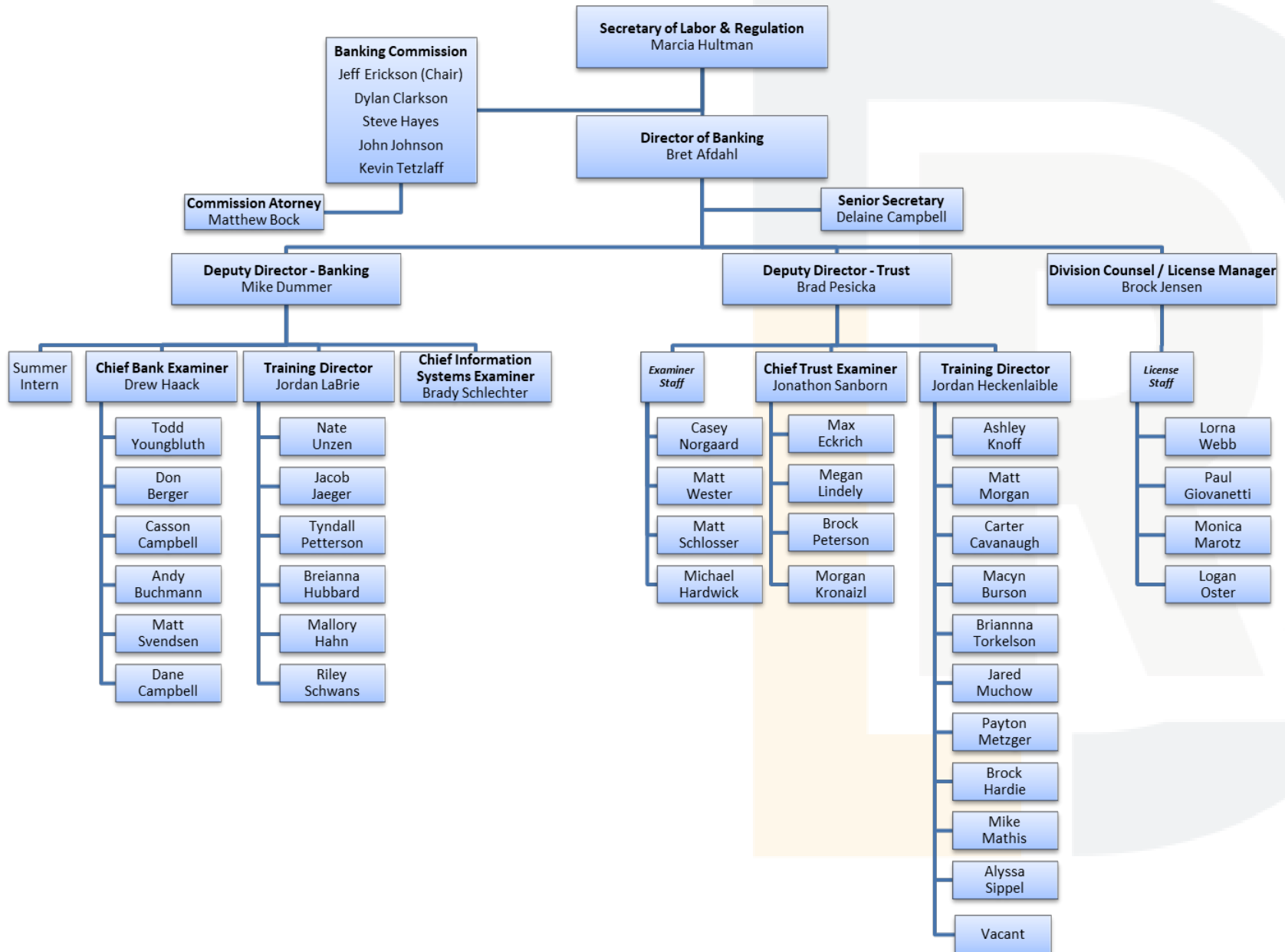




SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF BANKING INDUSTRY OVERVIEW

Division Organizational Chart



General Information

- State Chartered Banks: 38
- Total Assets: \$27,602,954,000
 - Largest Bank: Dacotah Bank, Aberdeen (\$4,835,143,000)
 - Smallest Bank: Andes State Bank, Lake Andes (\$27,884,000)
 - Average Asset Size: \$726,394,000
 - Median Asset Size: \$229,622,000

Institution Overview



Analytics and Research

South Dakota

At a Glance

State Chartered Bank Overview

	2025Q4	2024Q4	2023Q4	2022Q4	2021Q4
Total Assets (millions)	27,603	25,714	24,686	22,783	35,073
Institutions (#)	38	39	39	41	42
Count of New Institutions (<3 Years)	0	0	0	0	0
Institution (# - YoY Change)	(1)	0	(2)	(1)	0
Institution is Subchapter S	23	24	24	25	26

2025Q4 Breakdown by Asset Categories

	Institutions (#)	Total Assets (millions) <input type="checkbox"/>
Up to \$50 Million	4	145
\$50 Million to \$100 Million	8	577
\$100 Million to \$300 Million	11	2,102
\$300 Million to \$1 Billion	7	3,381
\$1 Billion to \$2 Billion	4	5,563
\$2 Billion to \$10 Billion	4	15,835
Total	38	27,603

State's National Rank

29

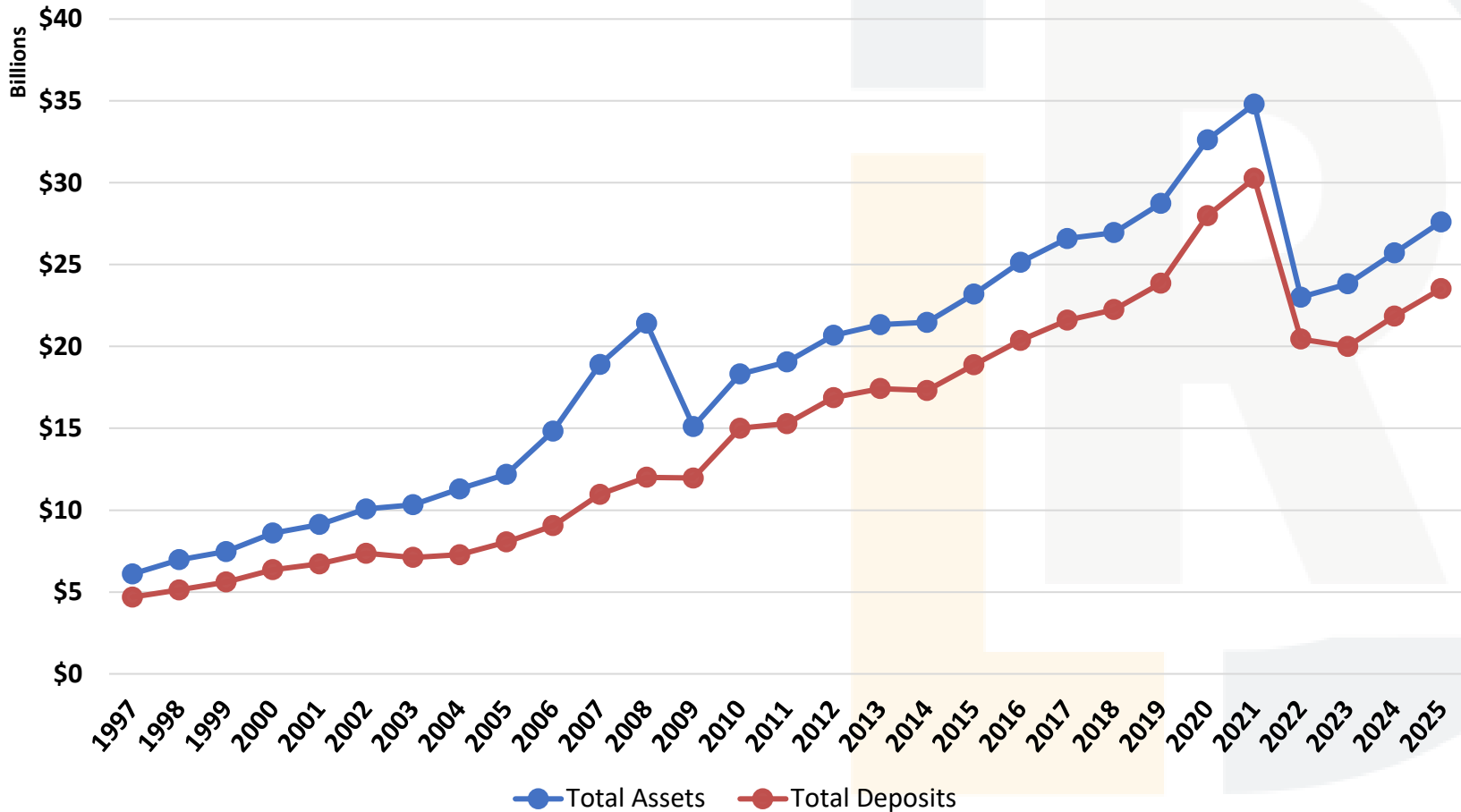
By # of Institutions

44

By Total Assets

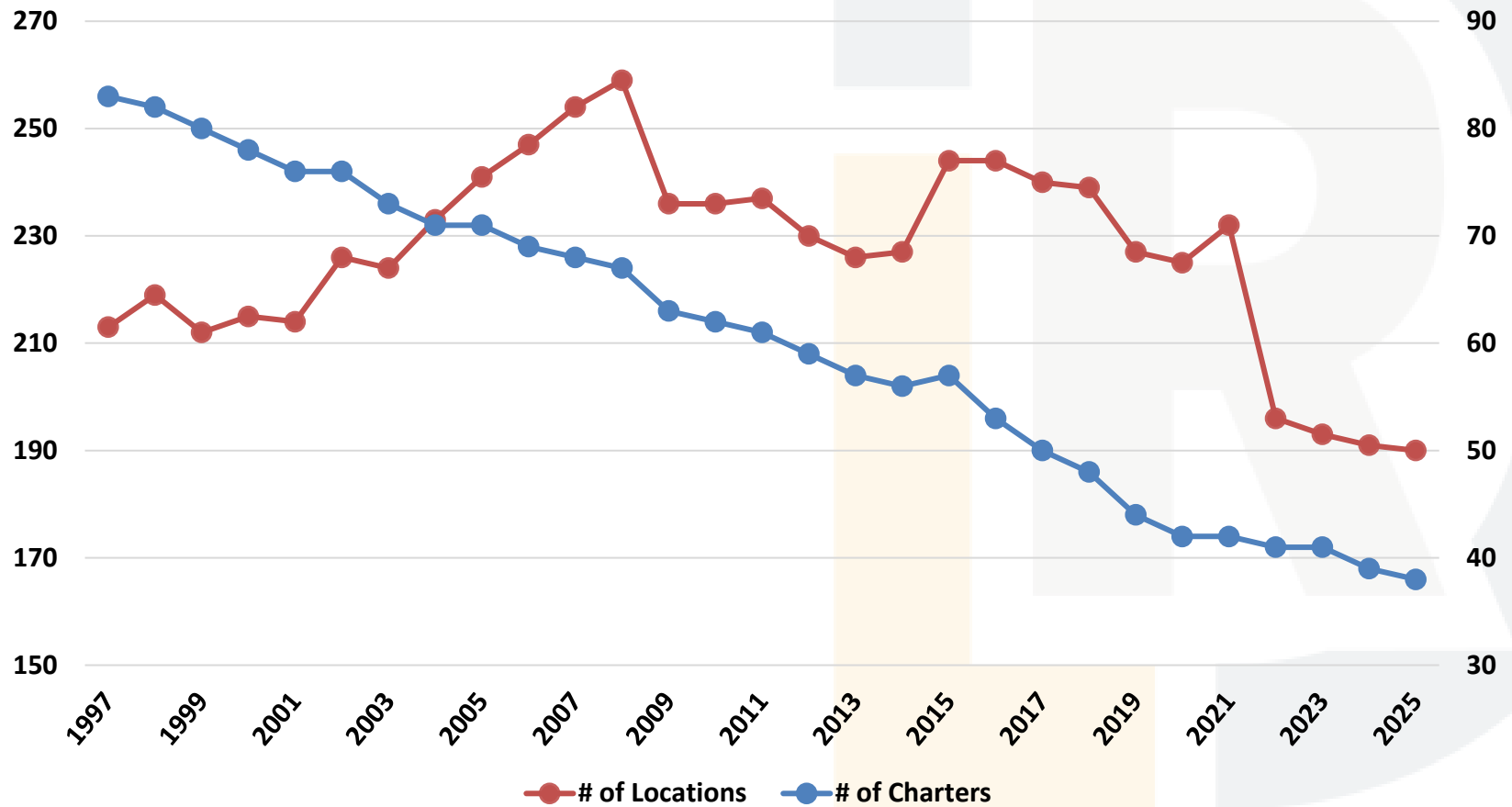
SD Banking Profile

Total Assets vs. Total Deposits



SD Banking Profile

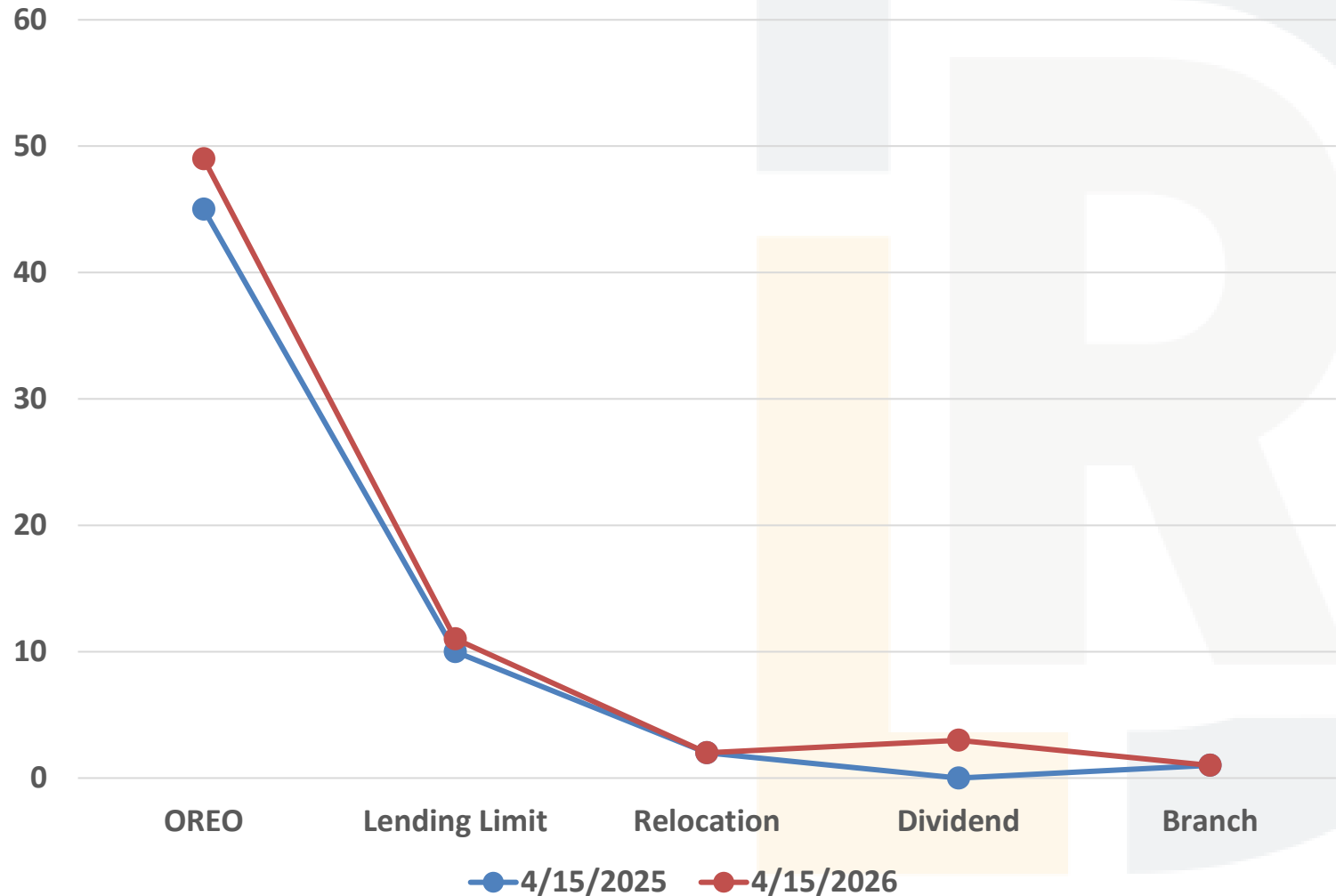
SD Bank Charters vs. Bank Locations



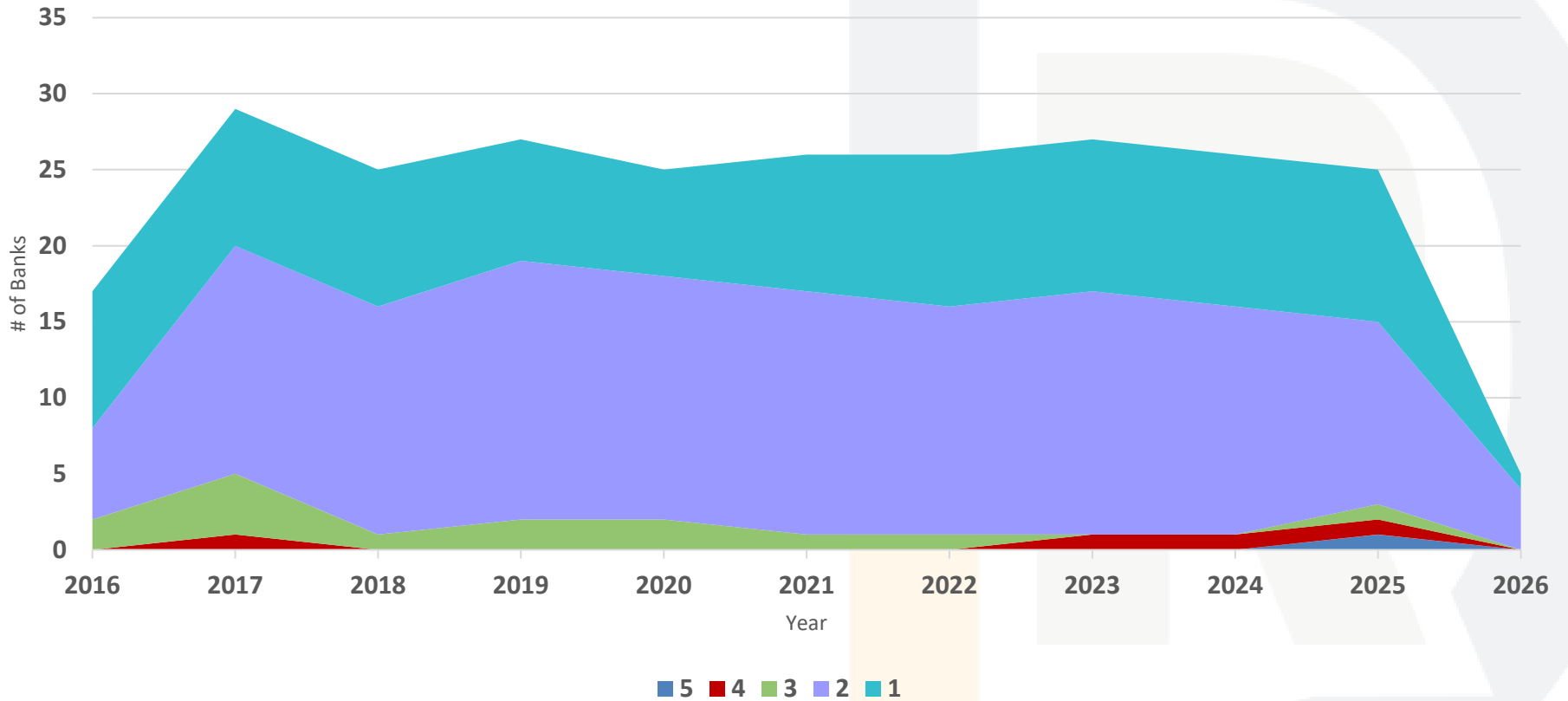
2026 Bank Applications

- Dacotah Bank – close Belcourt, ND branch
- State Bank of Eagle Butte – relocate main office
- American Bank & Trust – relocate Worthington, MN branch

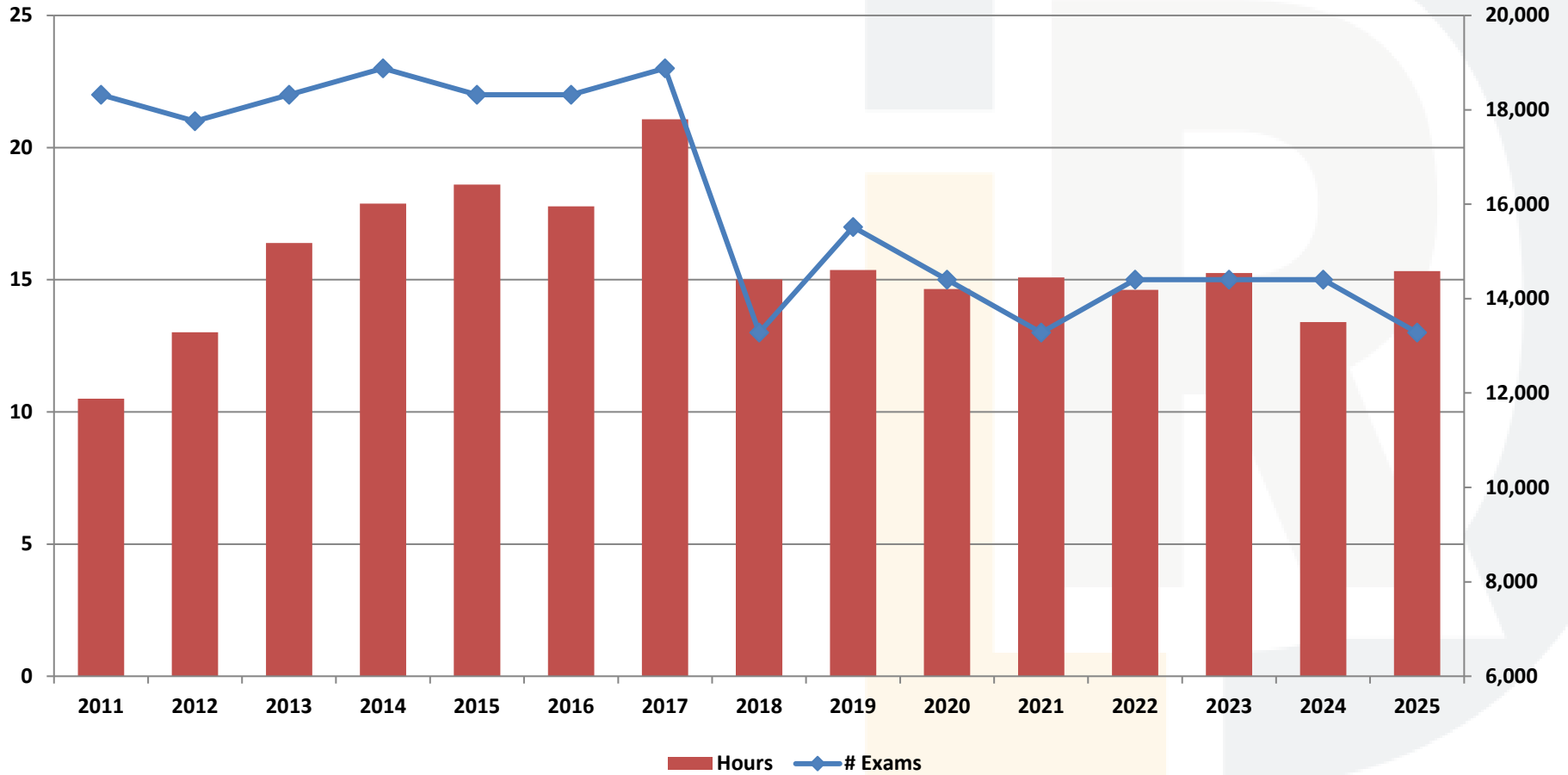
Application Summary



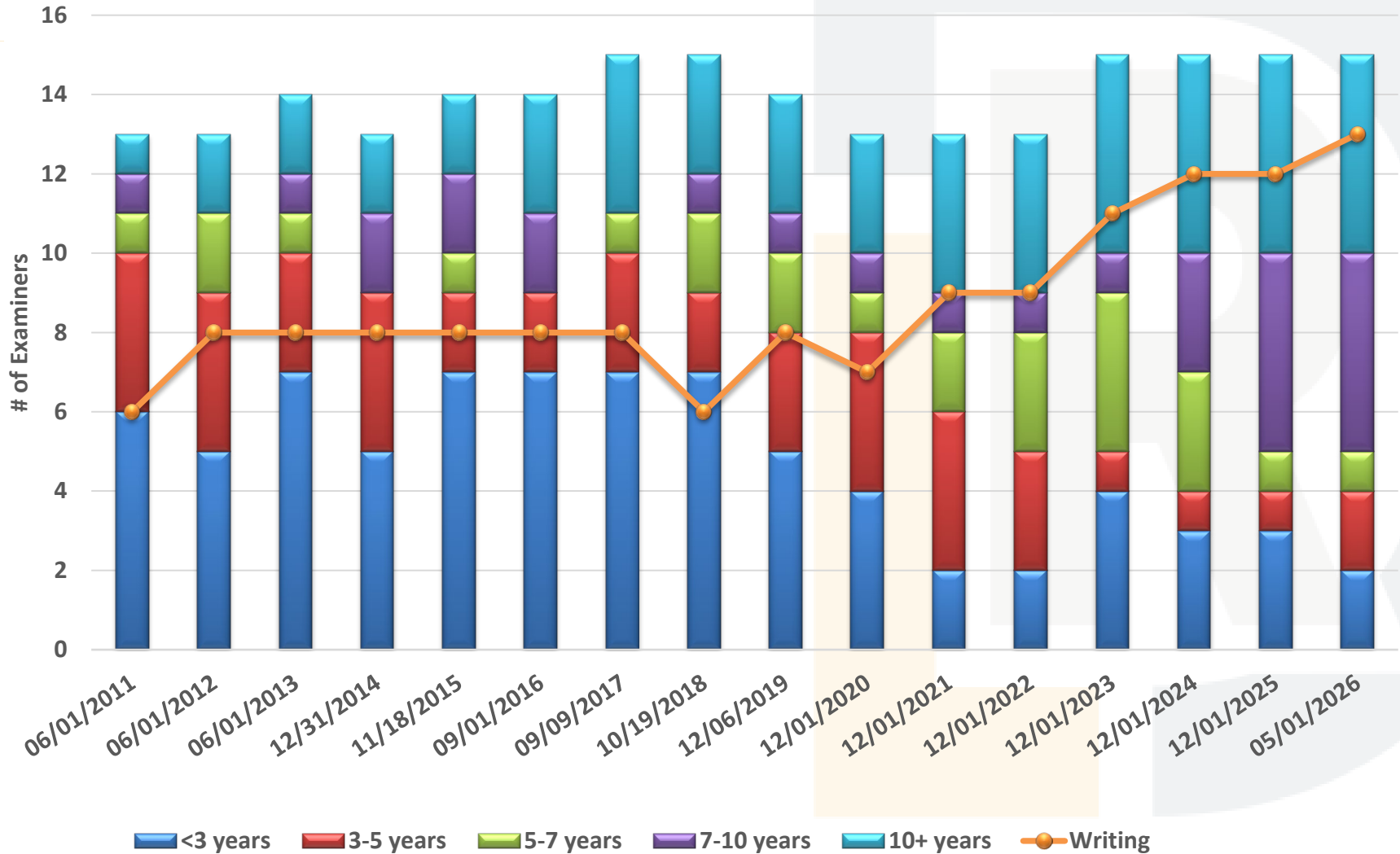
Composite Ratings assigned by year



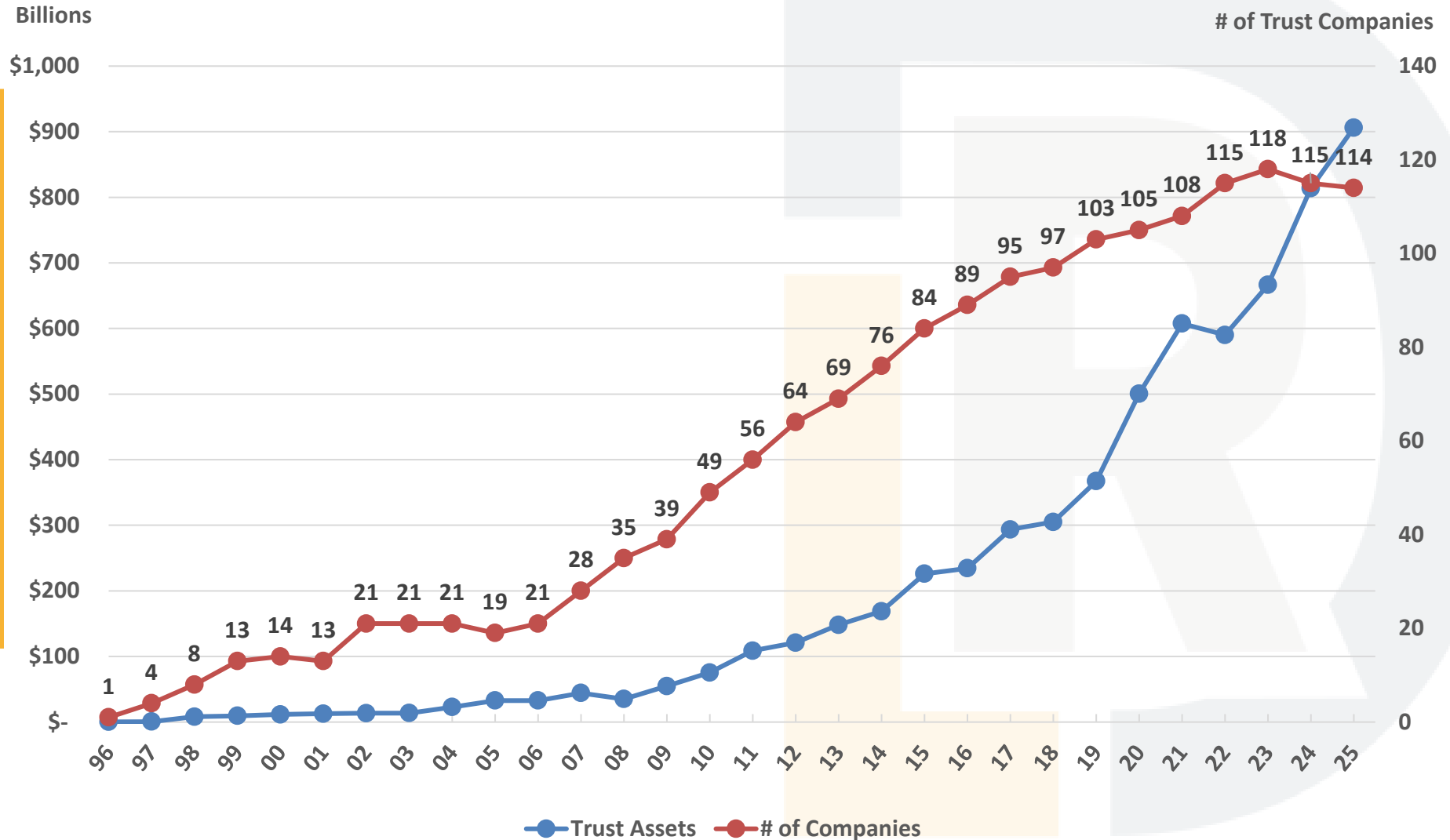
Bank Examination Hours



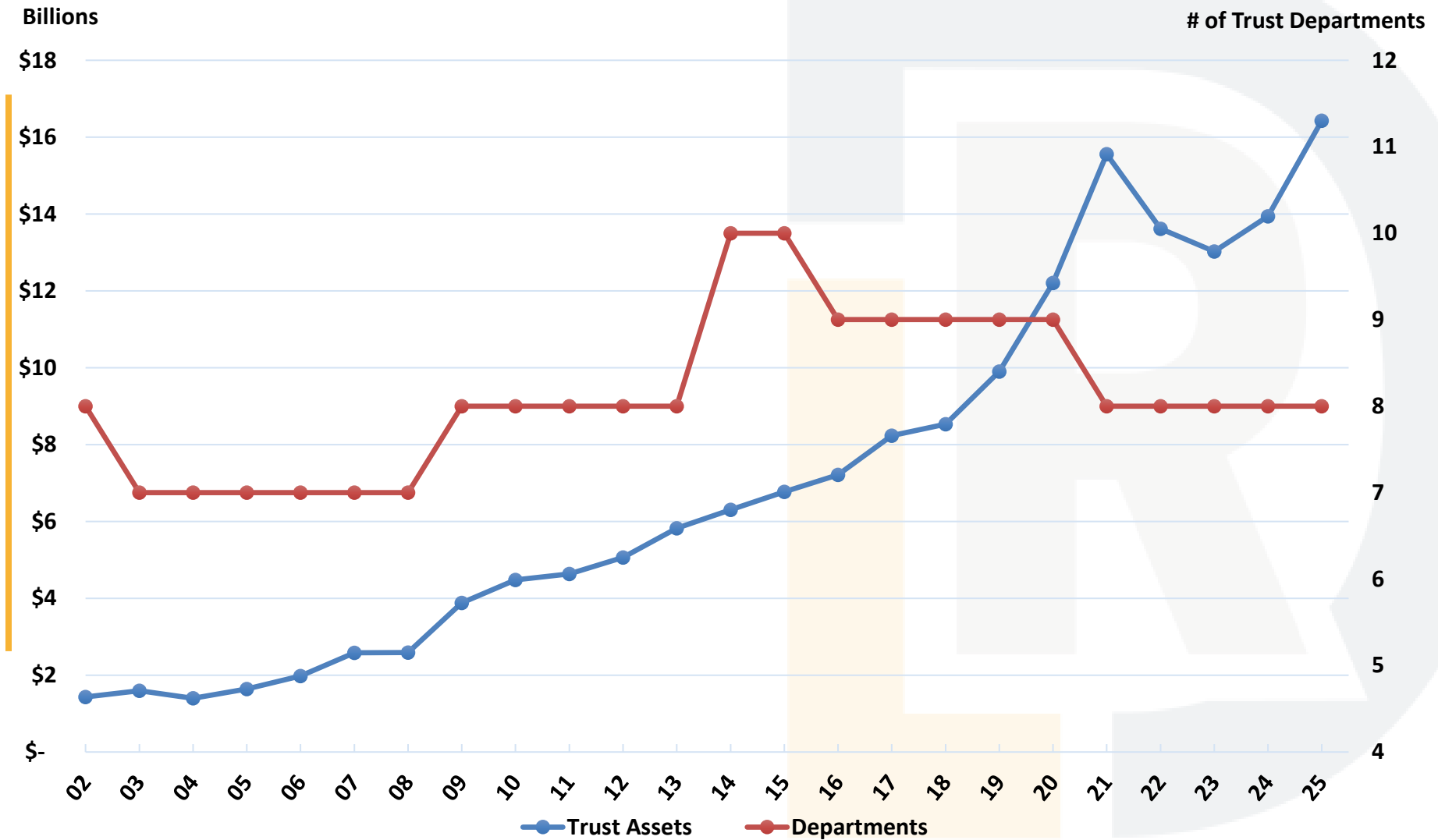
Bank Examination Staff



Trust Company Profile

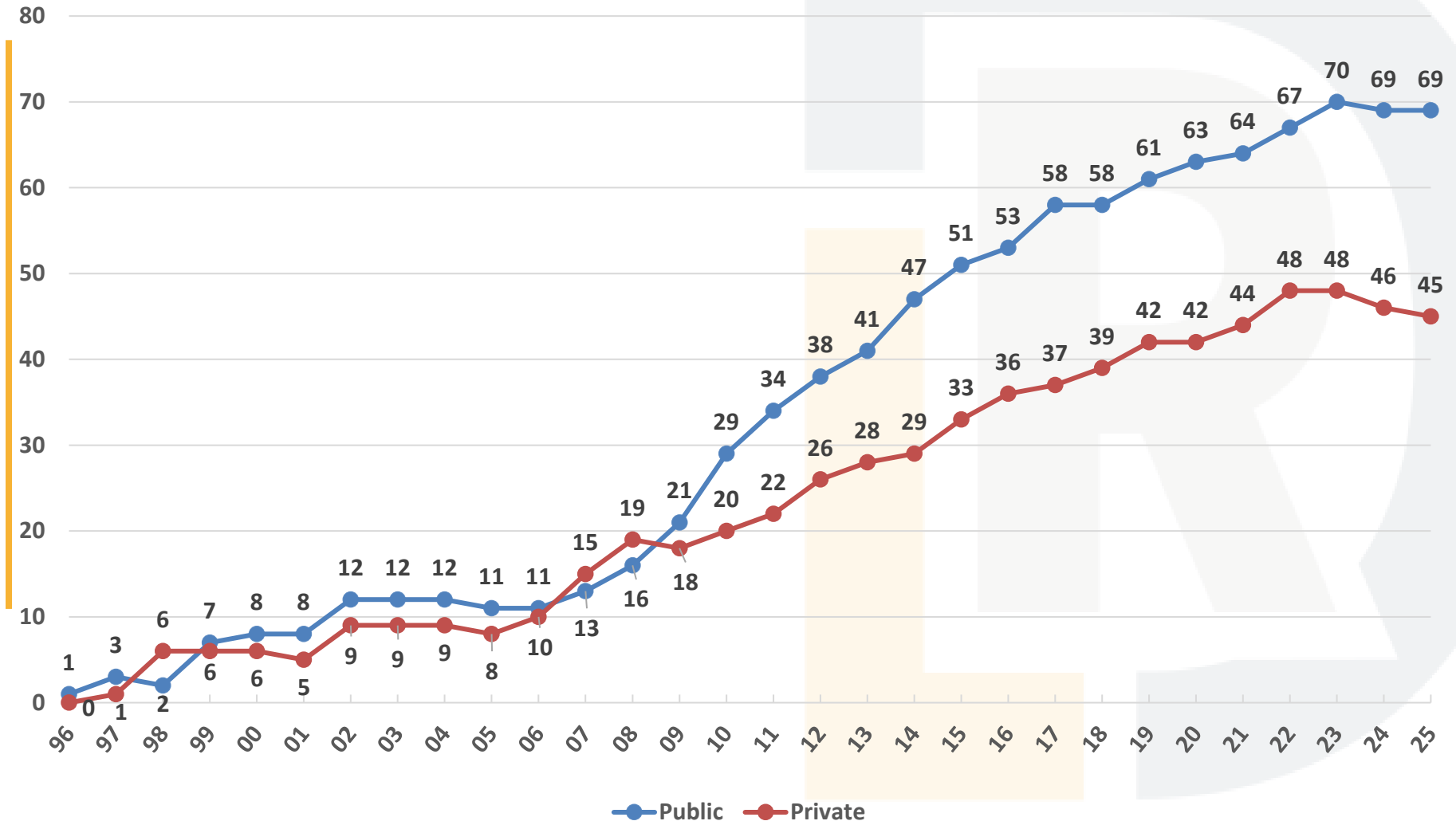


Trust Department Profile



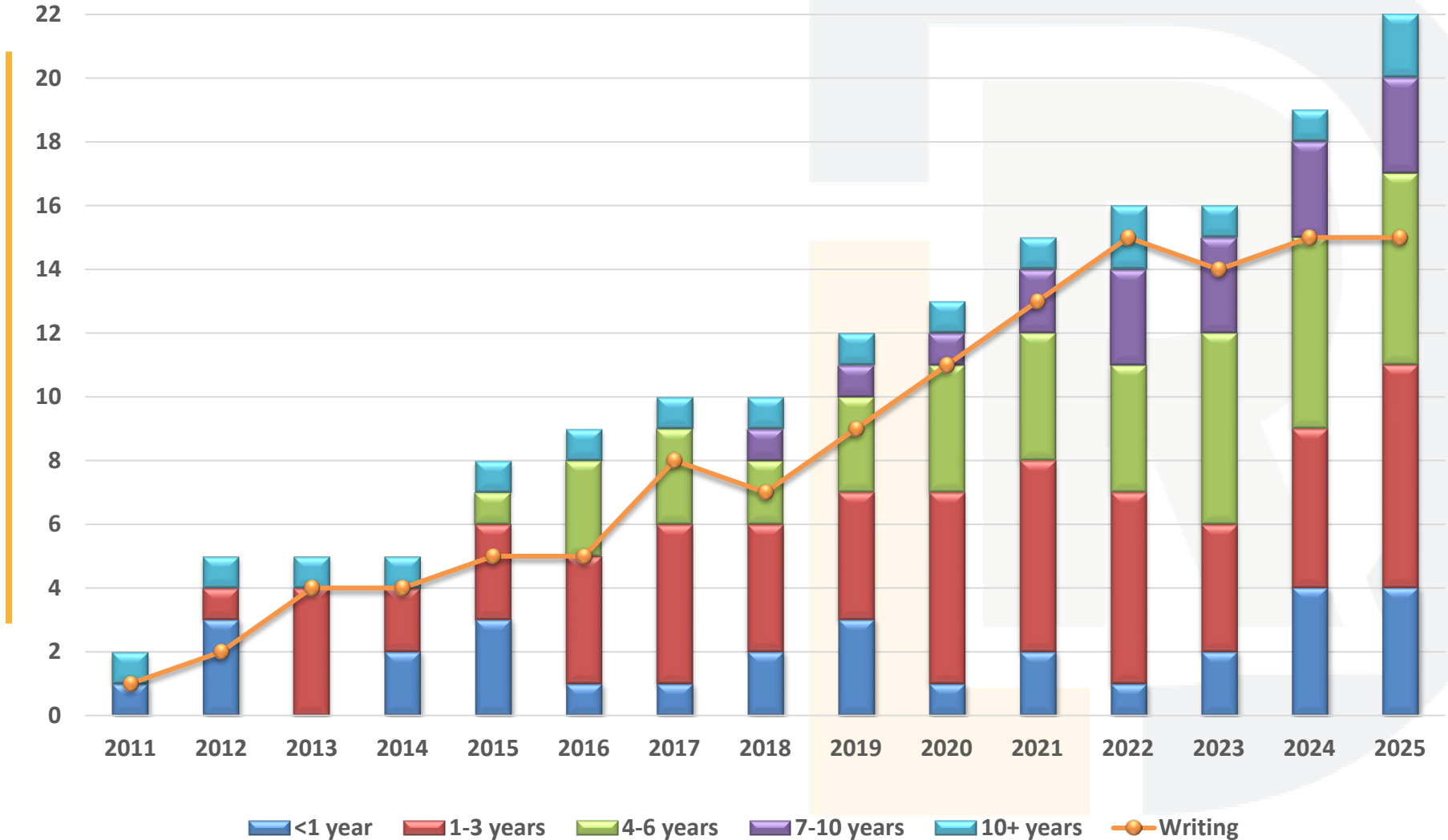
Public vs. Private Trust Companies

of Trust Charters

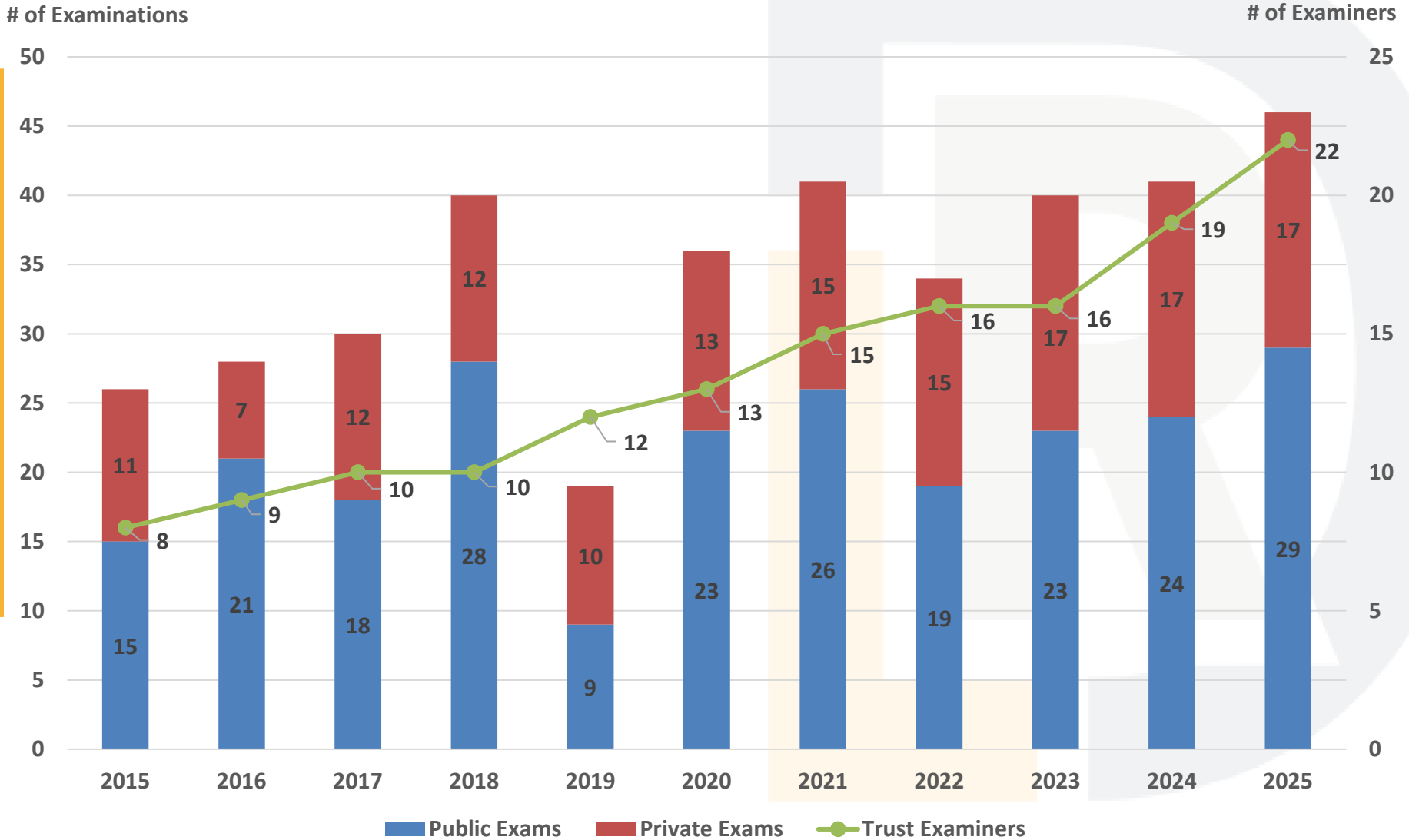


Trust Examination Staff

of Examiners

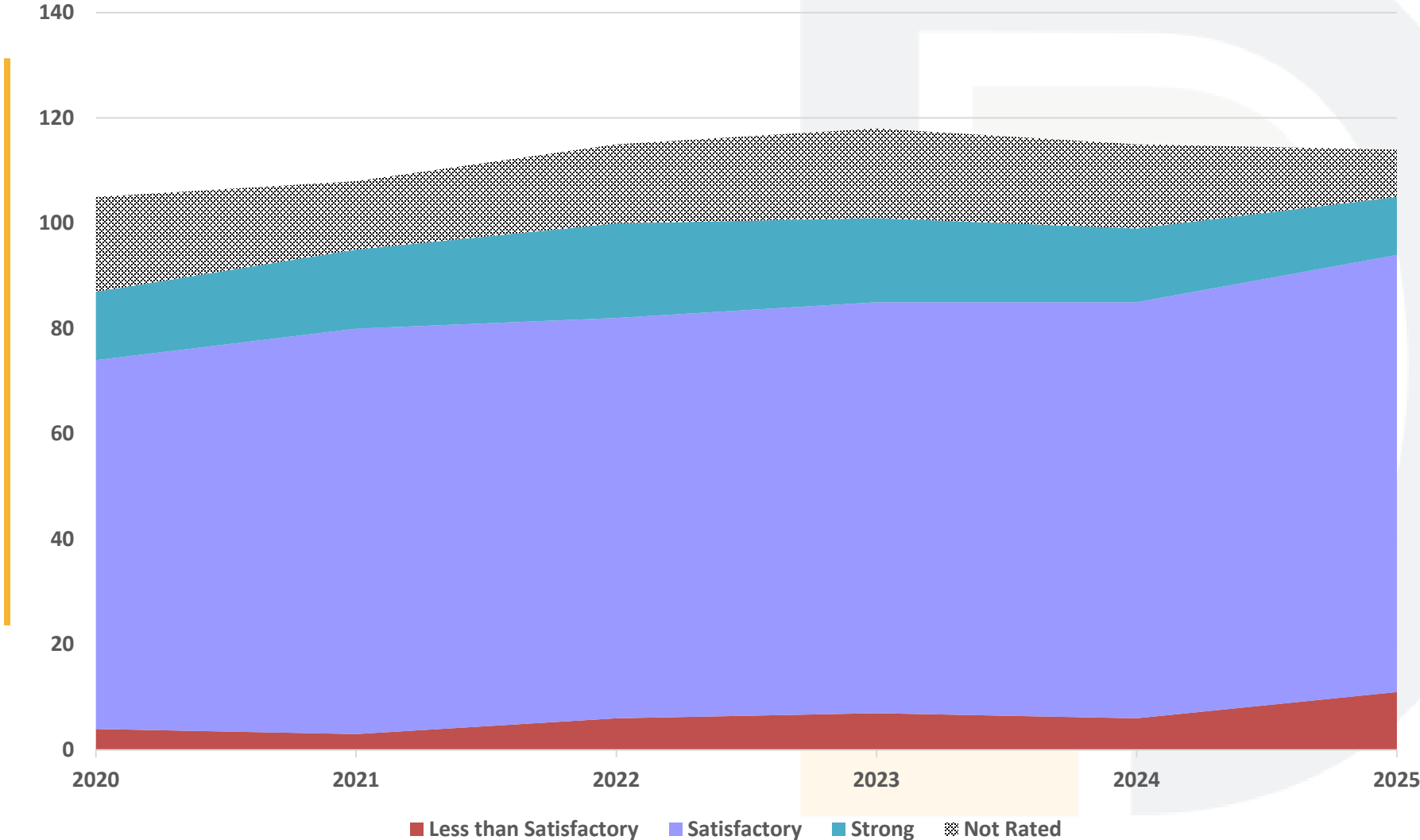


Trust Company Examination Statistics



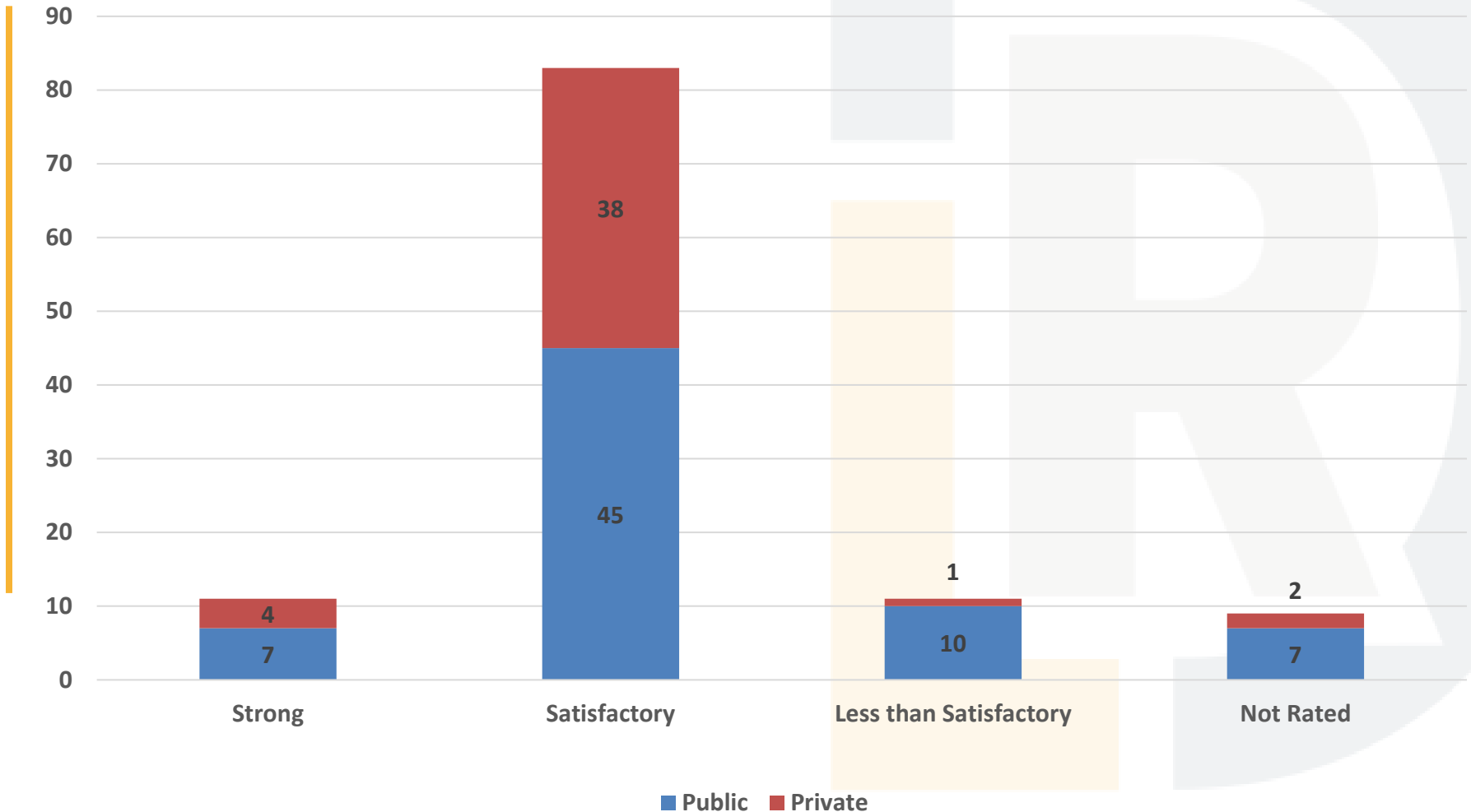
Historical Trust Company Composite Ratings

of Trust Companies



Trust Company Composite Ratings

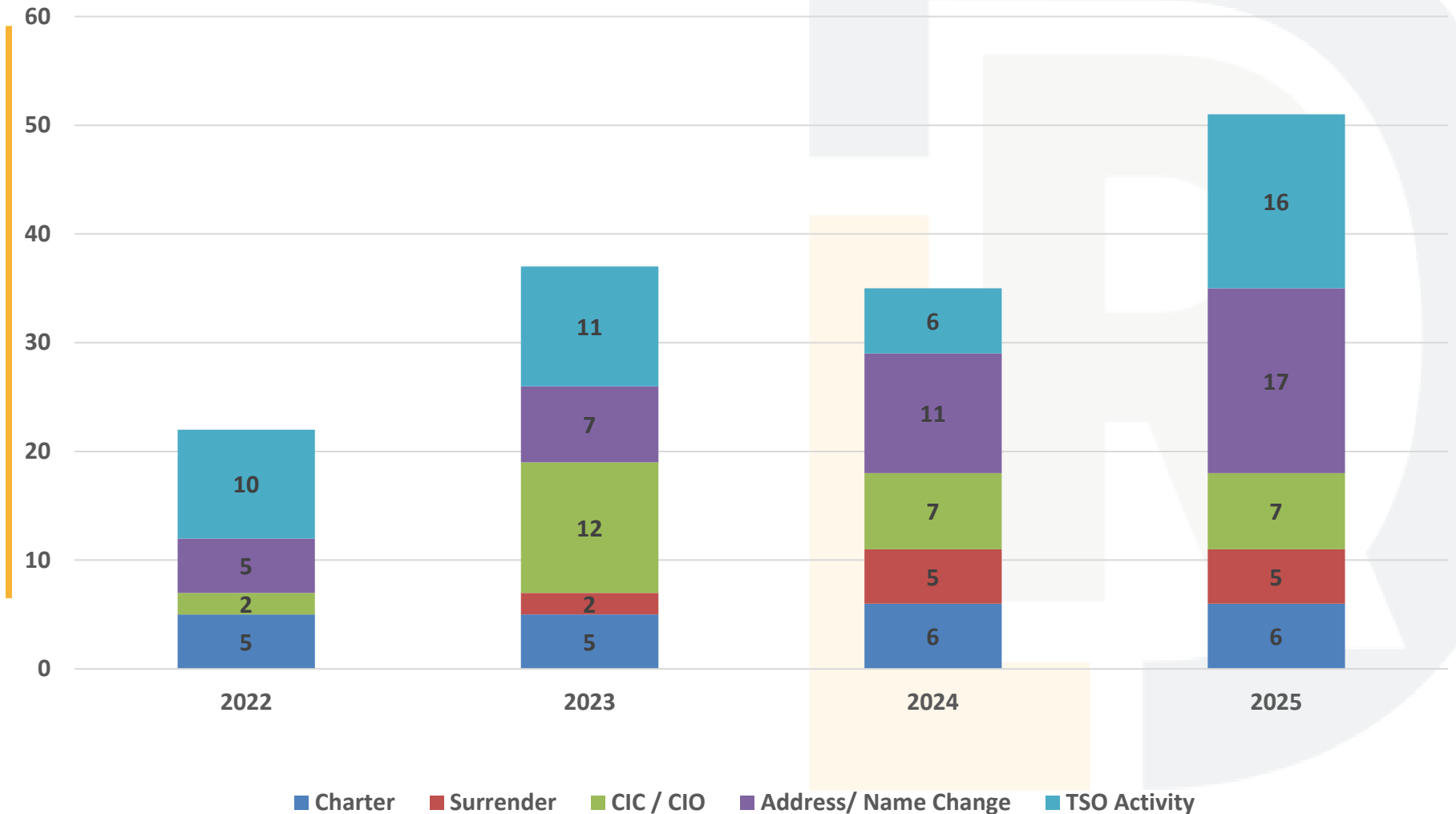
of Trust Companies



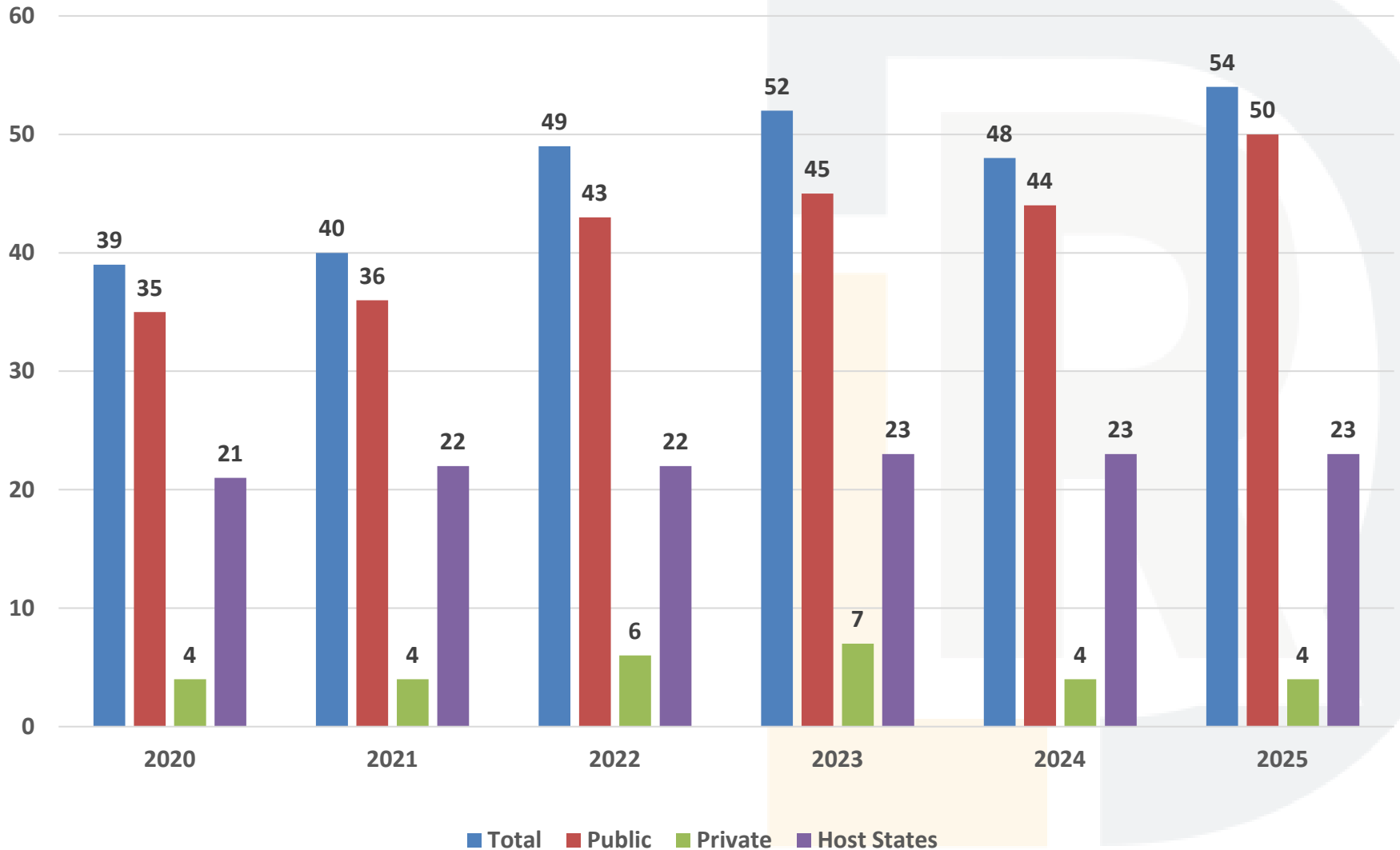
Trust Application Activity

of Applications

Trust Application Activity

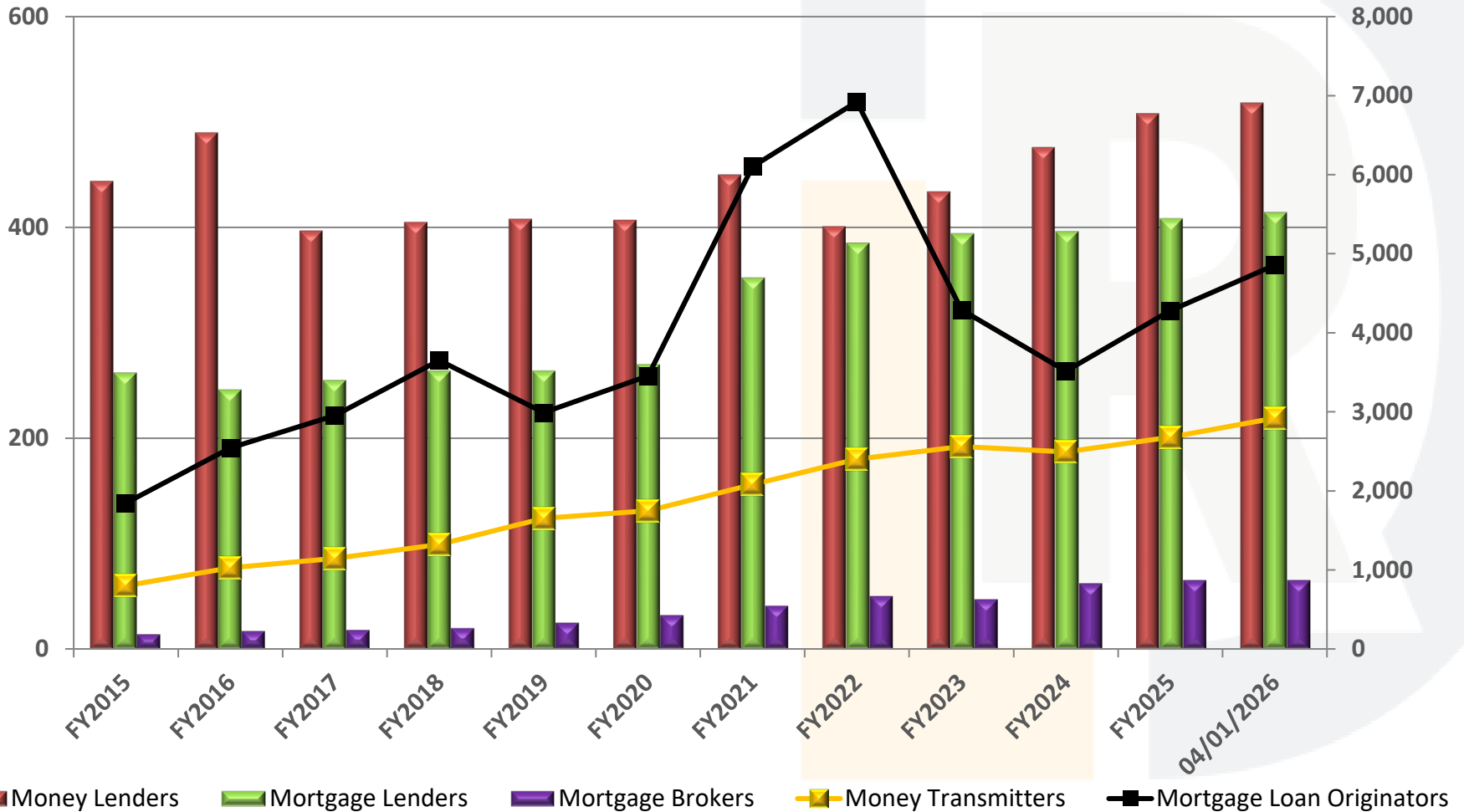


Trust Service Offices



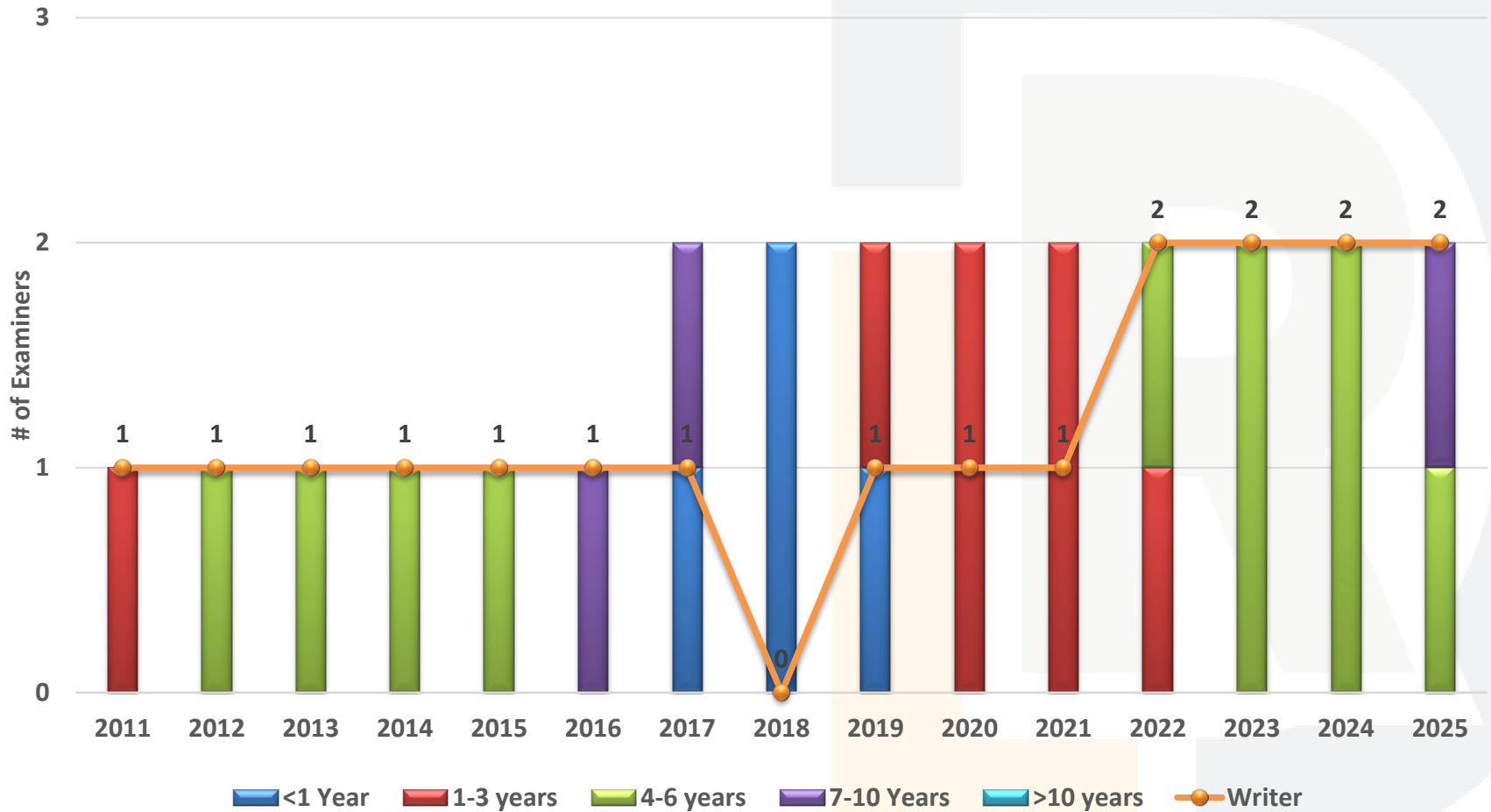
SD Licensee Profile

Total # Regulated Licensees – 6,073

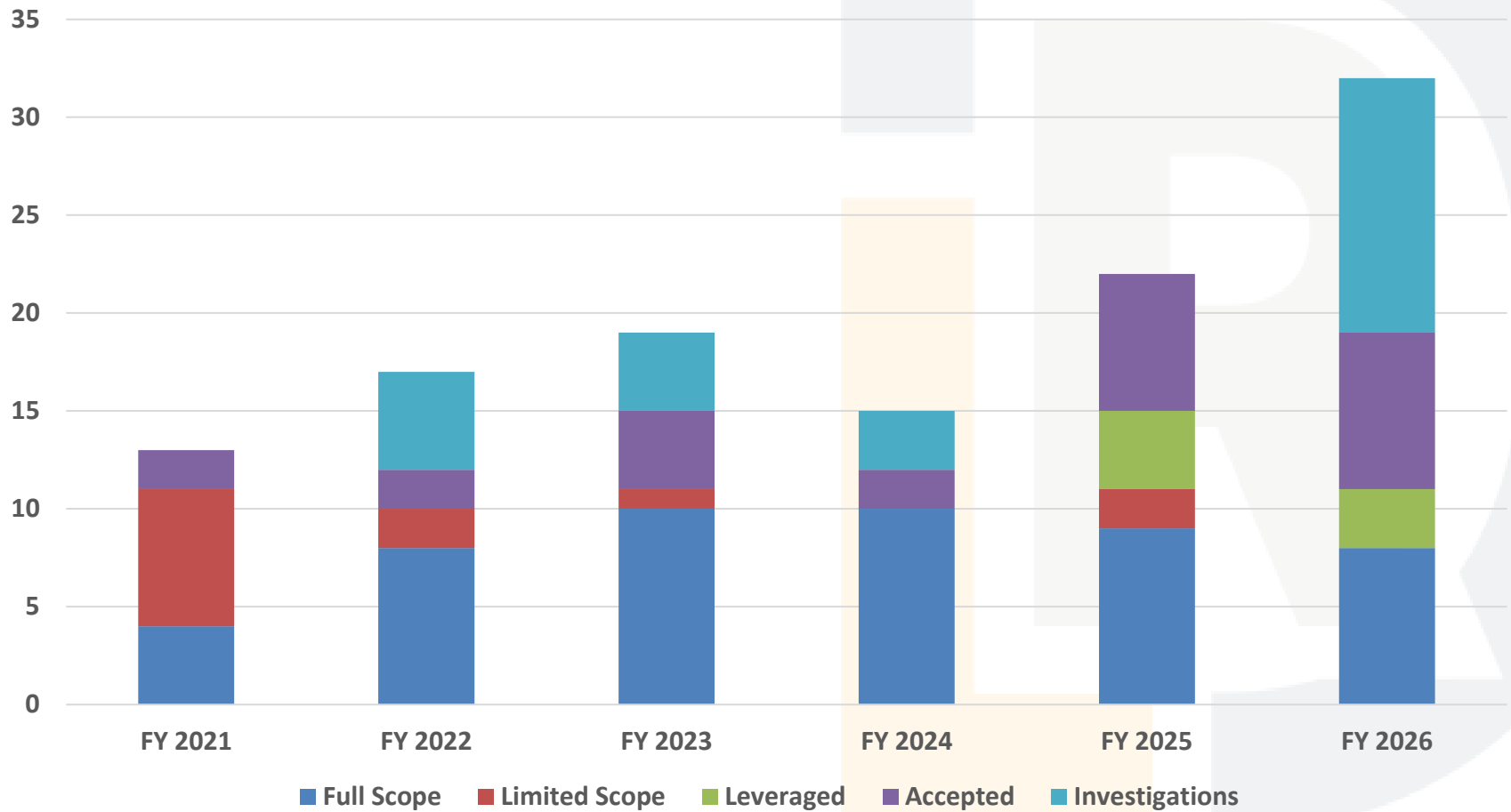


MLO's on right axis

License Examination Staff

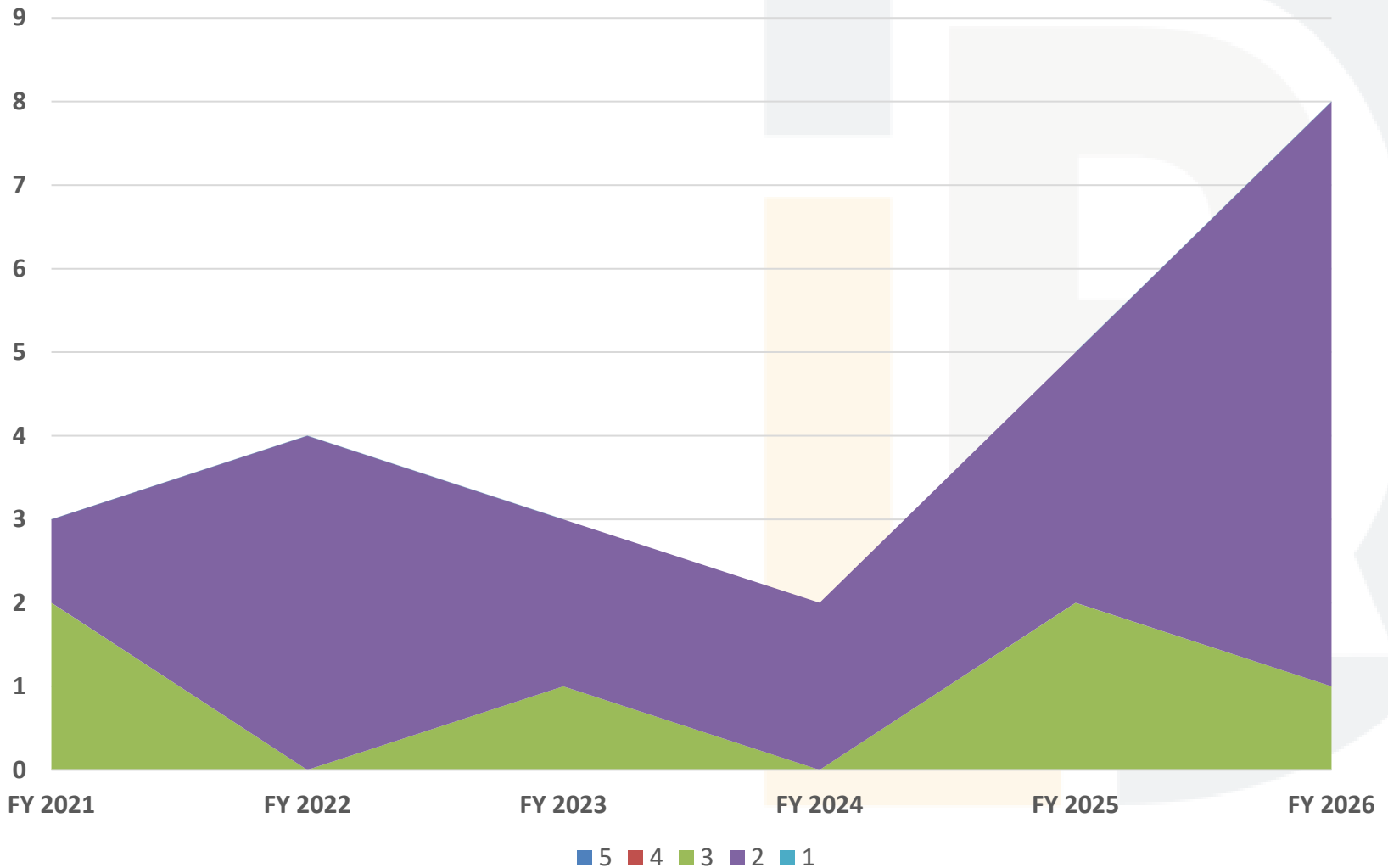


Licensing Examinations



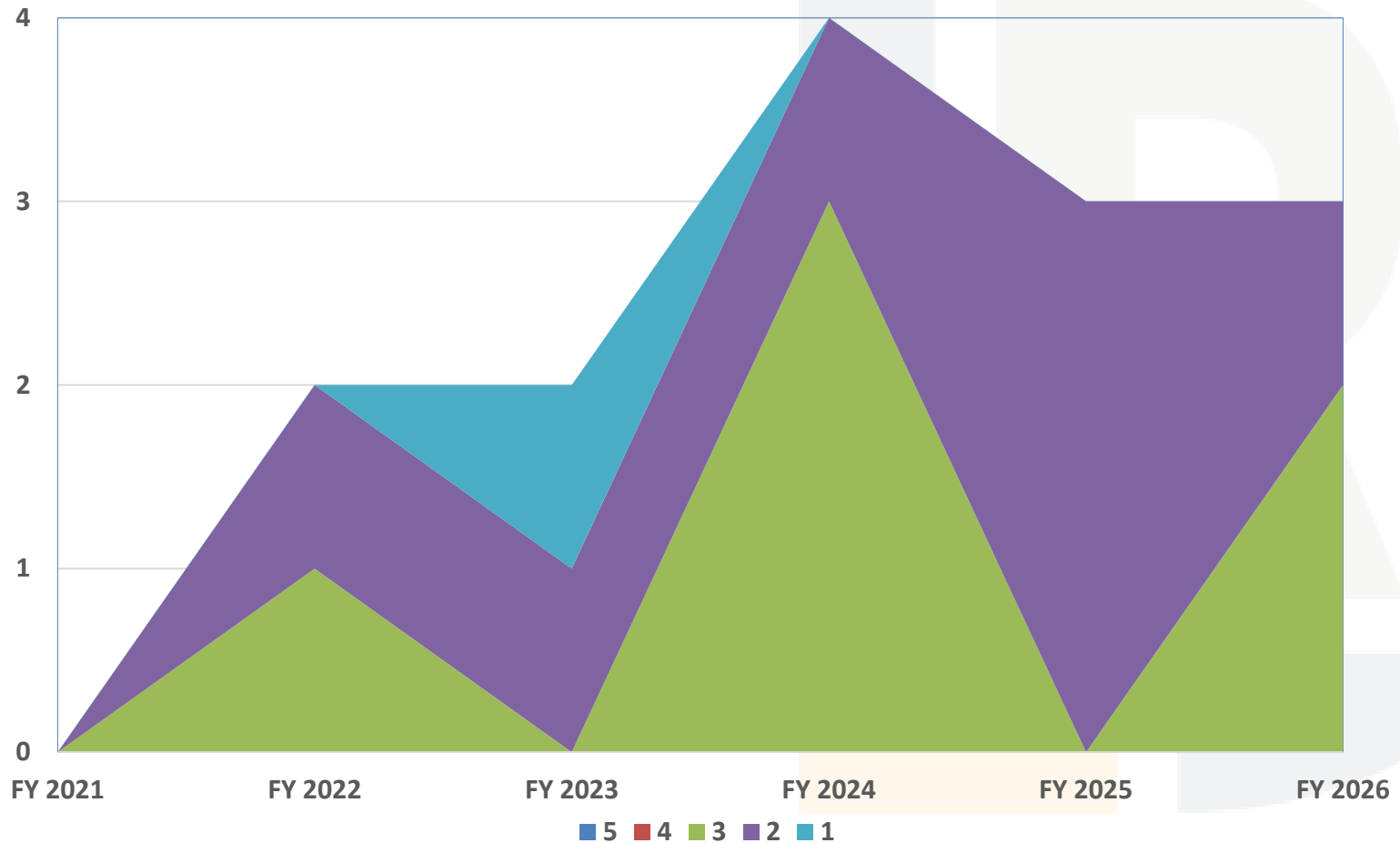
Composite Ratings assigned by year

Mortgage Exam Ratings



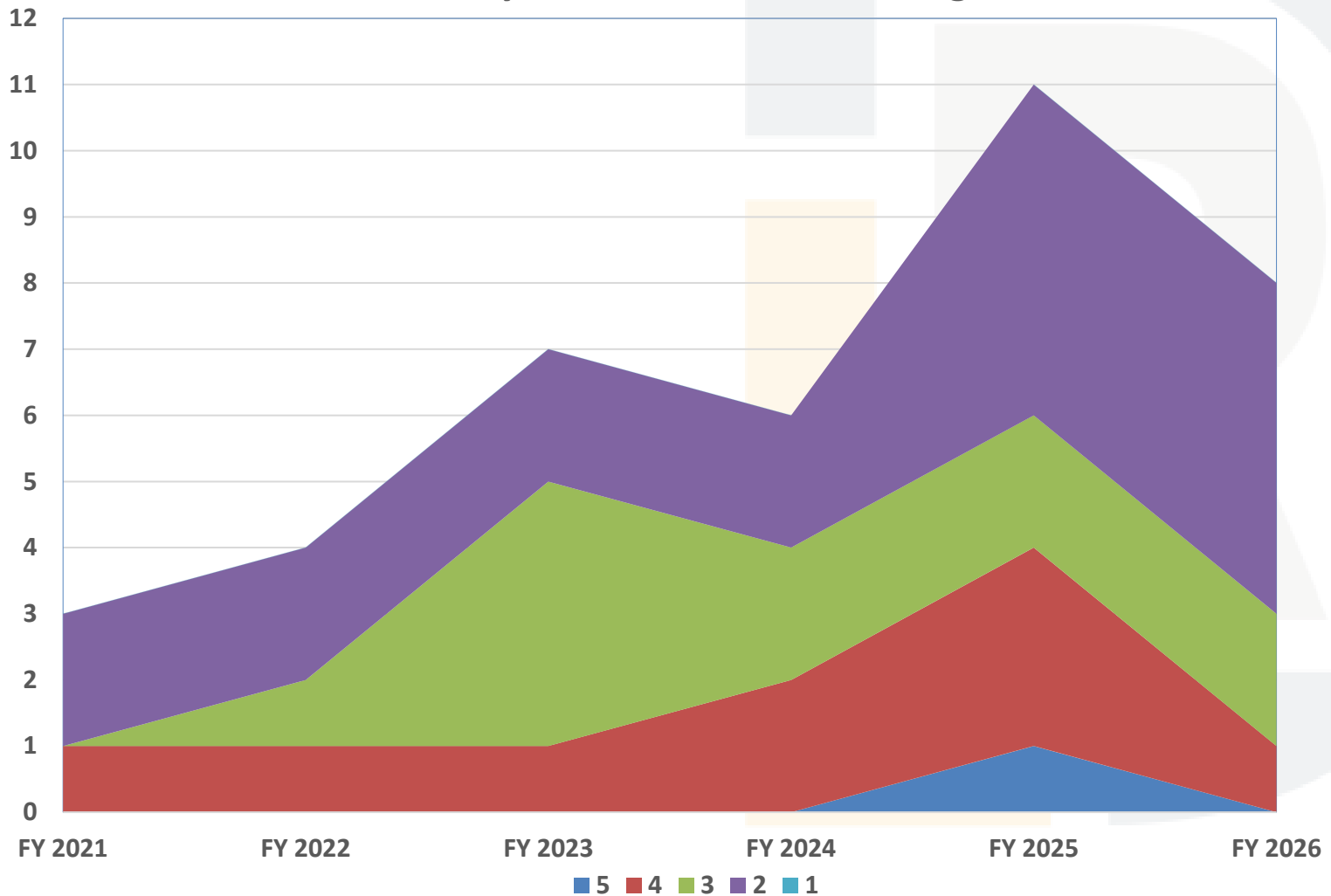
Composite Ratings assigned by year

Money Lender Exam Ratings



Composite Ratings assigned by year

Money Transmitter Exam Ratings



Division Locations

South Dakota Division of Banking

1714 Lincoln Avenue, Suite 2

Pierre, SD 57501

Ph: 605-773-3421; Fax: 1-605-773-3460

1501 S. Highline Ave., Suite 4B

Sioux Falls, SD 57110

Wrap UP

- Questions?

