DIVISION OF BANKING INDUSTRY OVERVIEW
General Information

• State Chartered Banks: 42
• Total Assets: $32,490,405,000
  – Largest Bank: Great Western Bank, Sioux Falls ($12,809,603,000)
  – Smallest Bank: Farmers State Bank, Hosmer ($23,195,000)
  – Average Asset Size: $773,581,000
  – Median Asset Size: $132,492,000
SD Banking Profile

Total Assets vs. Total Deposits

SD Bank Charters vs. Bank Locations
2021 BANK TRANSACTIONS

• Branch closure application First PREMIER Bank, Sioux Falls, SD (Cliff Avenue Sioux Falls)
• Branch closure application Great Western Bank, Sioux Falls, SD (Bloomington, MN)
• Loan Production Office application, Great Plains Bank, Eureka, SD (Gettysburg, SD)
• Branch application Reliabank, Estelline, SD (Colton, SD)*
• Branch application American Bank & Trust, Wessington Springs, SD (Worthington, MN)*
• Loan Production Office application, Plains Commerce Bank, Hoven, SD (Surprise, AZ)*

* Pending
Number of Banks per Category

- Under $50M: 7
- $50M-$99M: 9
- $100M-$299M: 13
- $300M-$499M: 2
- $500M-999M: 4
- $1B-4.99B: 6
- Over $5B: 1
CBLR Opt-in as of 12-31

- CBLR Banks: 30
- Traditional Banks: 12
Capital

*Includes all State-chartered banks – 42 charters
Community Bank Leverage Ratio

Average: 10.8
Median: 10.2
Asset Quality

- NonCurrent Loans/ALLL: 95.13%
- Past Due & NA Loan to Gross Loans: 1.74% (Average), 0.72% (Median)

*Includes all State-chartered banks – 42 charters
Earnings

*Includes all State-chartered banks – 42 charters
Loan Volume and Funding

*Includes all State-chartered banks – 42 charters
2020 Trends

Tier 1 Leverage Capital

- 11.51% on 31-Mar
- 11.14% on 30-Jun
- 11.22% on 30-Sep
- 10.78% on 31-Dec
2020 Trends

Past Due & NA Loans to Gross Loans

- 31-Mar: 2.88%
- 30-Jun: 2.28%
- 30-Sep: 2.22%
- 31-Dec: 1.74%
2020 Trends

ROAA

- 31-Mar: 0.65%
- 30-Jun: 1.17%
- 30-Sep: 1.69%
- 31-Dec: 1.59%
2020 Trends

- 31-Mar: 4.28%
- 30-Jun: 4.15%
- 30-Sep: 4.03%
- 31-Dec: 3.89%

NIM (Net Interest Margin) trends from March to December 2020.
2020 Trends

Net LN & LS to Assets

- 31-Mar: 63.70%
- 30-Jun: 64.16%
- 30-Sep: 63.15%
- 31-Dec: 58.40%
Bank Examination Hours

[Bar chart and line graph showing examination hours and exams from 2008 to 2020.]
Bank Examination Staff

Banking Staff Tenure

- 10+ years
- 7-10 years
- 5-7 years
- 3-5 years
- <3 years
- Writing

06/01/2011 06/01/2012 06/01/2013 12/31/2014 11/18/2015 09/01/2016 09/09/2017 10/19/2018 12/06/2019 12/01/2020 05/01/2021
Trust Department Profile

![Graph showing Trust Assets and Trust Departments over time. The x-axis represents years from 2002 to 2020, and the y-axis represents billions of dollars.]
Public vs. Private Growth Rate

- **Public**
- **Private**
Public vs. Private Trust Assets

Billions

- Private
- Public


2015: 200 Billion
2016: 200 Billion
2017: 300 Billion
2018: 300 Billion
2019: 400 Billion
2020: 500 Billion
Total # Regulated Licensees – 6,610

- Money Lenders
- Mortgage Lenders
- Mortgage Brokers
- Money Transmitters
- Mortgage Loan Originators

MLO’s on right axis
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?