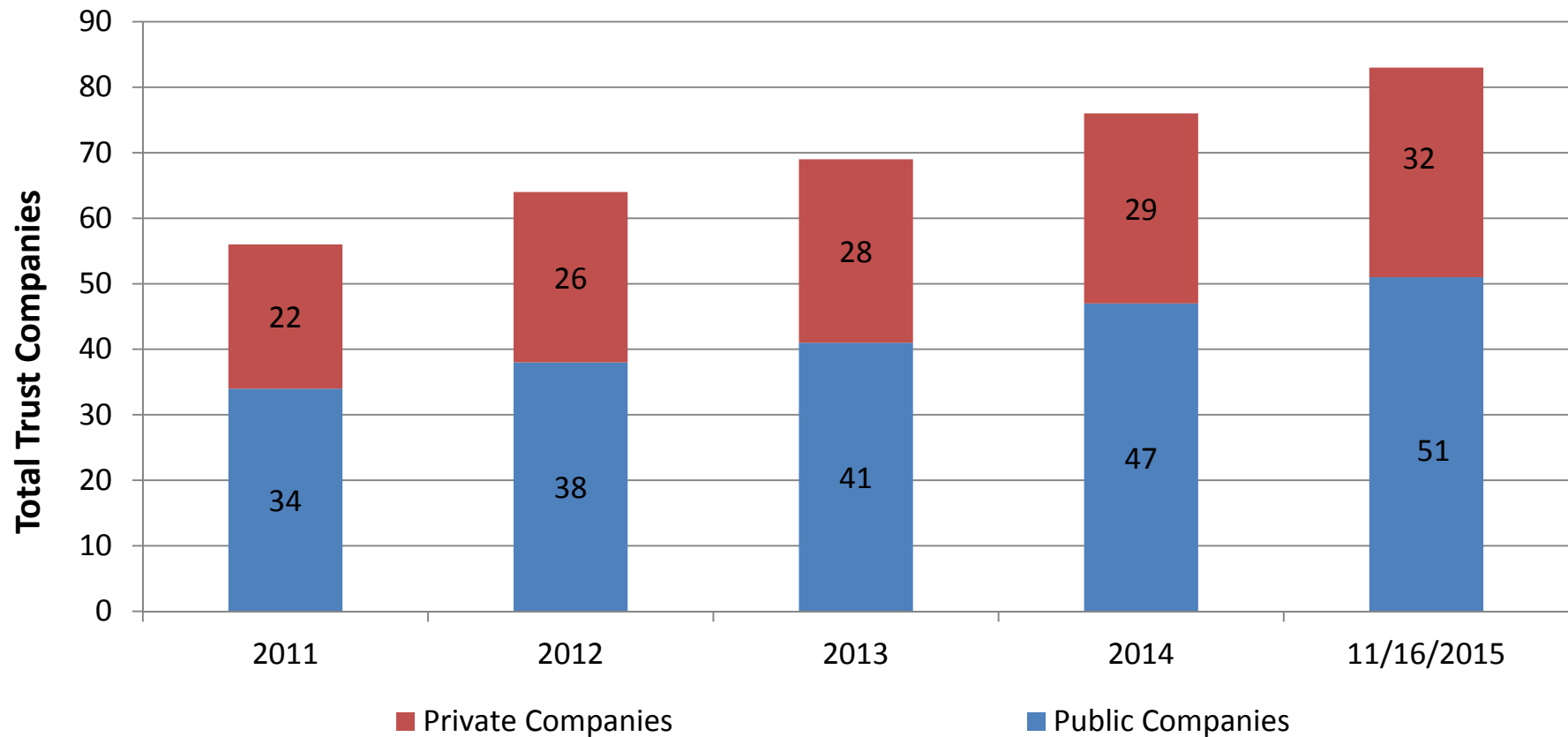
Trust Company Profile



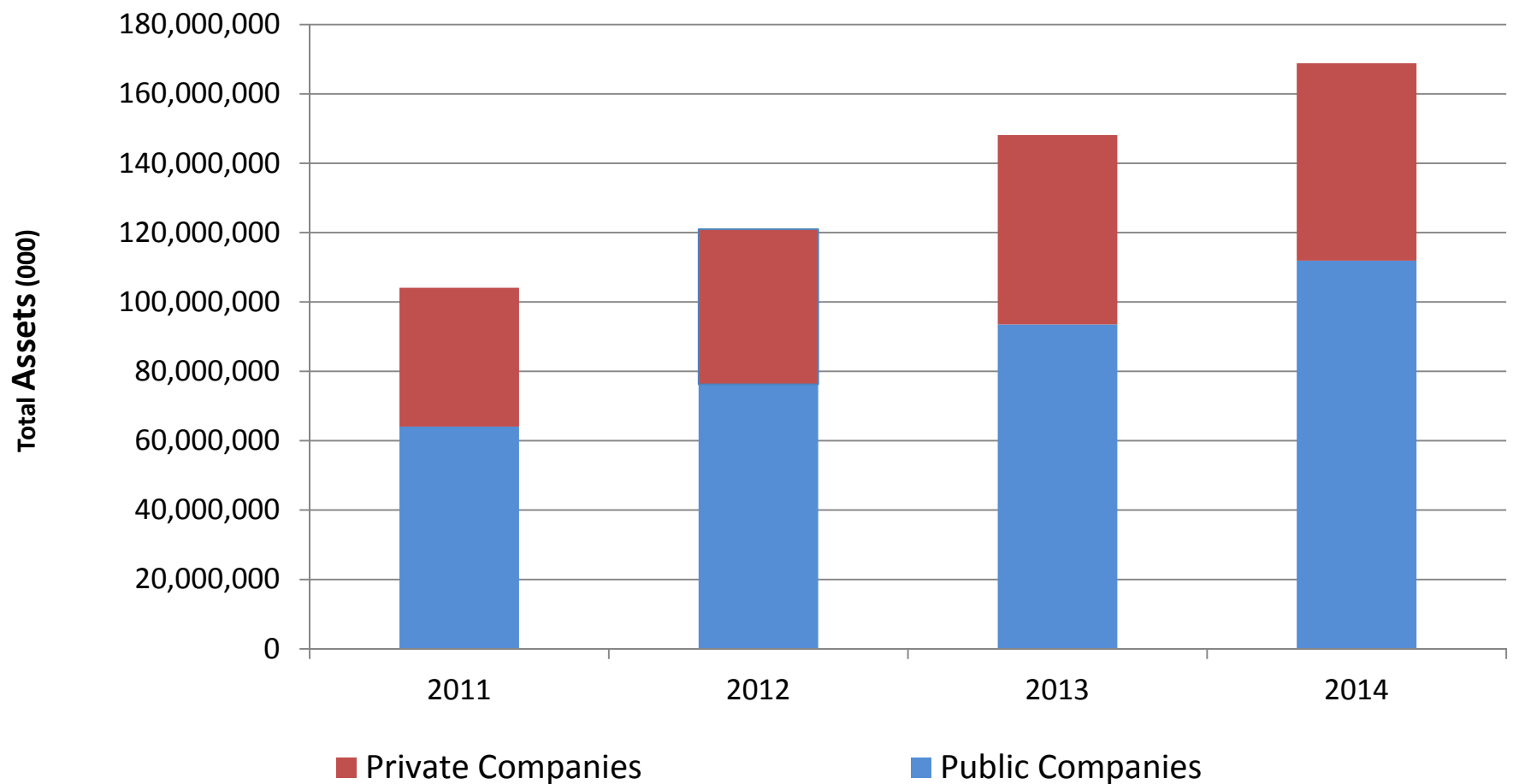
Trust Department Profile



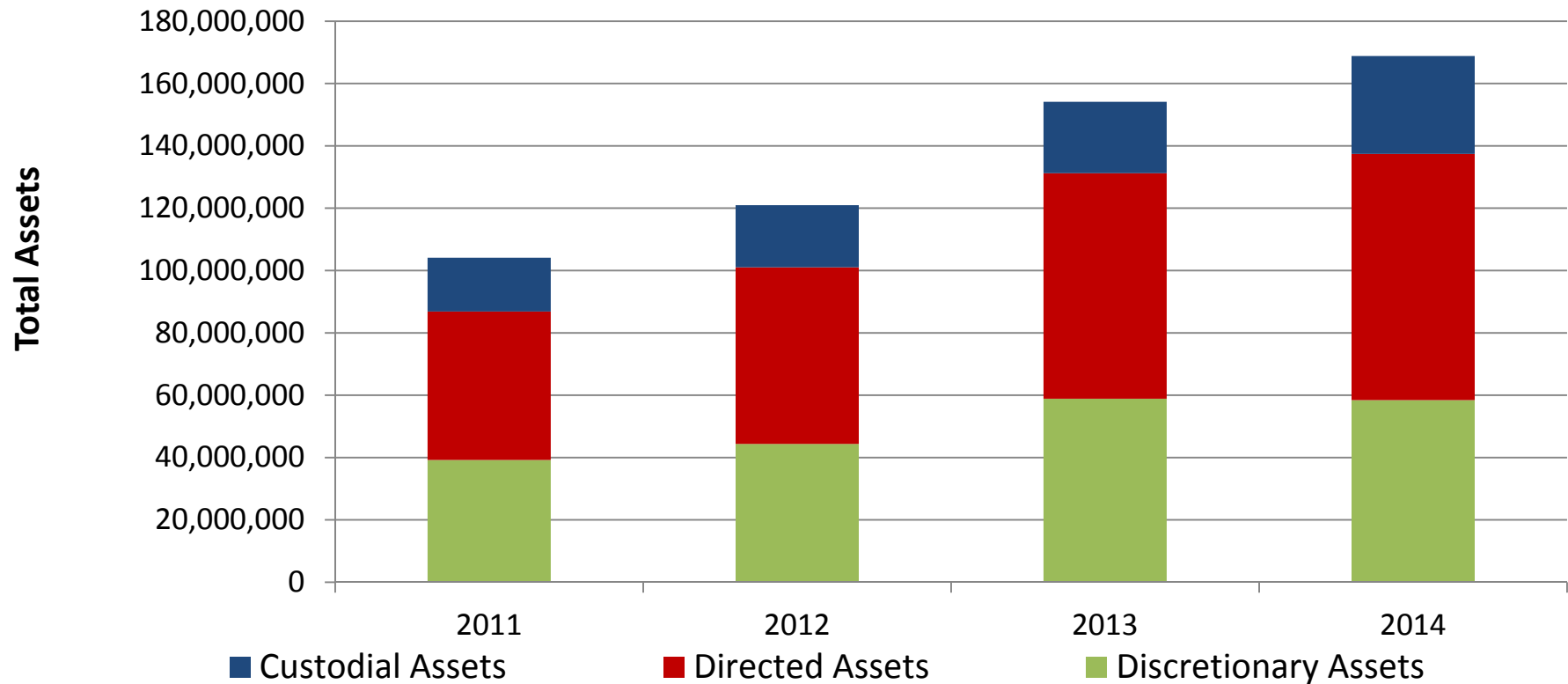
Public vs. Private Trust Companies



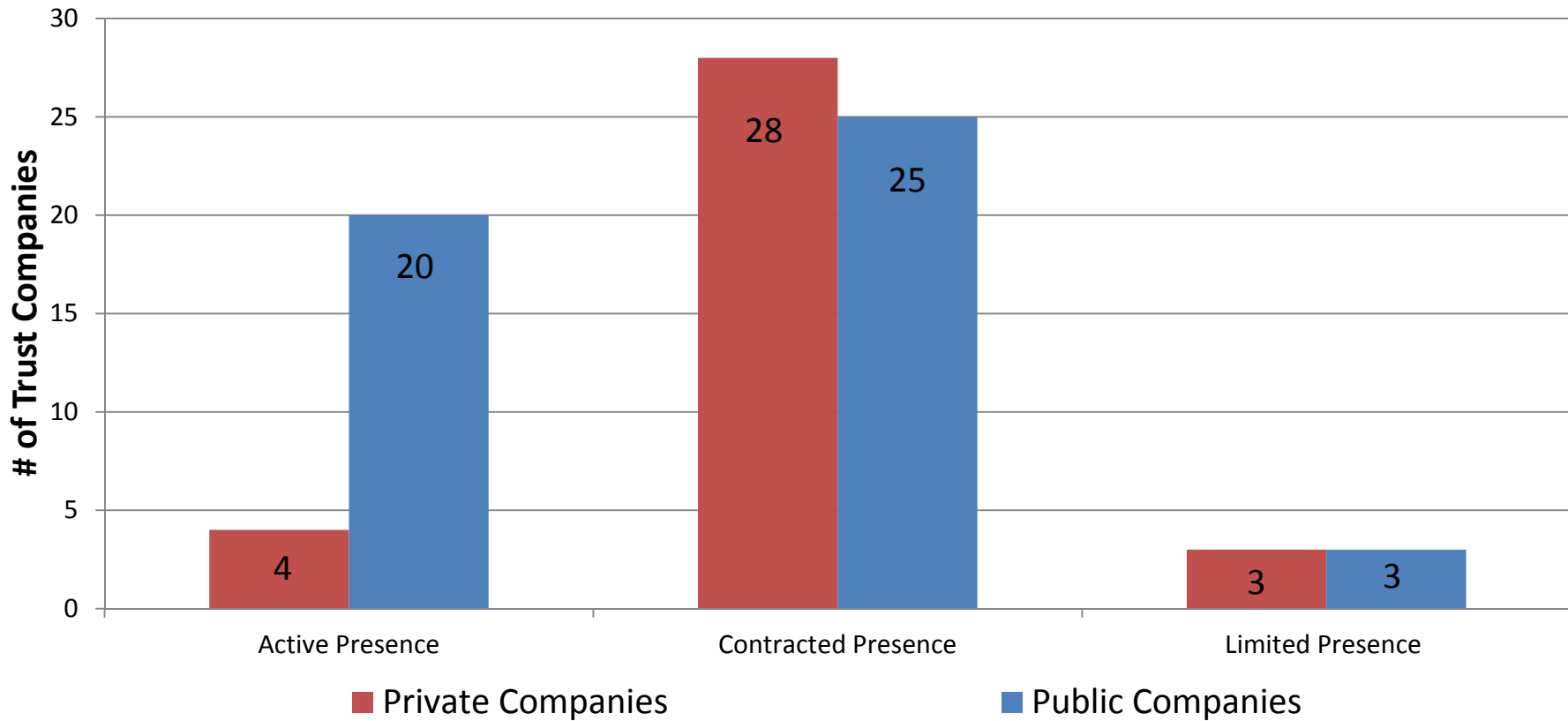
Public vs. Private Trust Assets



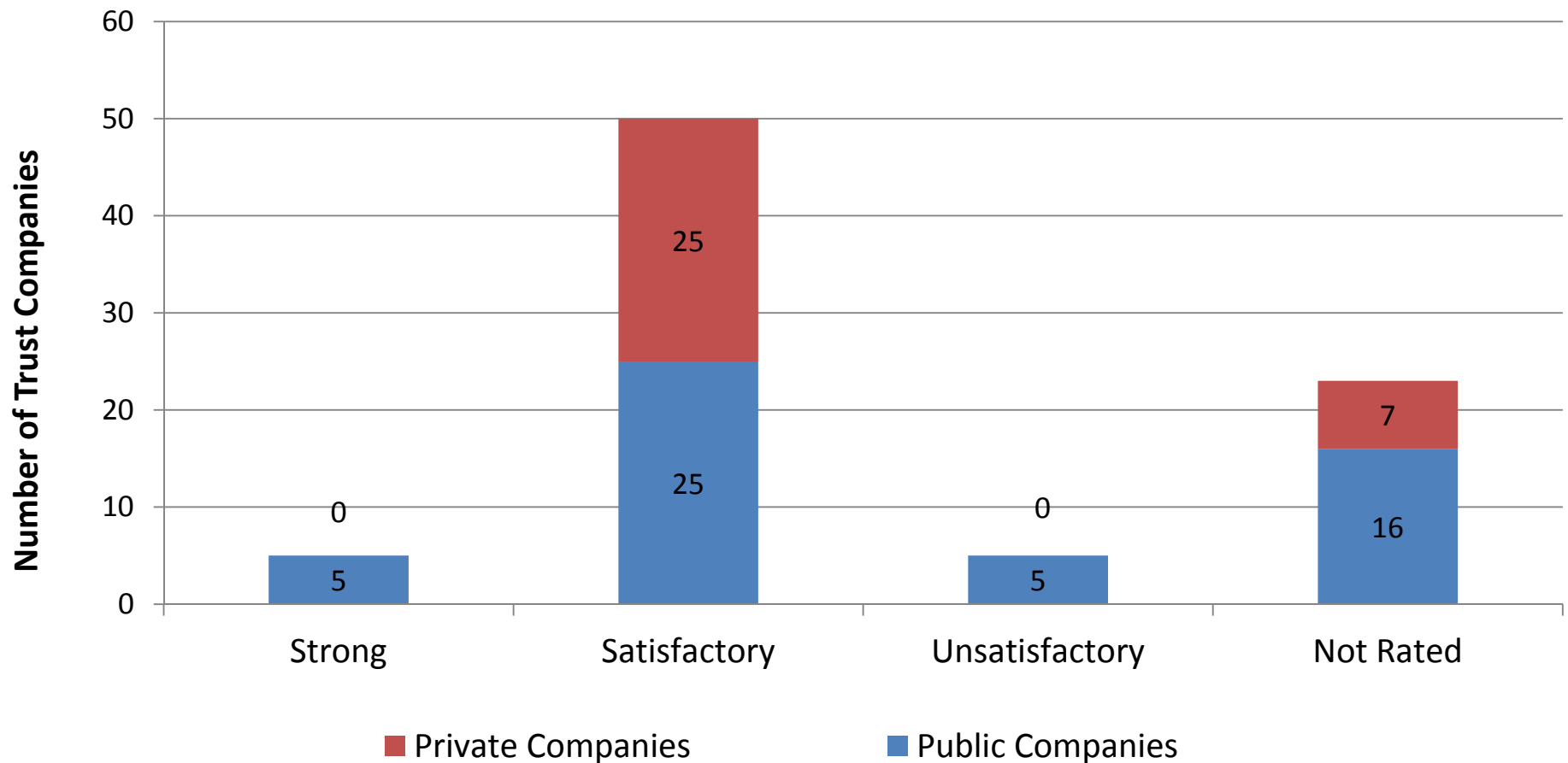
Managed vs. Non-Managed Assets



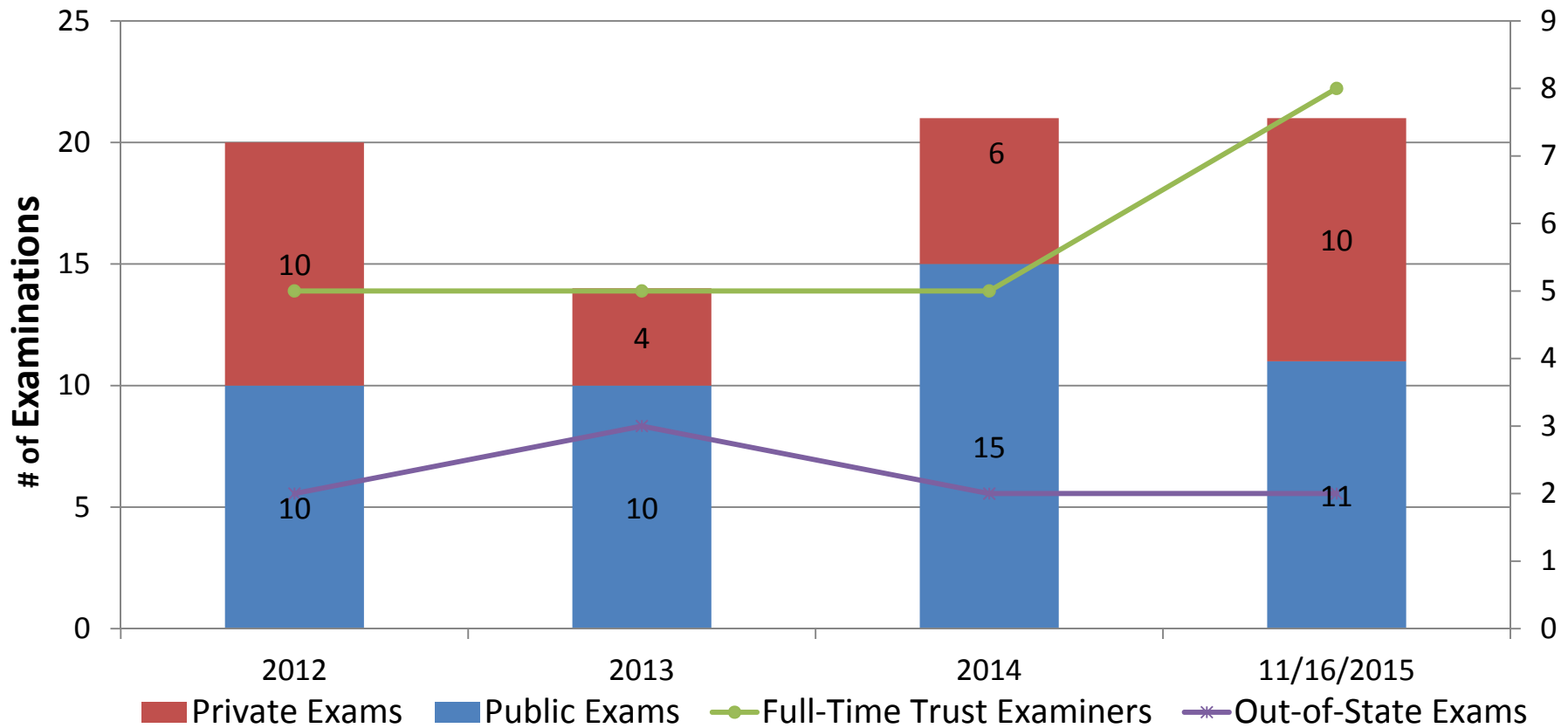
Trust Company Situs



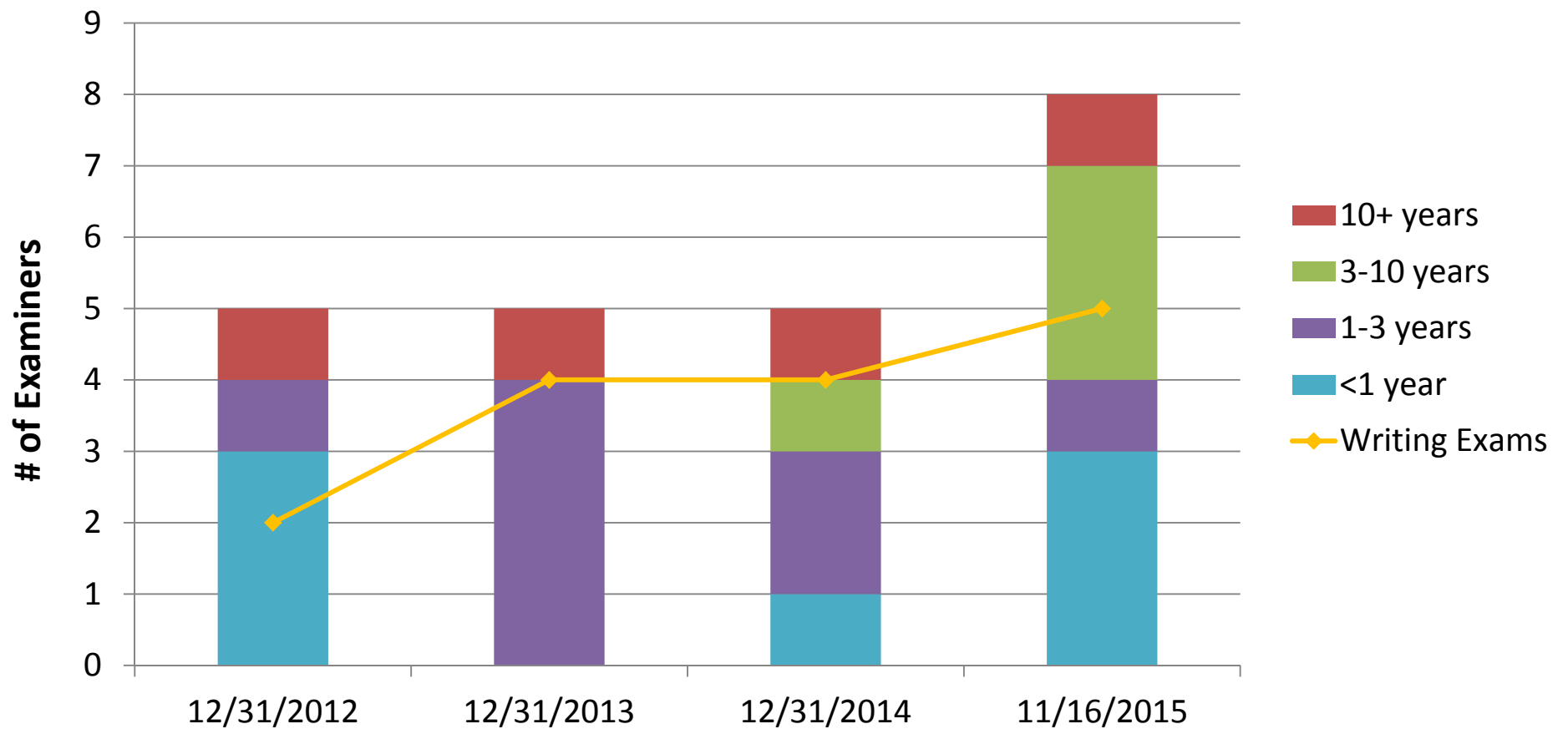
Trust Company Composite Ratings



Trust Company Examination Stats

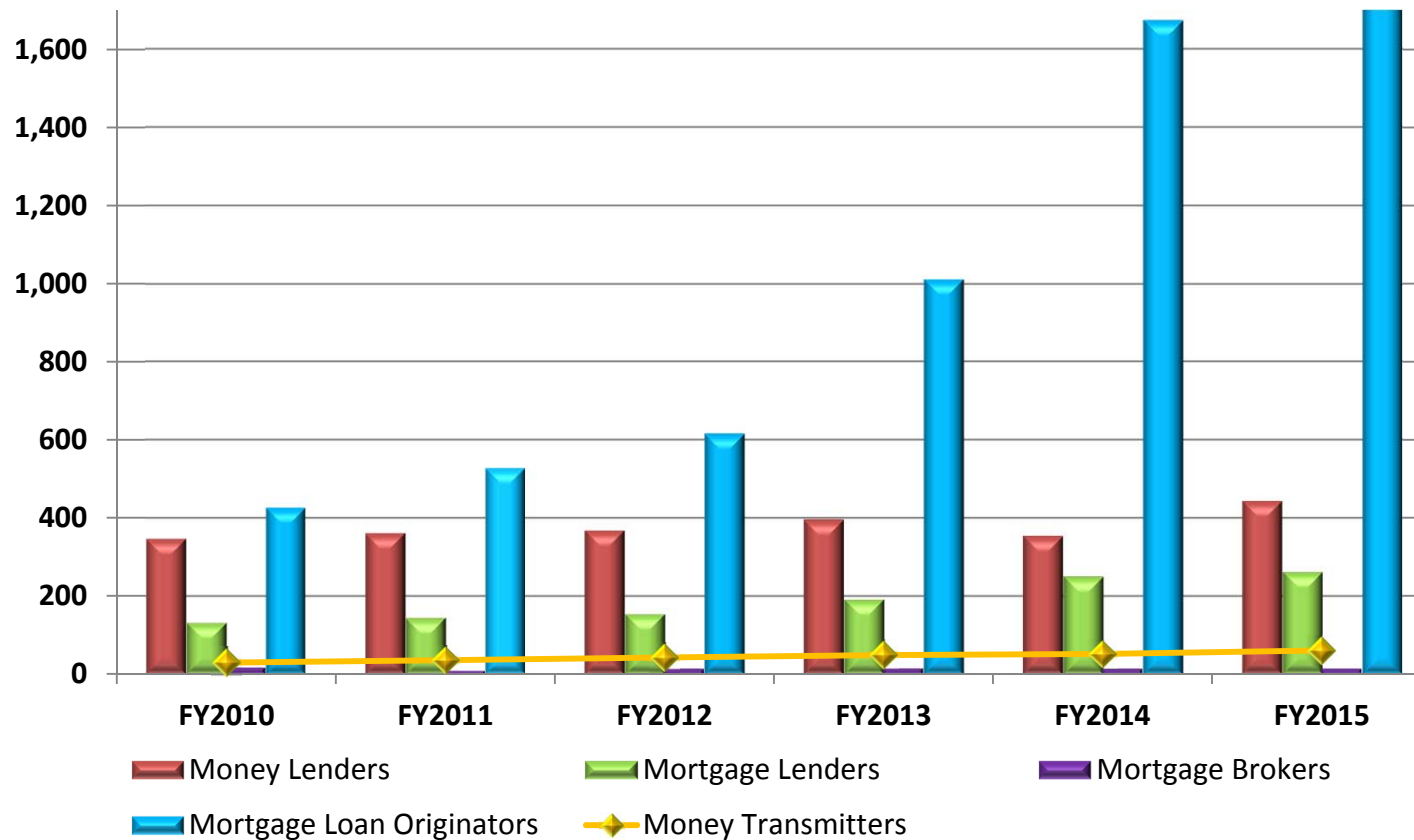


Trust Examination Staff



SD Licensee Profile

Total # Regulated Licensees - 2,612



Licensee Examination Efforts

- Mortgage
 - Work with MMC on multi-state companies
 - Examine SD specific and report to MMC
- Money Lender
 - CFPB payday rules expected in 2016
 - Continue exams on regular intervals
- 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?