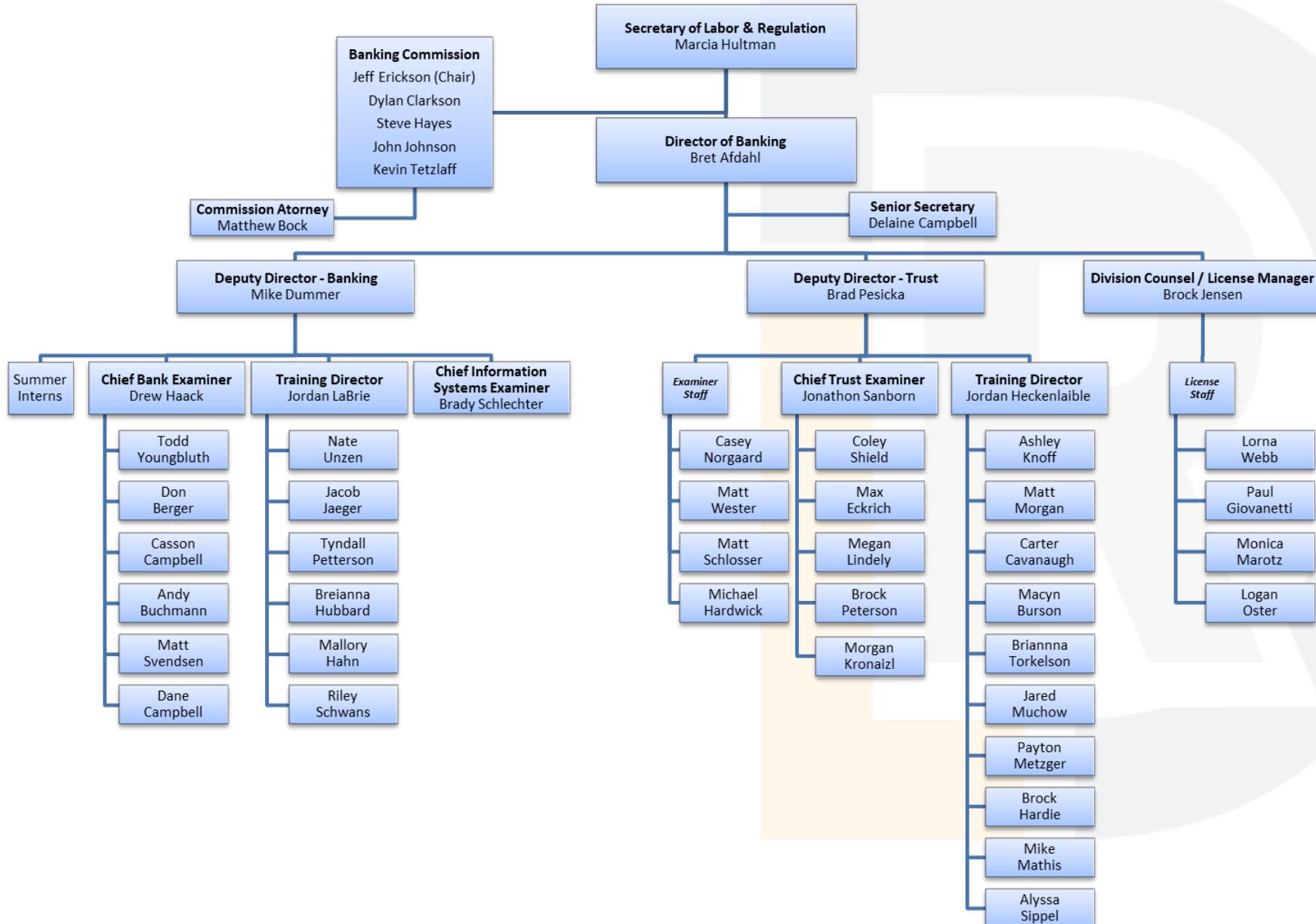




DIVISION OF BANKING INDUSTRY OVERVIEW

Division Organizational Chart



General Information

- State Chartered Banks: 39
- Total Assets: \$26,326,702,000
 - Largest Bank: First Bank & Trust, Brookings (\$4,735,956,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$20,943,000)
 - Average Asset Size: \$675,044,000
 - Median Asset Size: \$204,677,000

Institution Overview



Analytics and Research

South Dakota

At a Glance

State Chartered Bank Overview

	2025Q3	2024Q3	2023Q3	2022Q3	2021Q3
Total Assets (millions)	26,327	25,291	23,825	22,278	34,799
Institutions (#)	39	39	40	41	42
Count of New Institutions (<3 Years)	0	0	0	0	0
Institution (# - YoY Change)	0	(1)	(1)	(1)	(1)
Institution is Subchapter S	24	24	25	25	26

2025Q3 Breakdown by Asset Categories

	Institutions (#)	Total Assets (millions)
Up to \$50 Million	5	160
\$50 Million to \$100 Million	8	553
\$100 Million to \$300 Million	11	2,020
\$300 Million to \$1 Billion	8	4,253
\$1 Billion to \$2 Billion	3	4,501
\$2 Billion to \$10 Billion	4	14,839
Total	39	26,327

State's National Rank

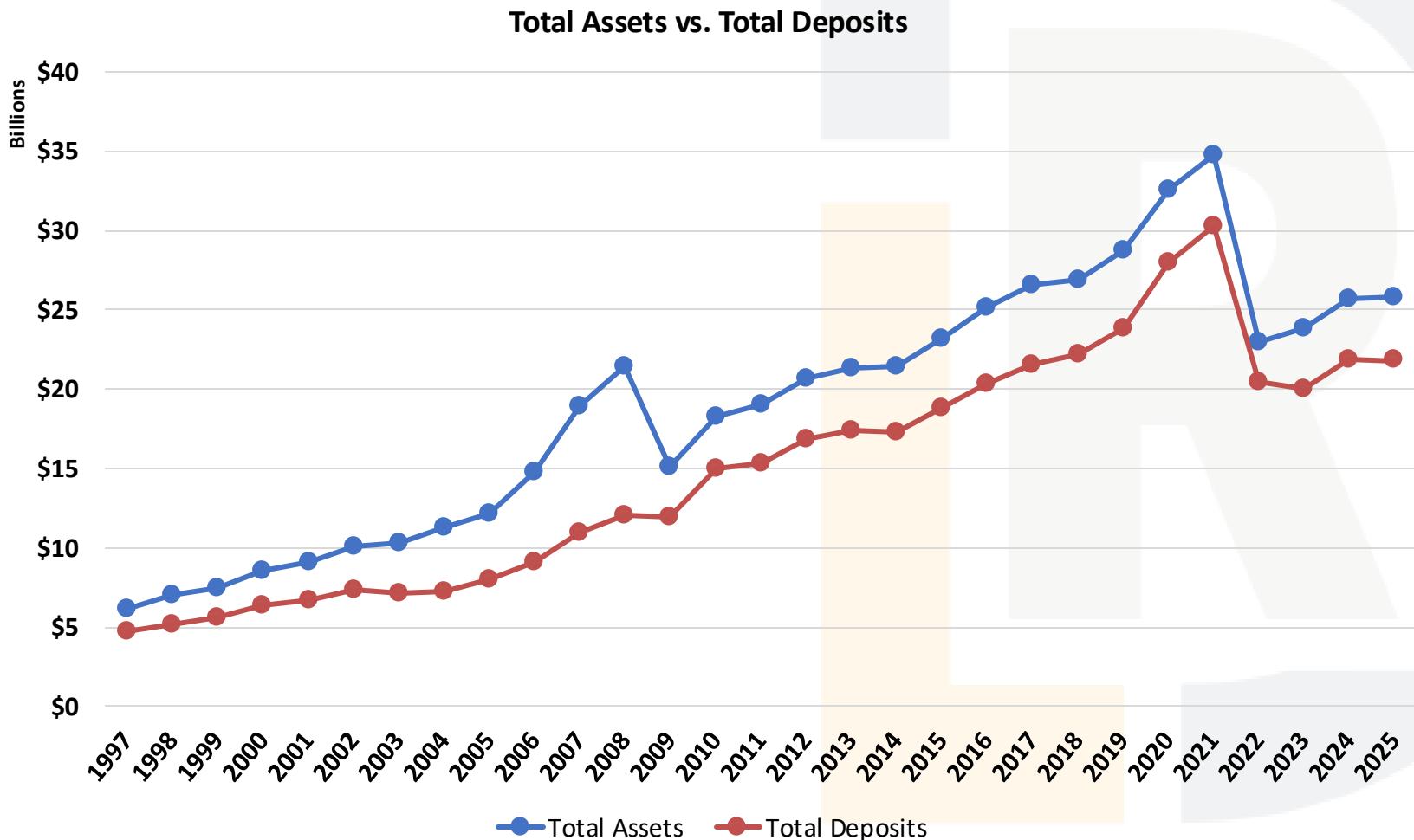
29

By # of Institutions

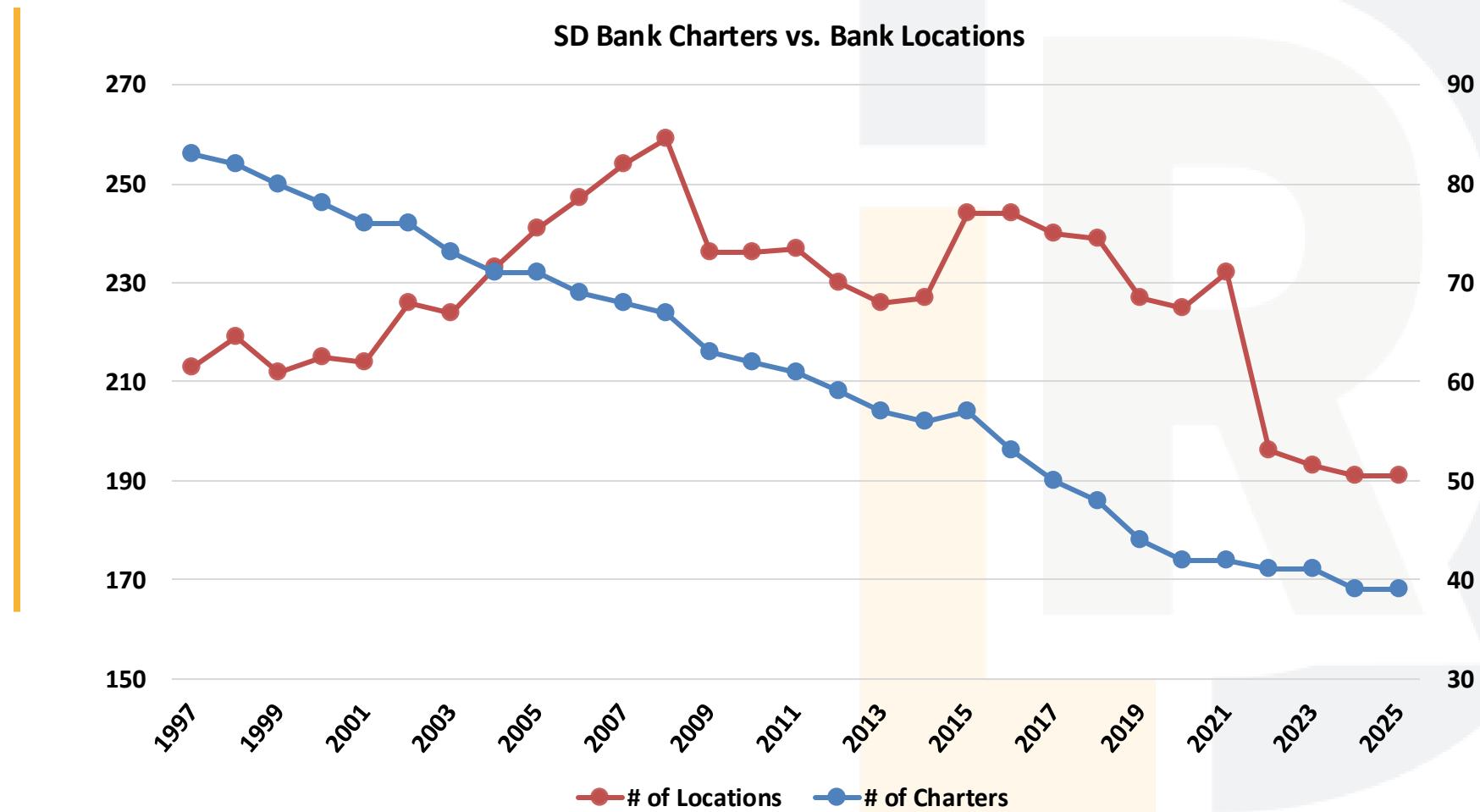
44

By Total Assets

SD Banking Profile



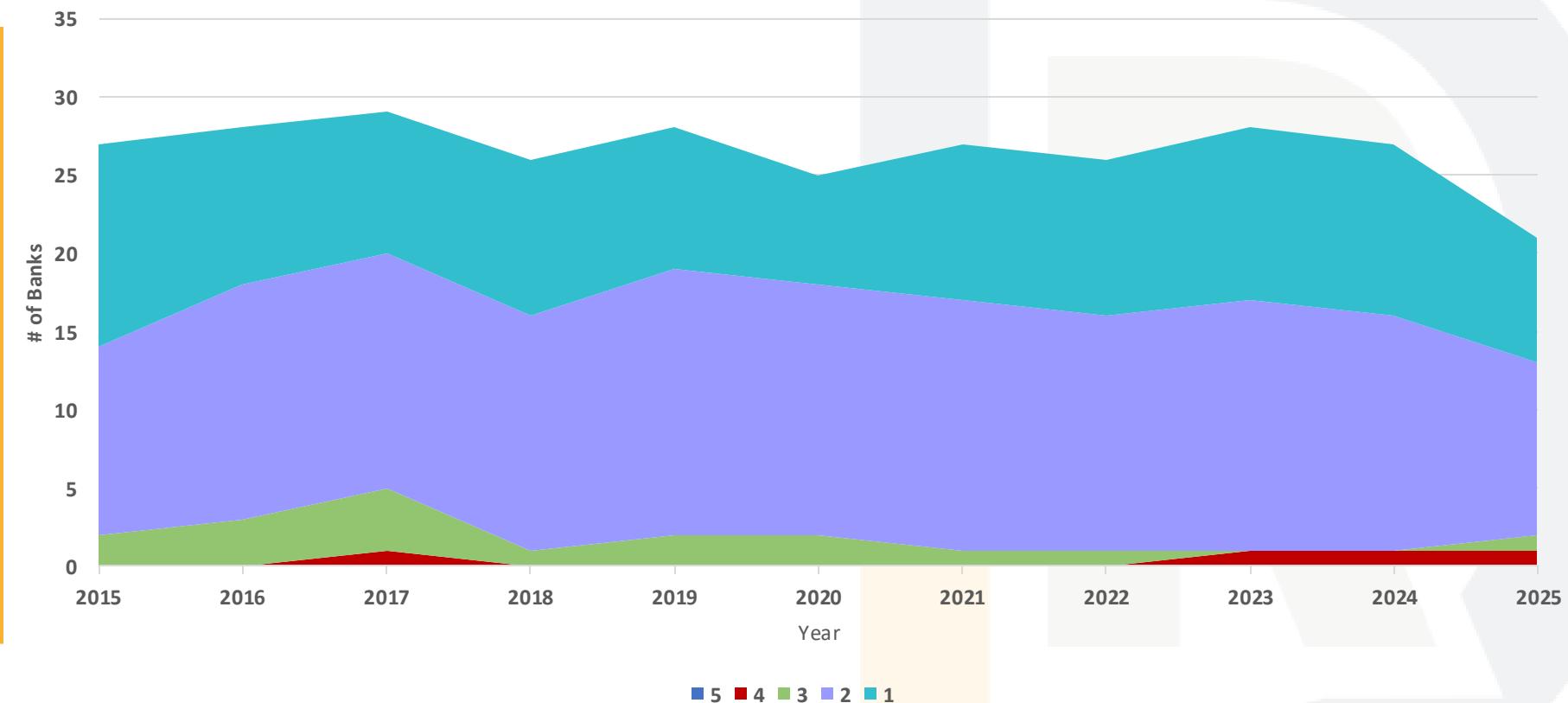
SD Banking Profile



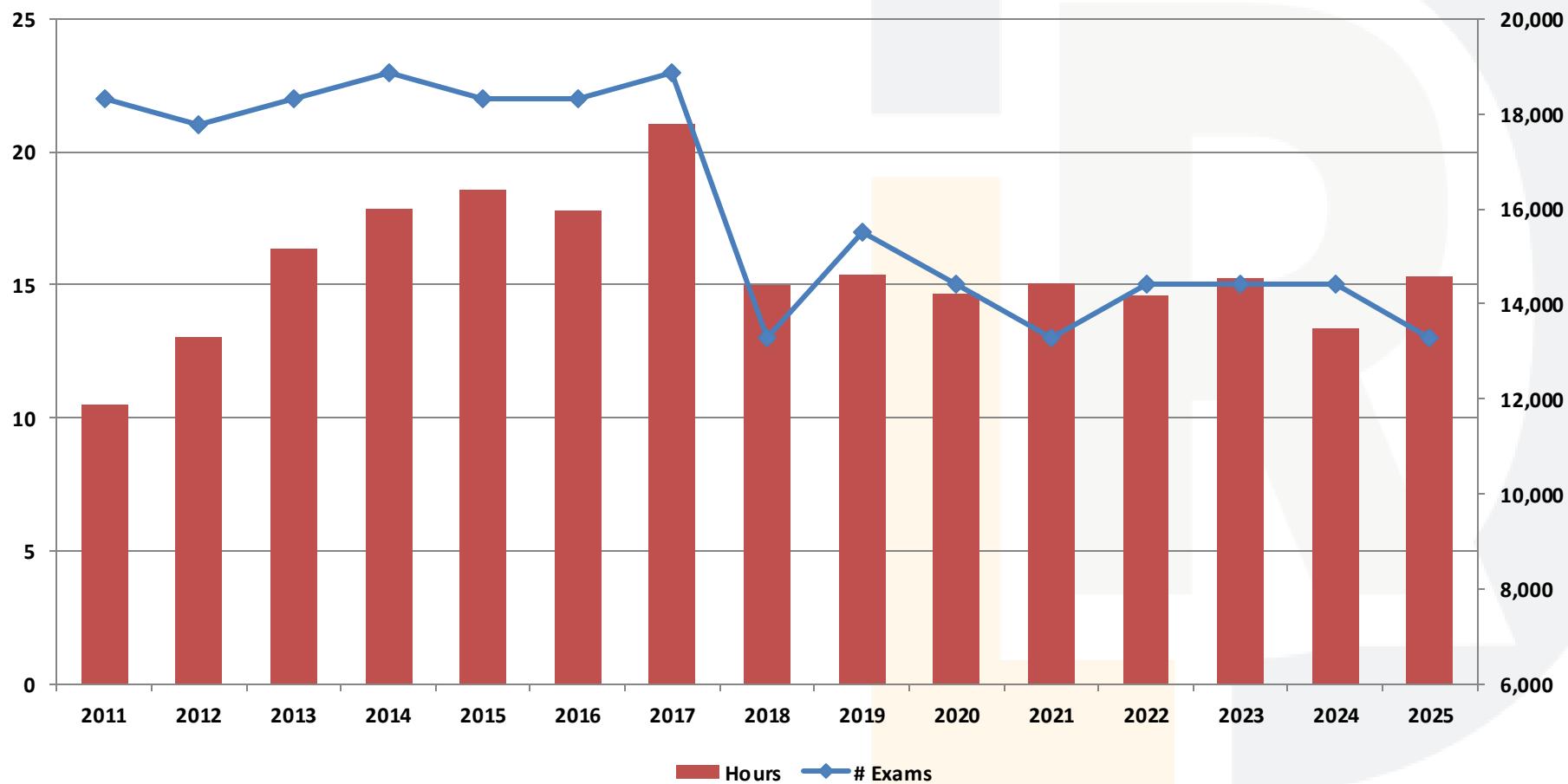
2025 Bank Applications

- American Bank & Trust – relocate Tea, SD branch
- American Bank & Trust – new Sioux Falls, SD branch
- First PREMIER – Sioux Falls, SD branch closure
- Western Dakota Bank – relocate Isabel, SD branch
- Campbell County Bank – merger with Farmers State Bank, Hosmer, SD
- First Fidelity Bank – relocate Colome, SD branch

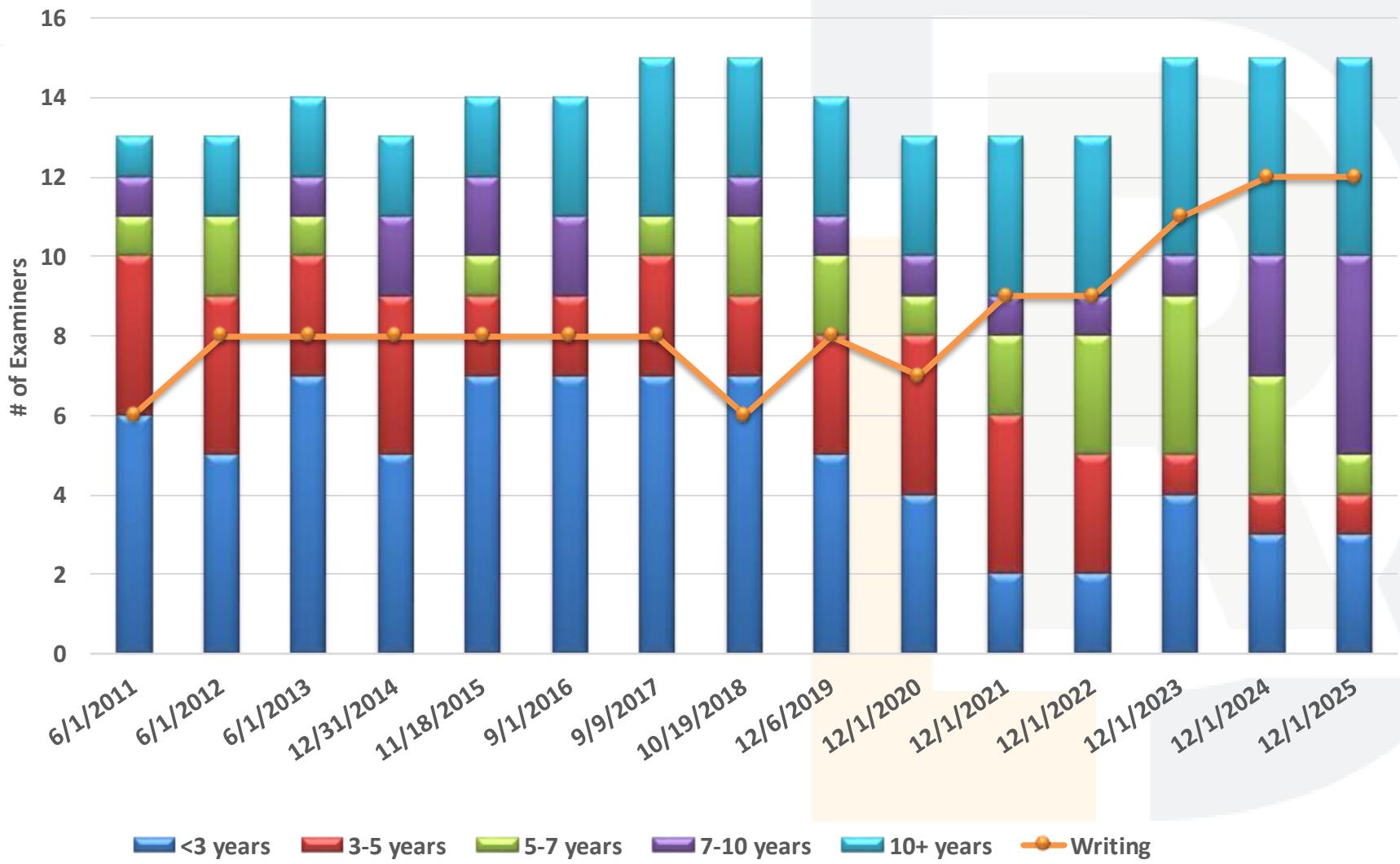
Composite Ratings assigned by year



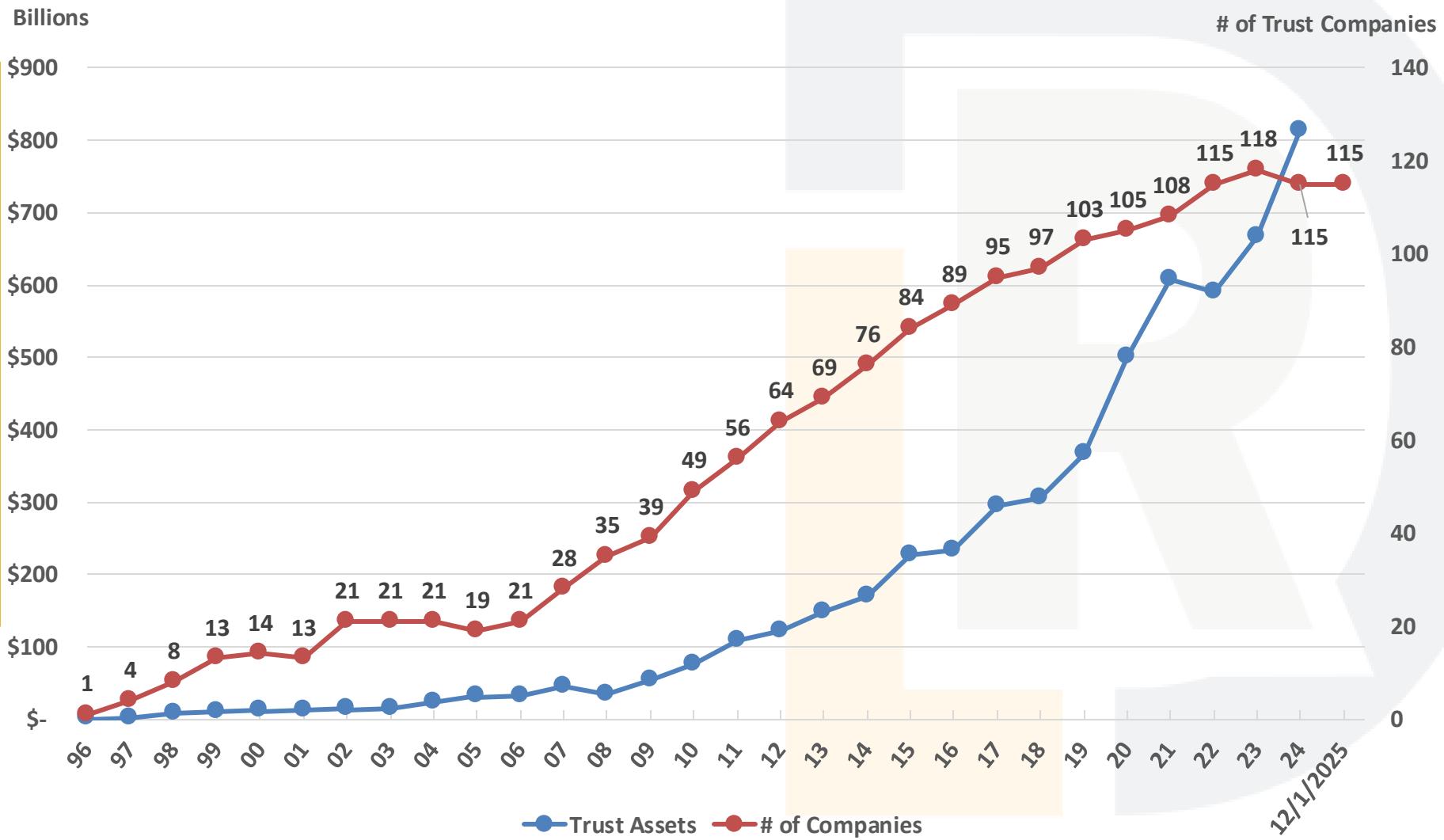
Bank Examination Hours



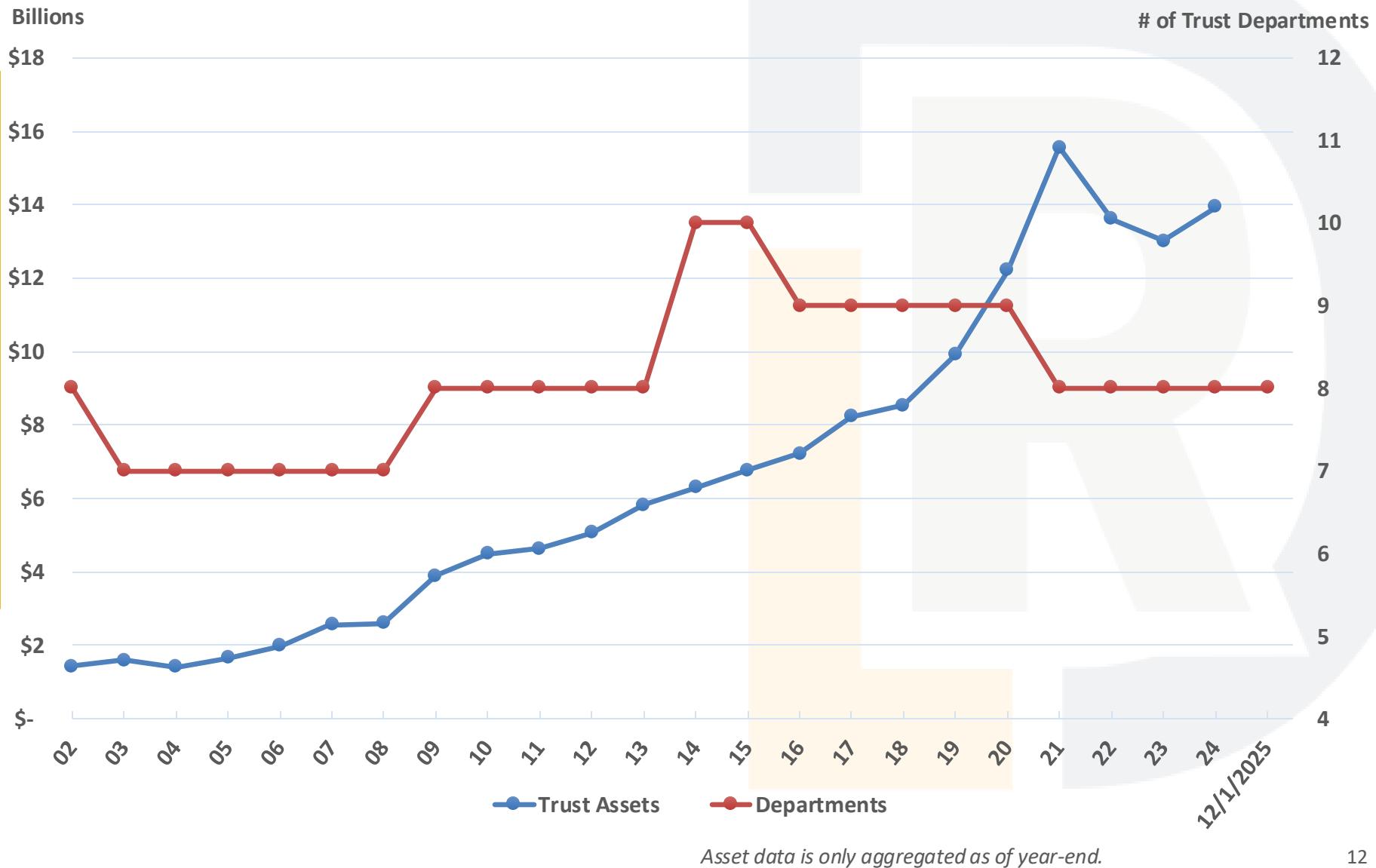
Bank Examination Staff



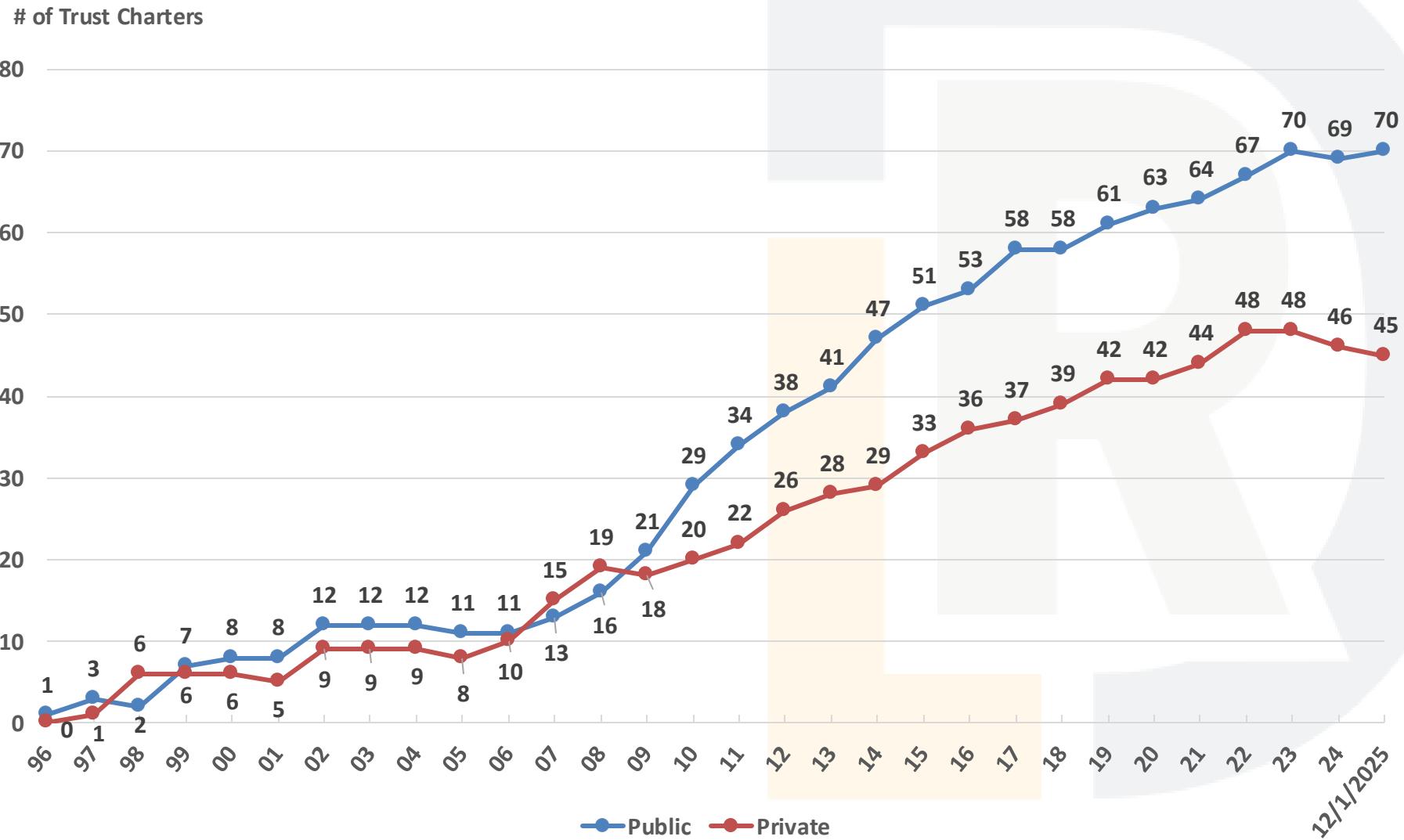
Trust Company Profile



Trust Department Profile

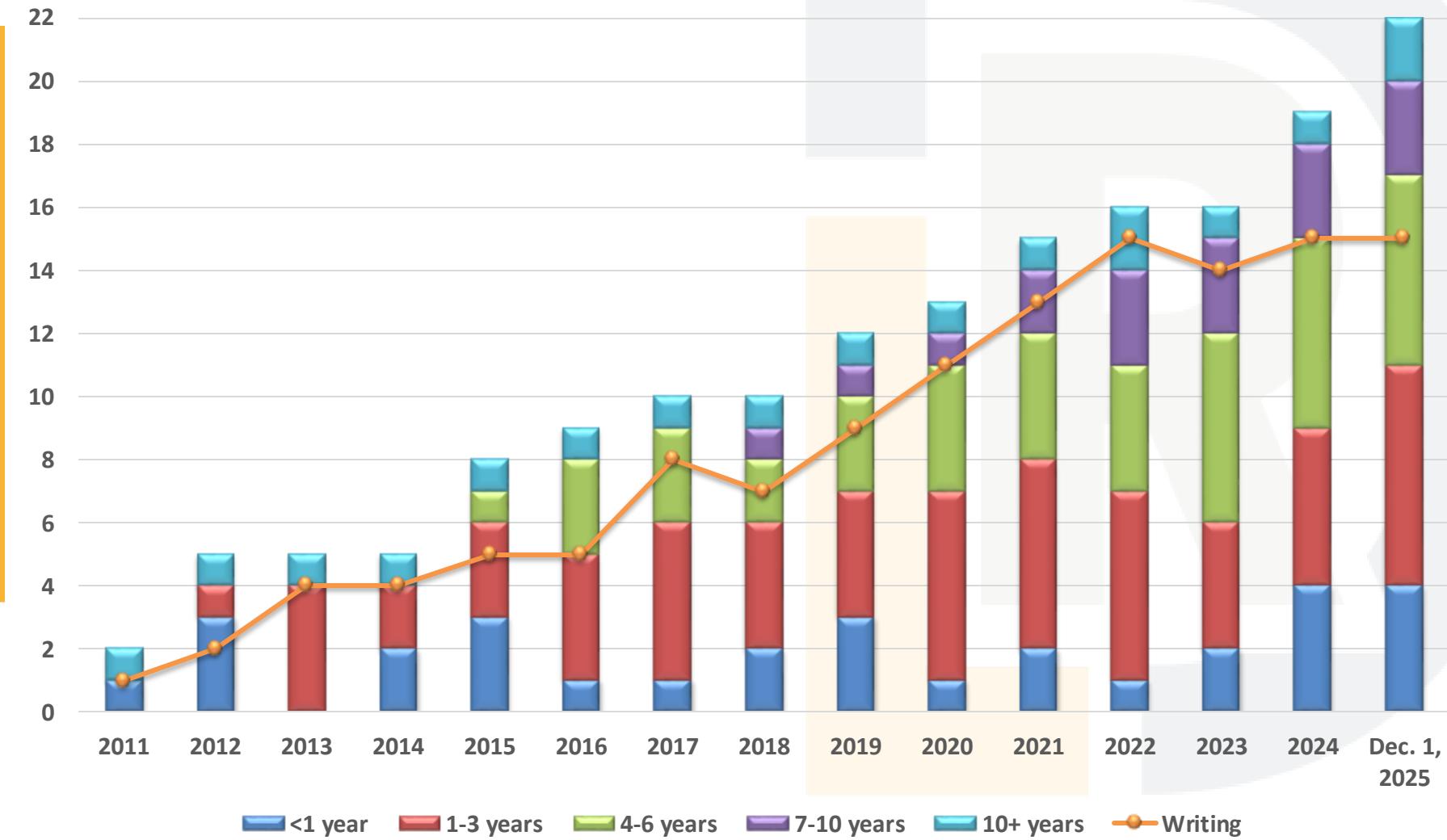


Public vs. Private Trust Companies

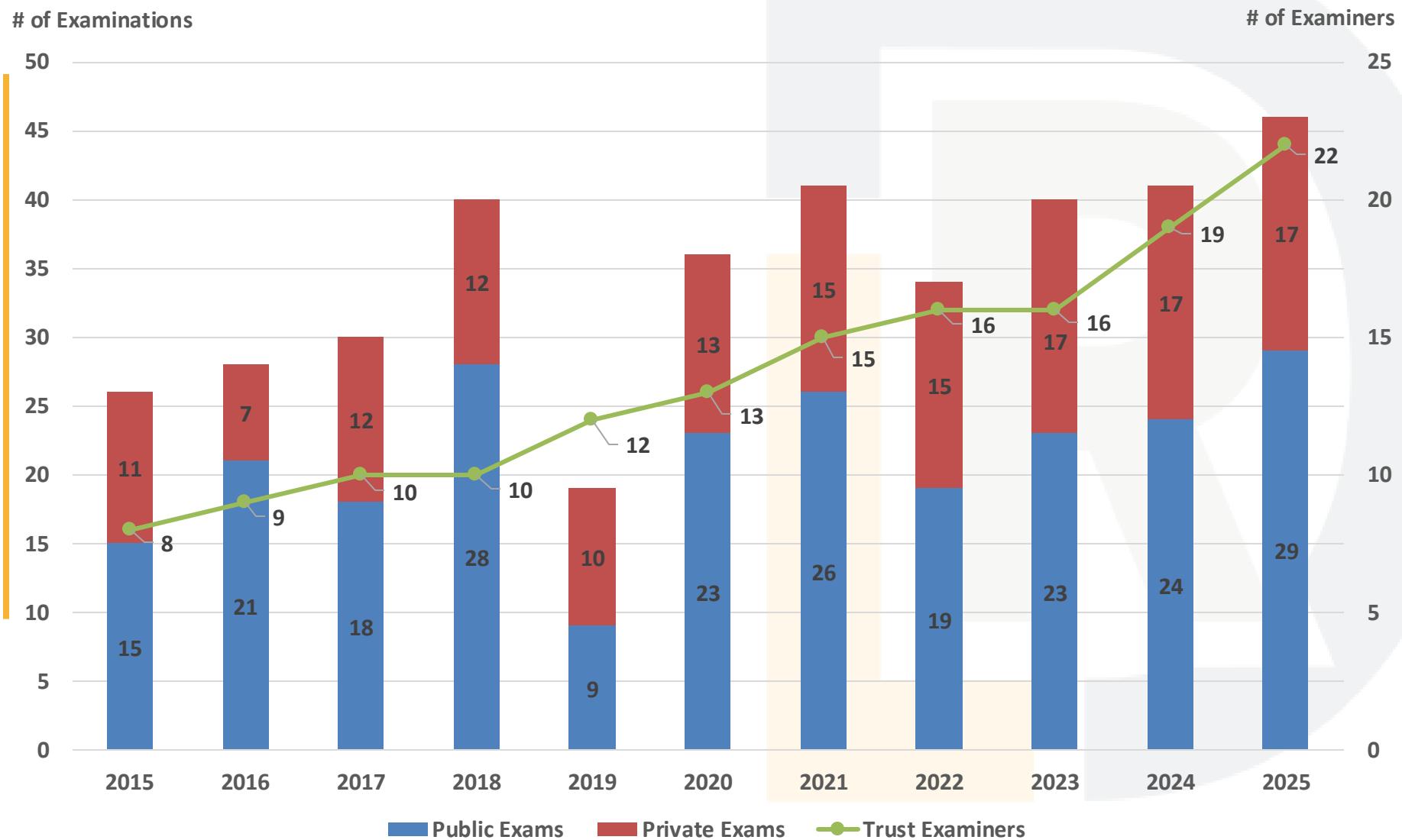


Trust Examination Staff

of Examiners

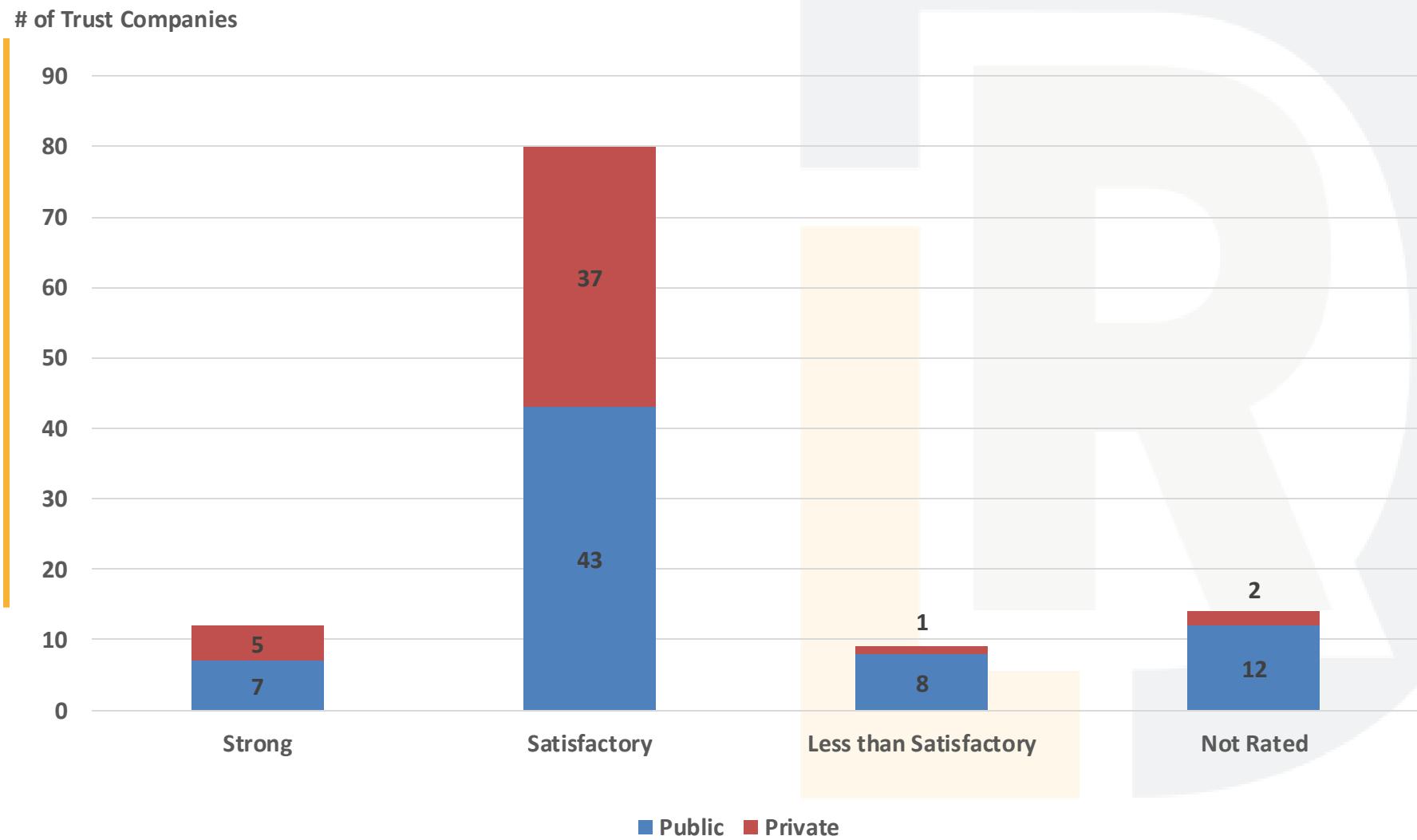


Trust Company Examination Statistics



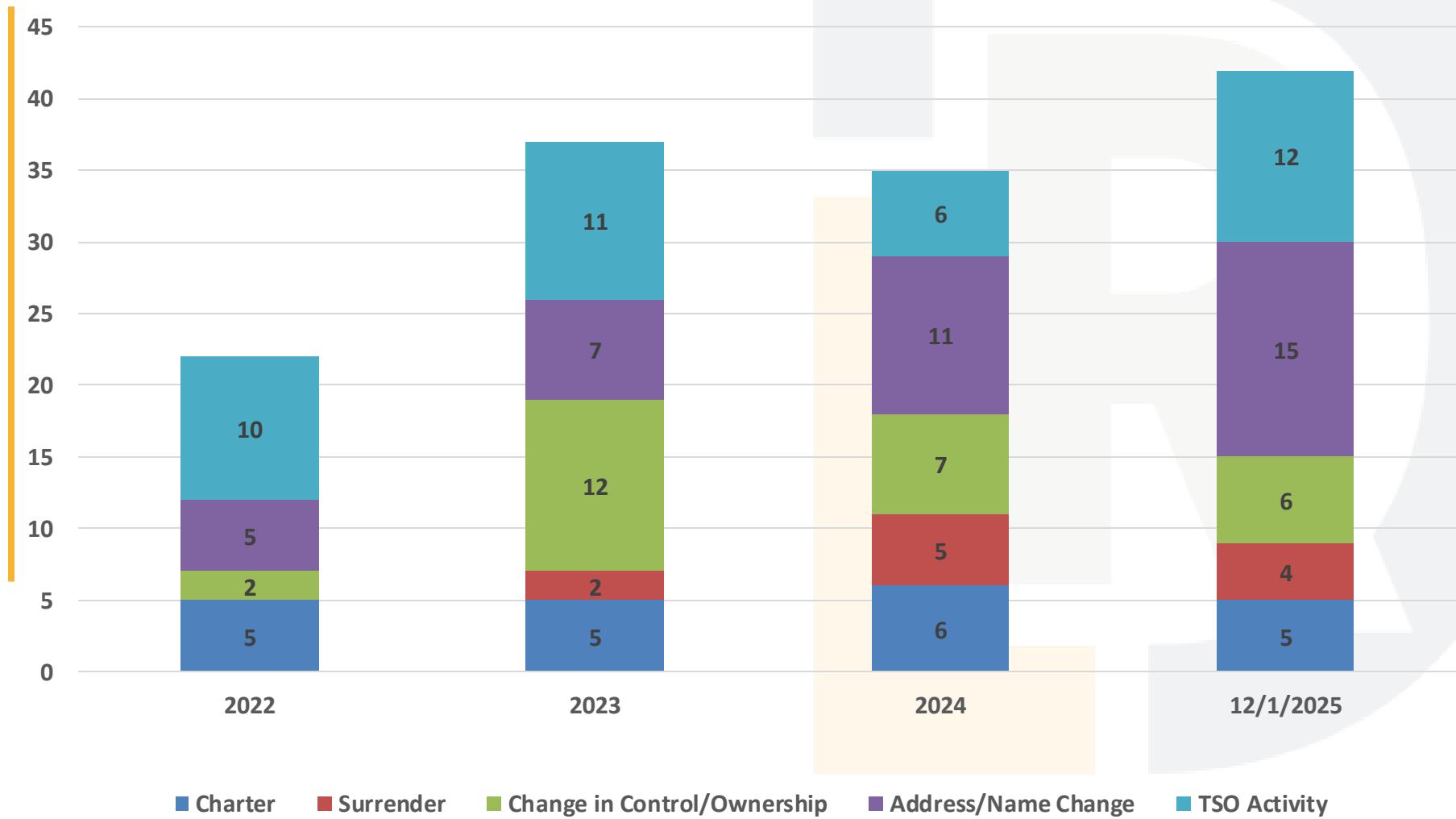
*2025 numbers include examinations already completed, in progress, or scheduled to be completed by YE 2025.

Trust Company Composite Ratings

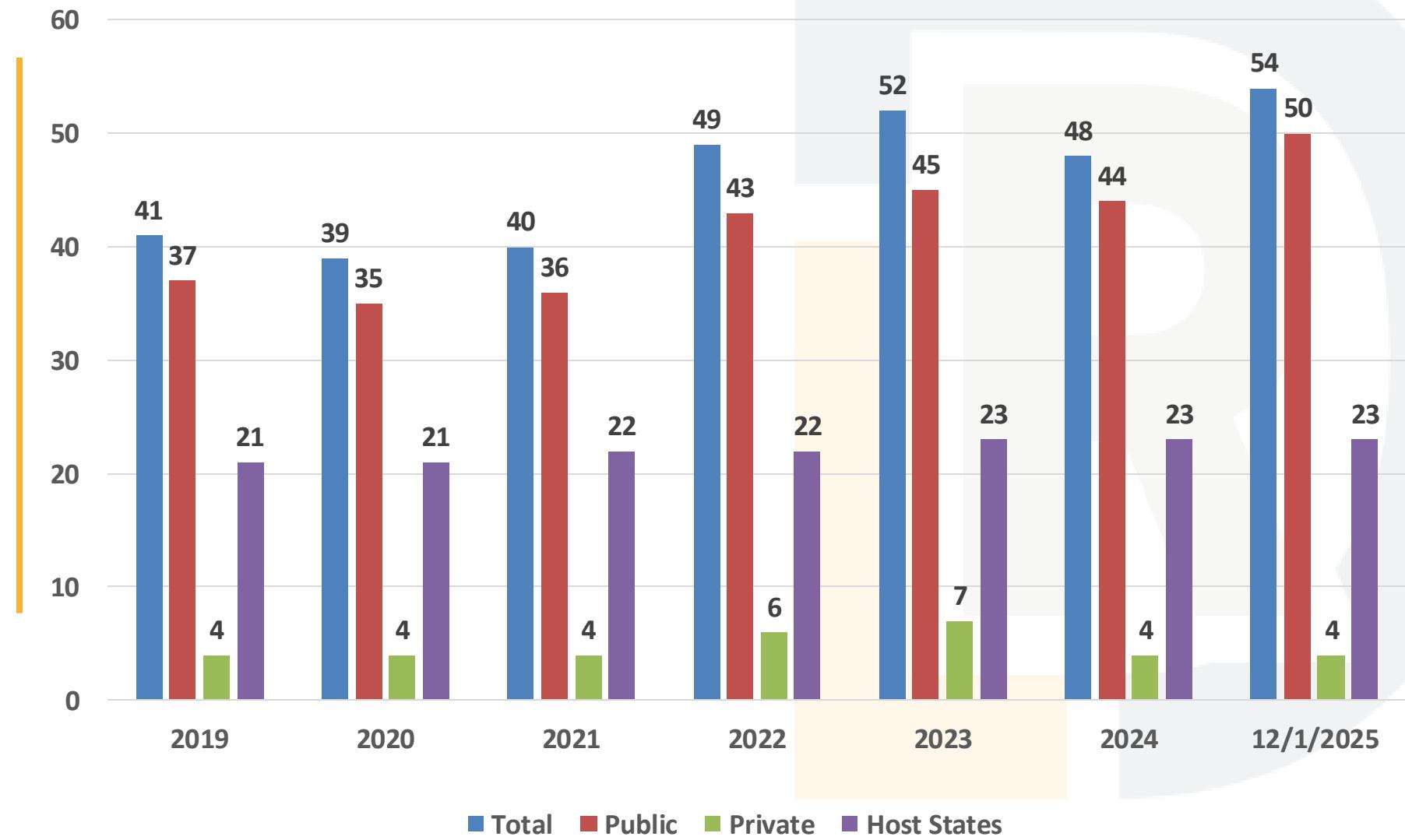


Trust Application Activity

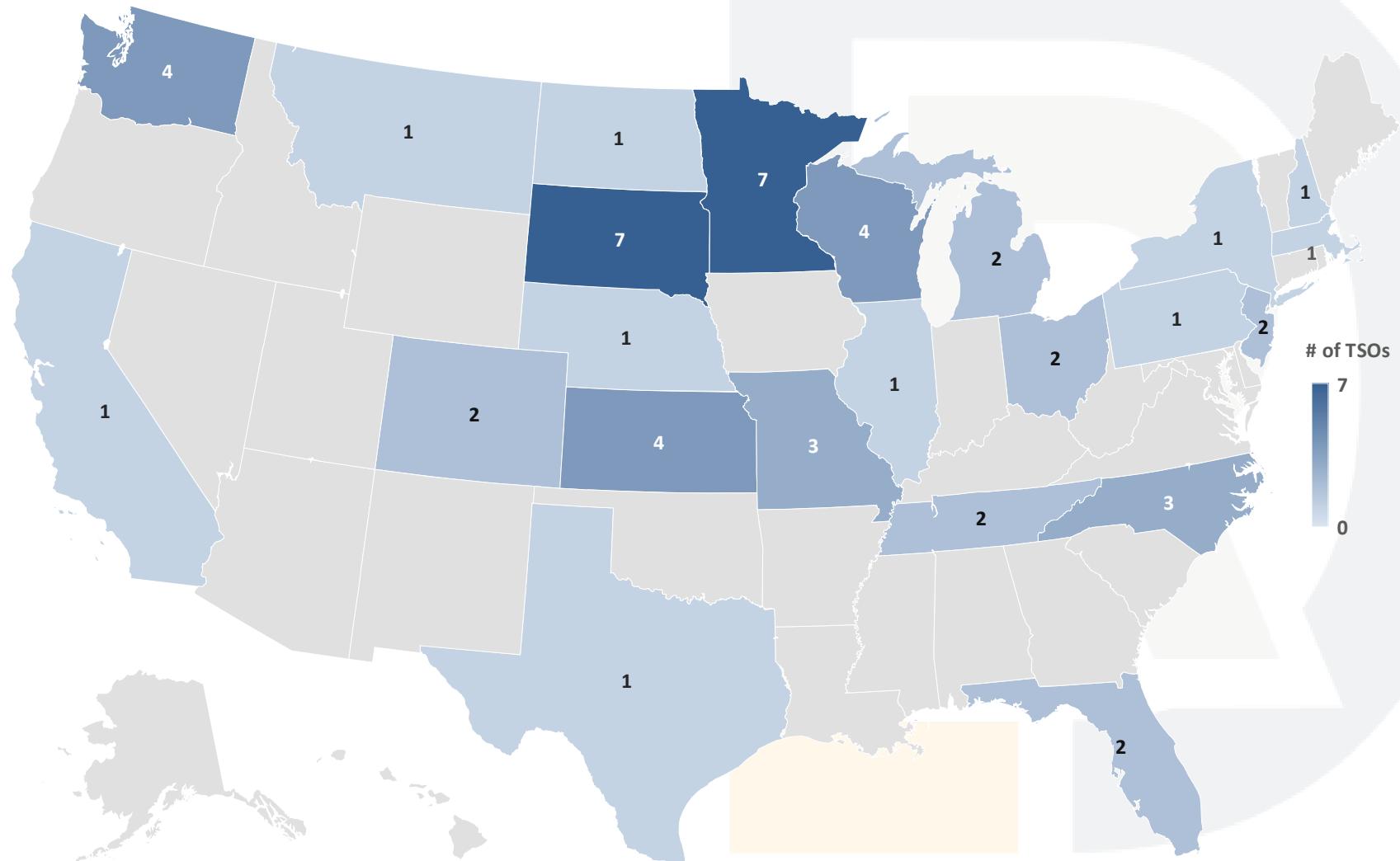
of Applications



Trust Service Offices

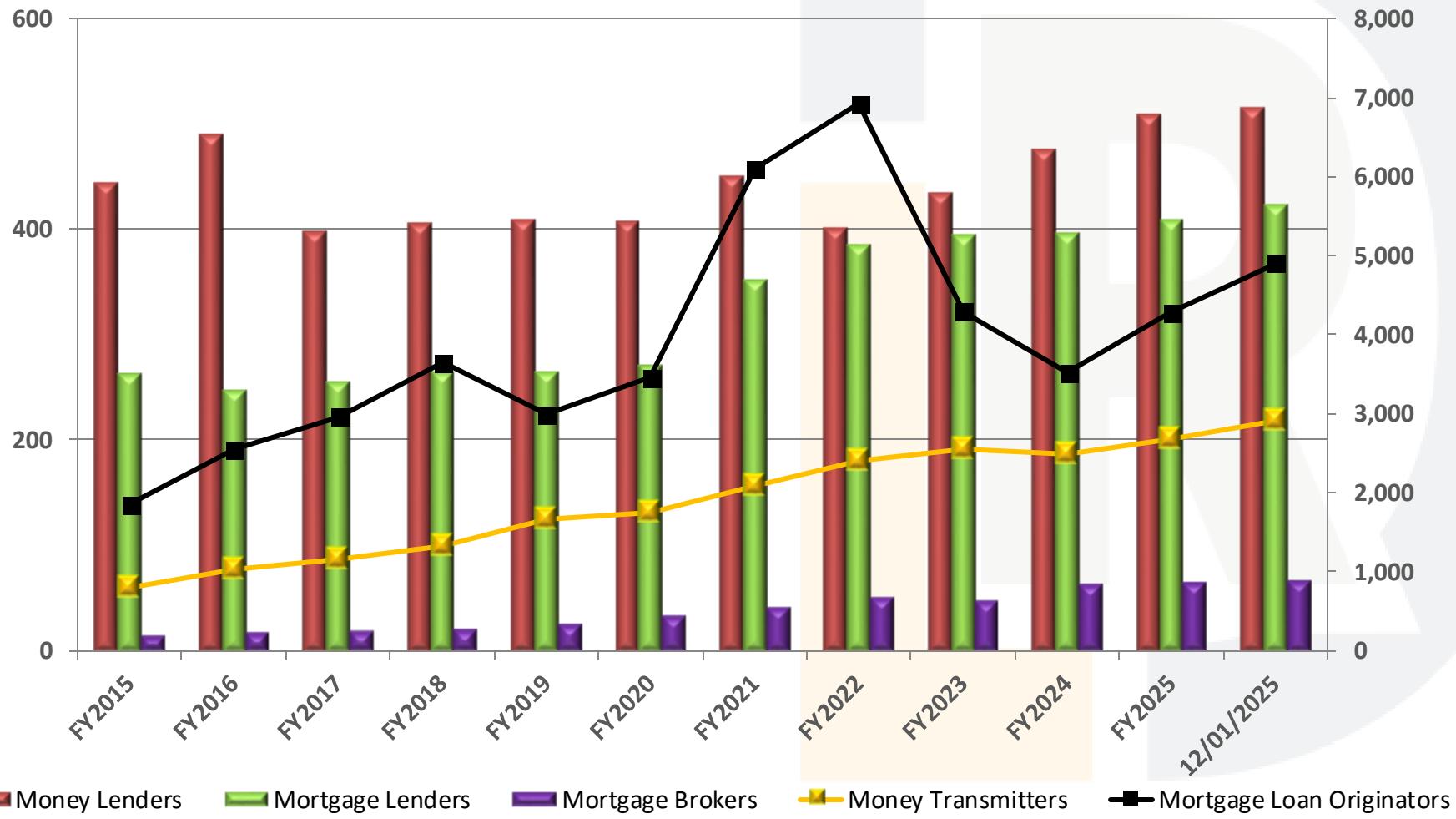


Trust Service Offices (by state)

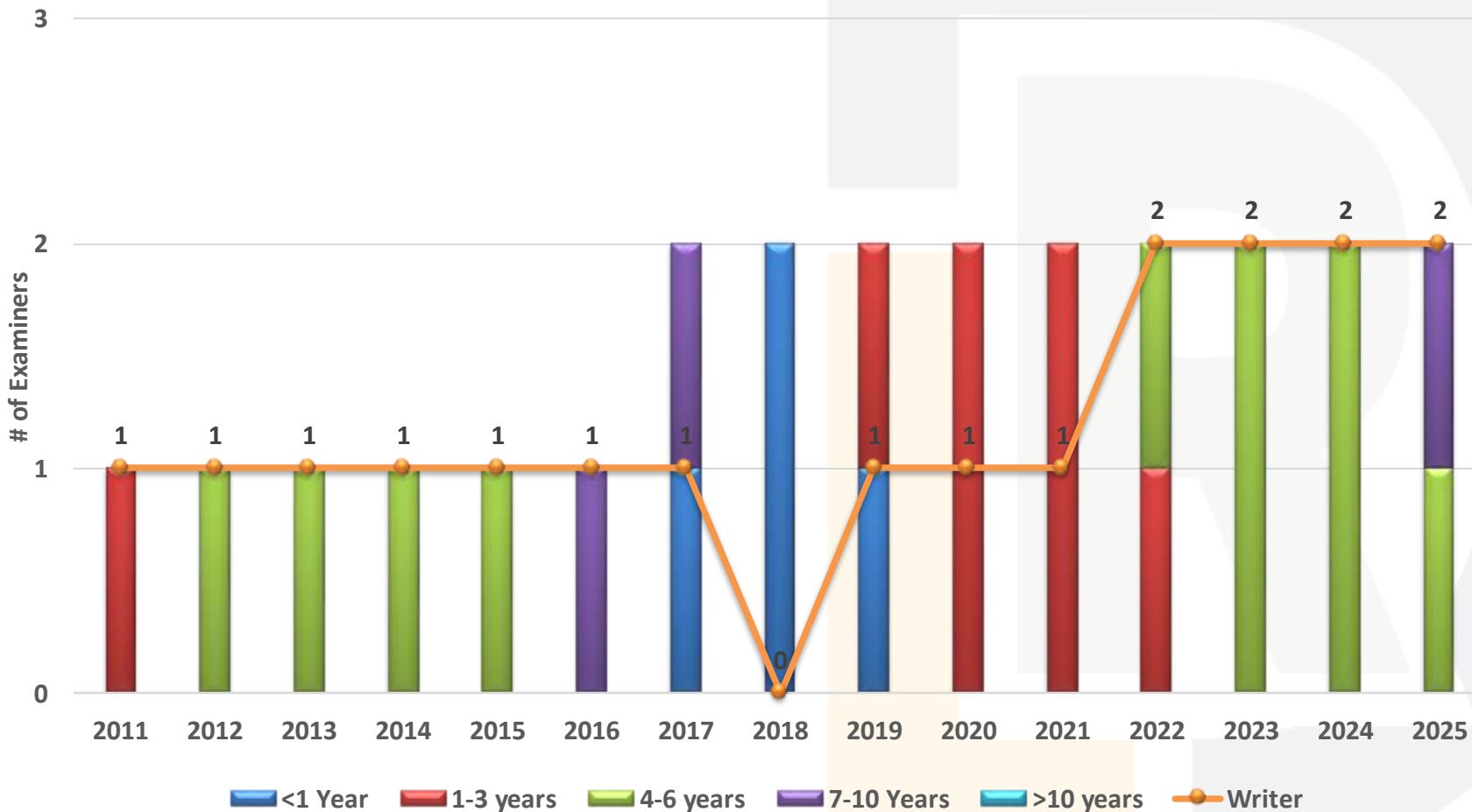


SD Licensee Profile

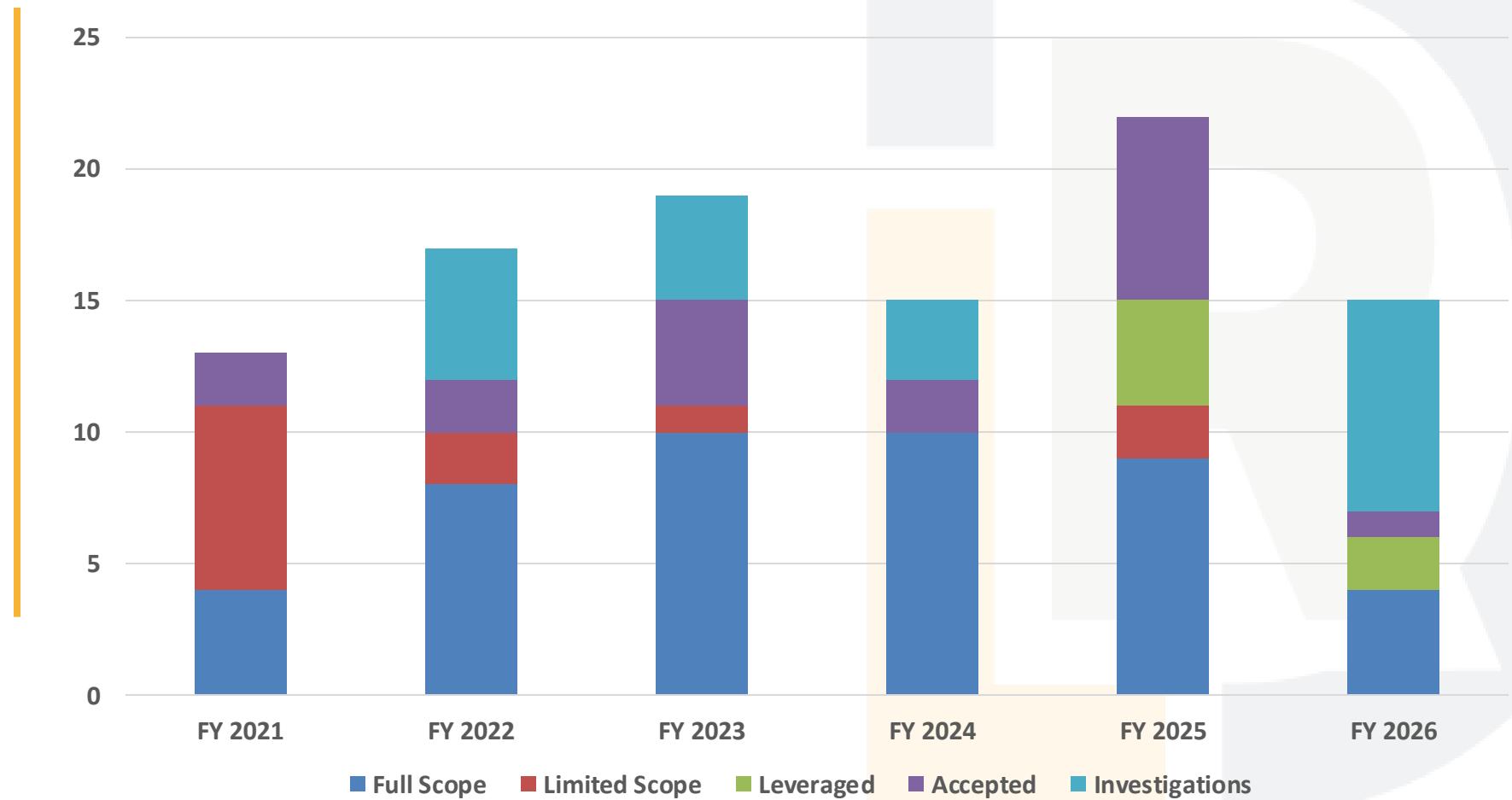
Total # Regulated Licensees – 6,881



License Examination Staff

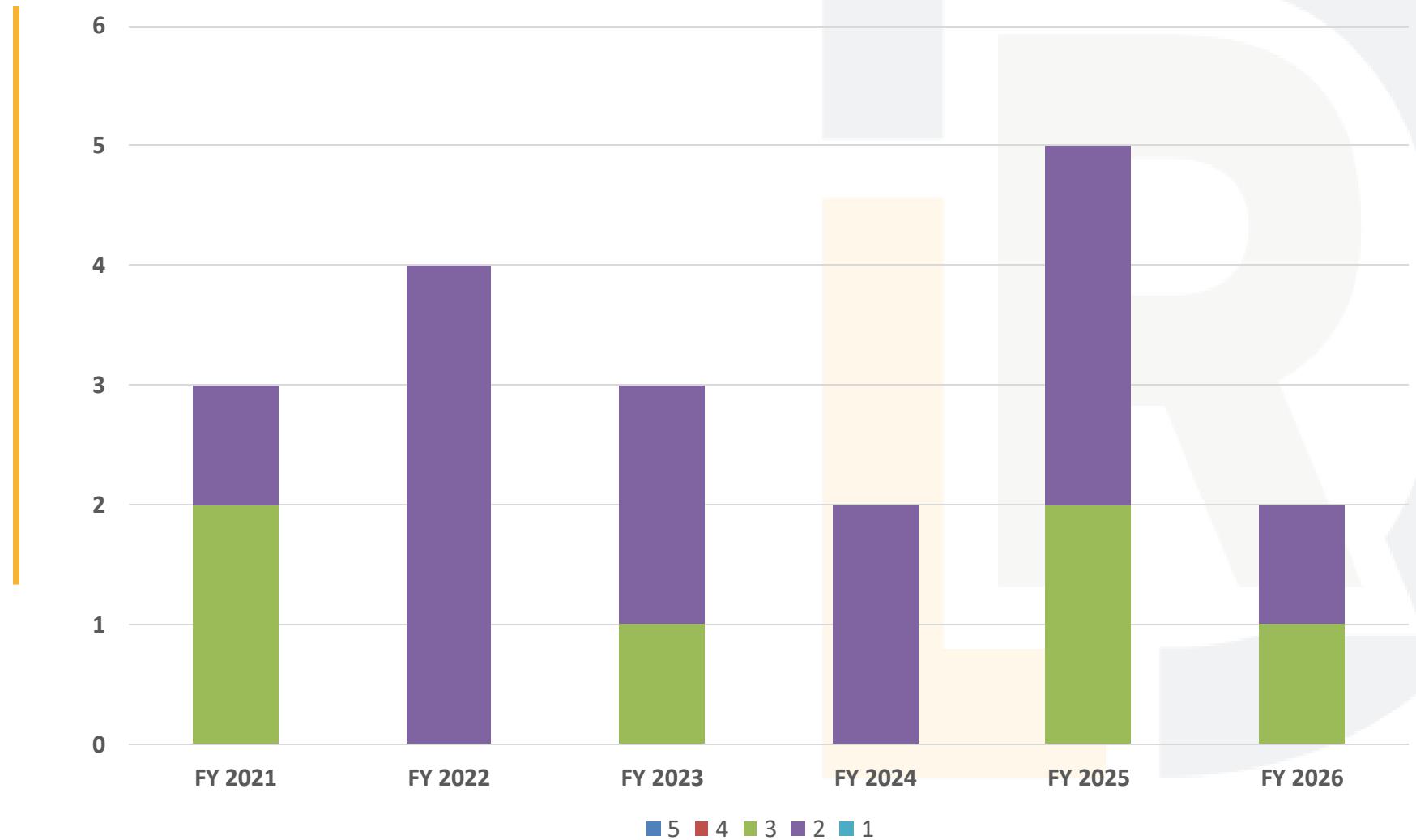


Licensing Examinations



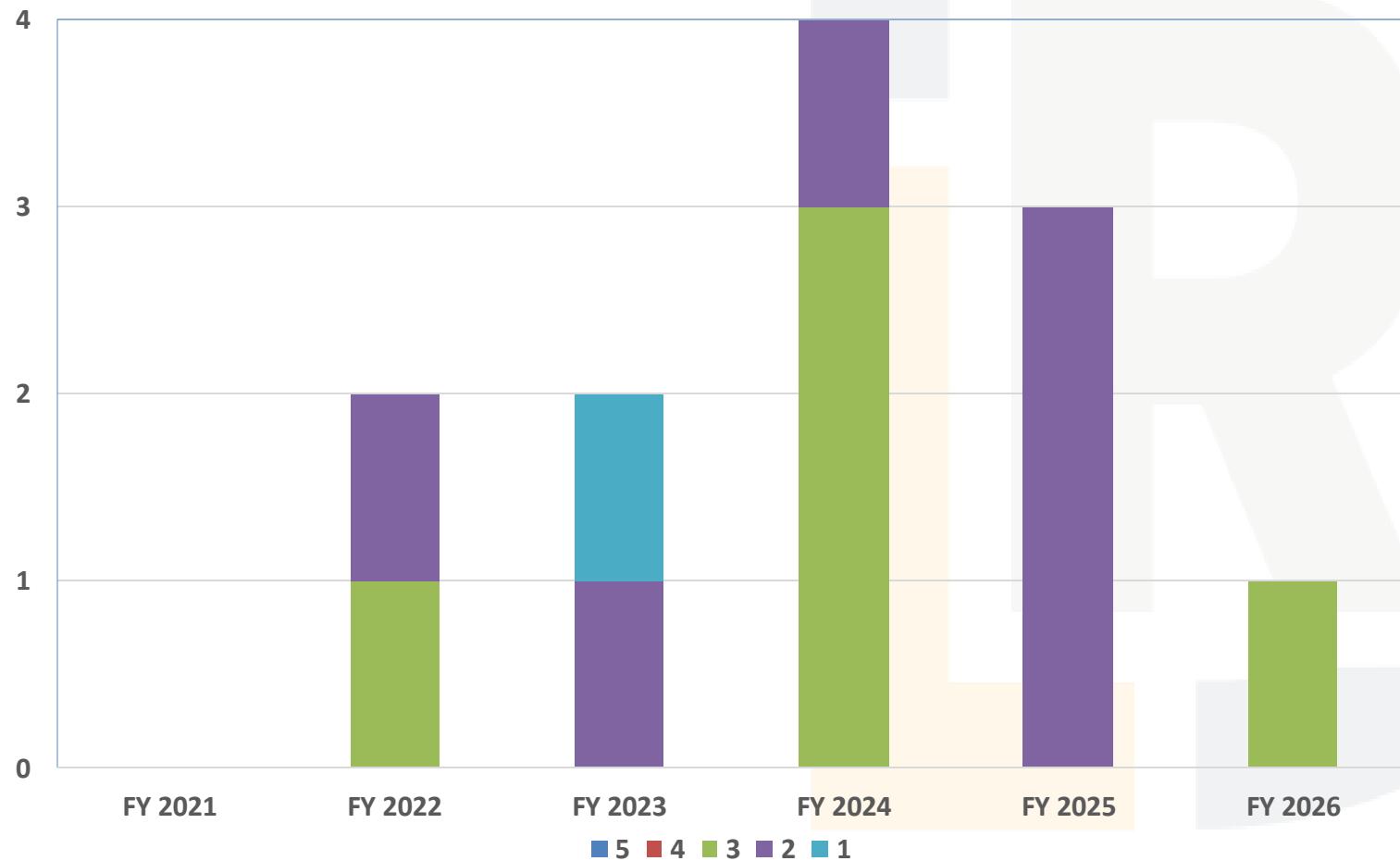
Composite Ratings assigned by year

Mortgage Exam Ratings



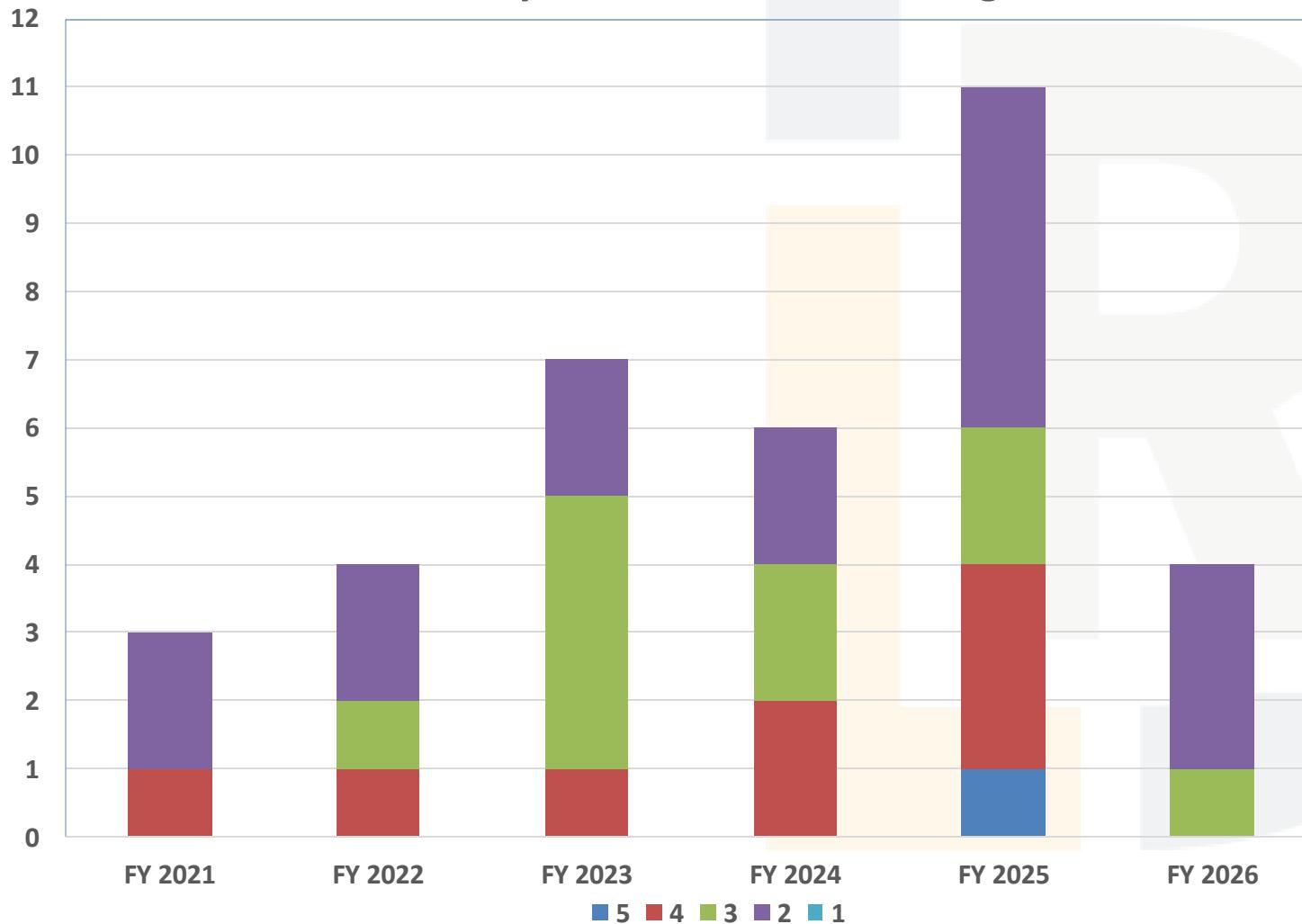
Composite Ratings assigned by year

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?

