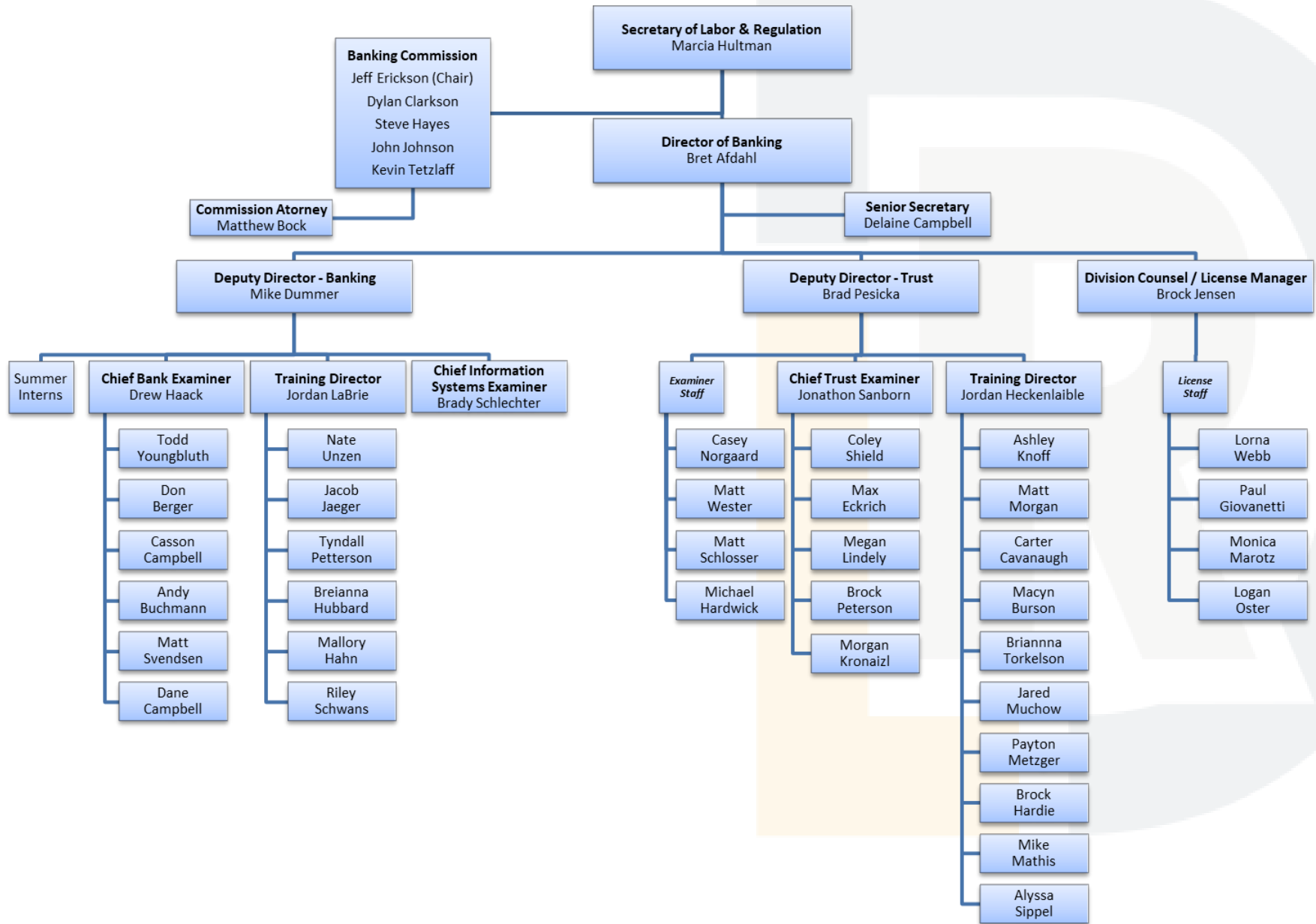




SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION

# 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

## 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

## South Dakota

At a Glance

## State's National Rank

29

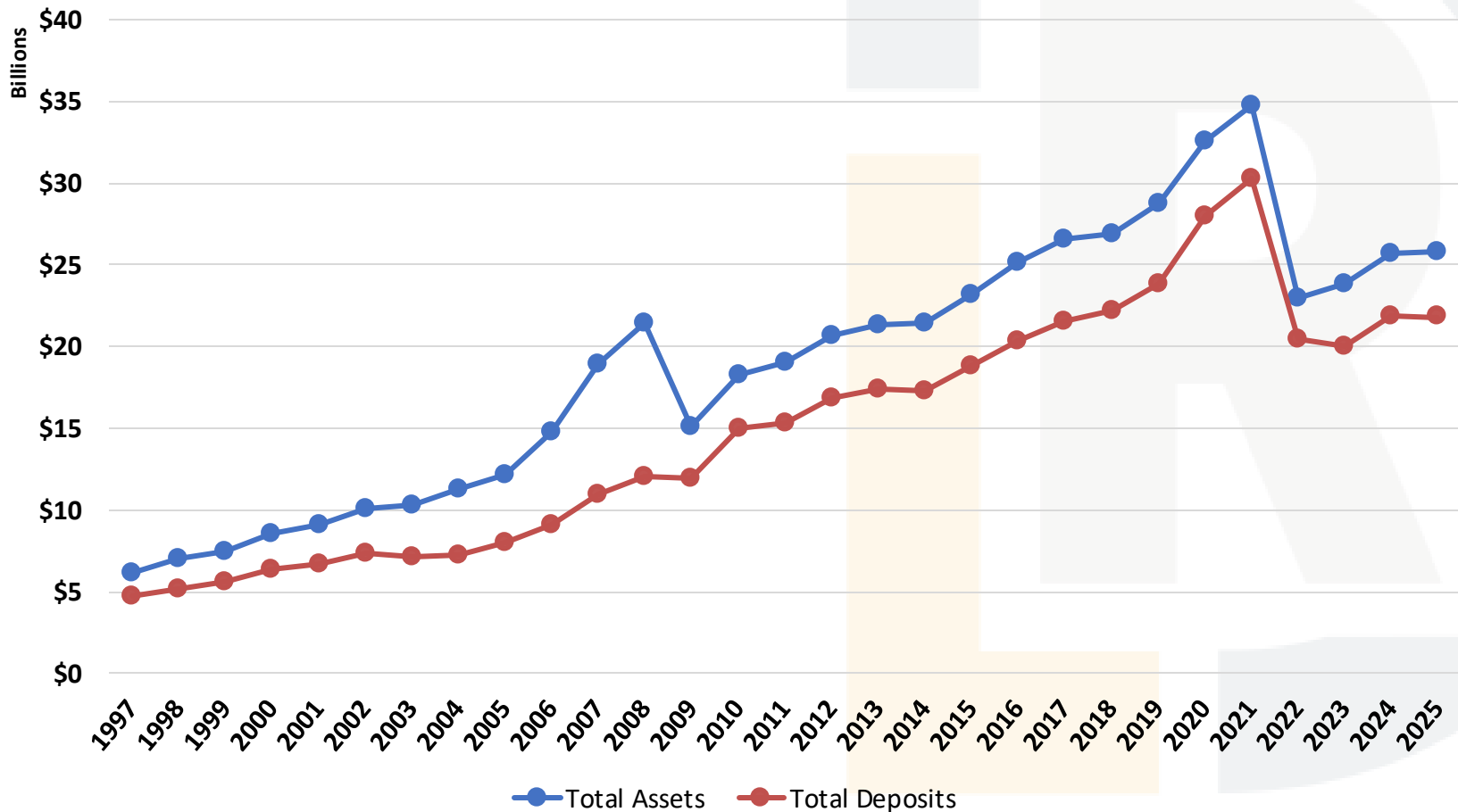
By # of Institutions

44

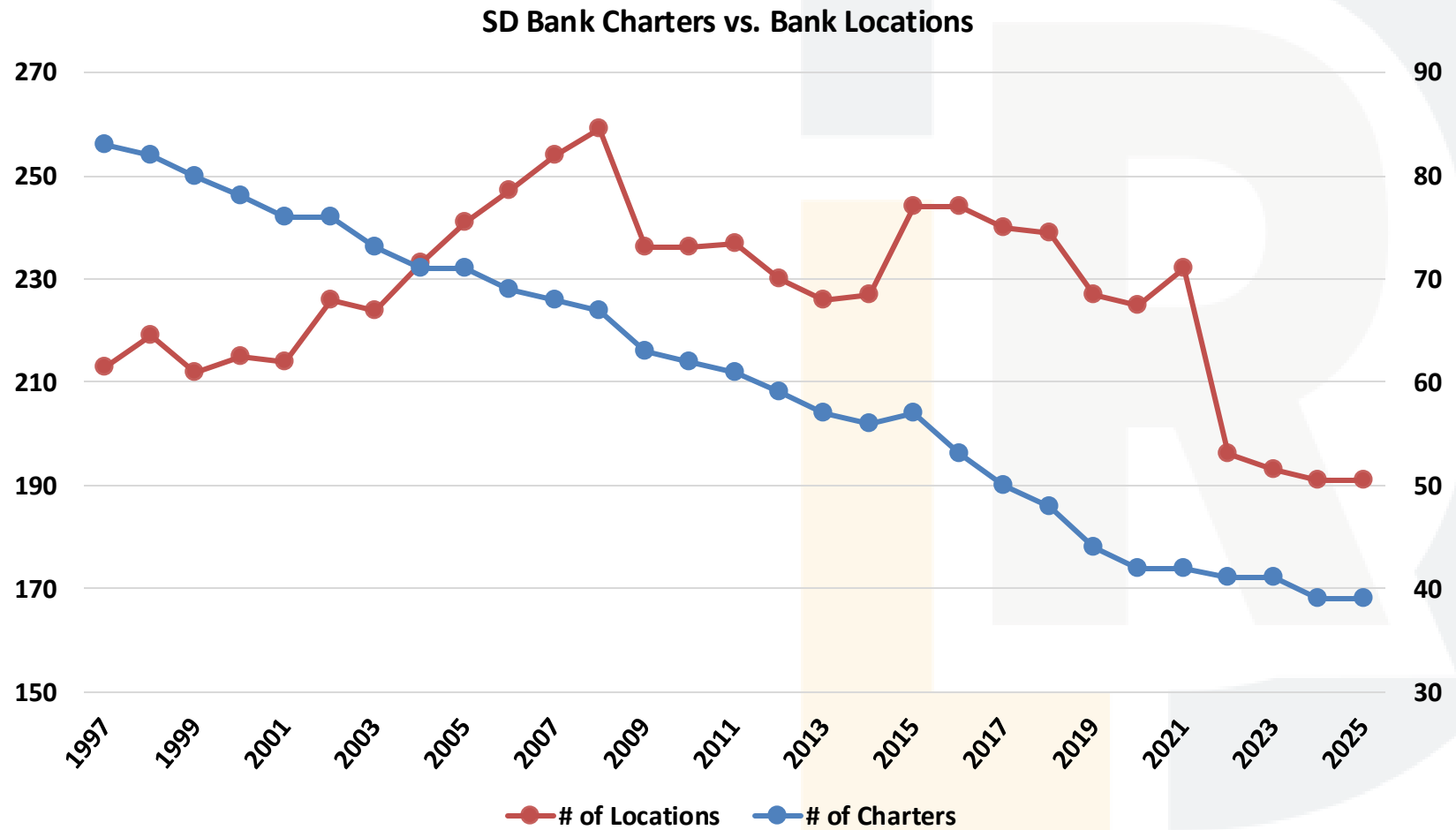
By Total Assets

# SD Banking Profile

Total Assets vs. Total Deposits



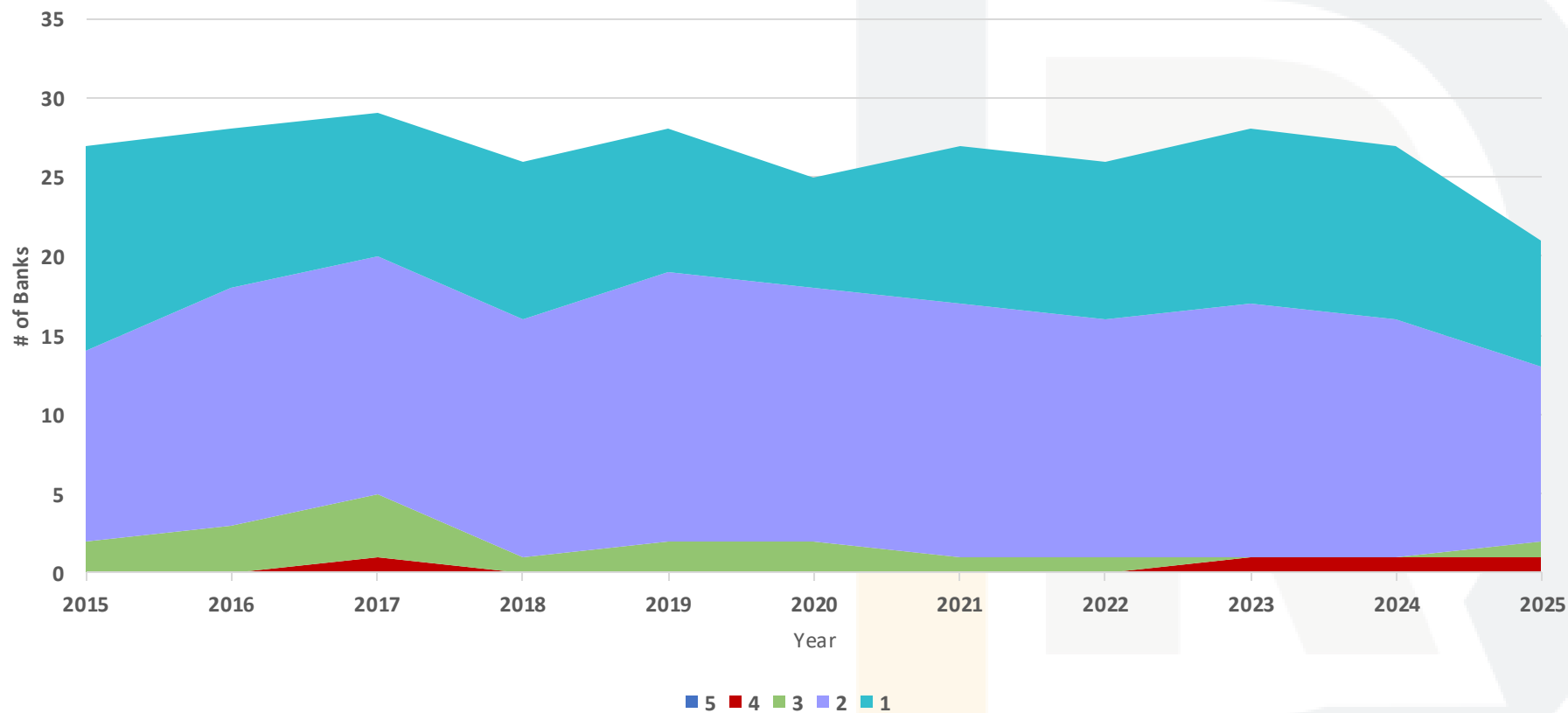
# SD Banking Profile



# 2025 Bank Applications

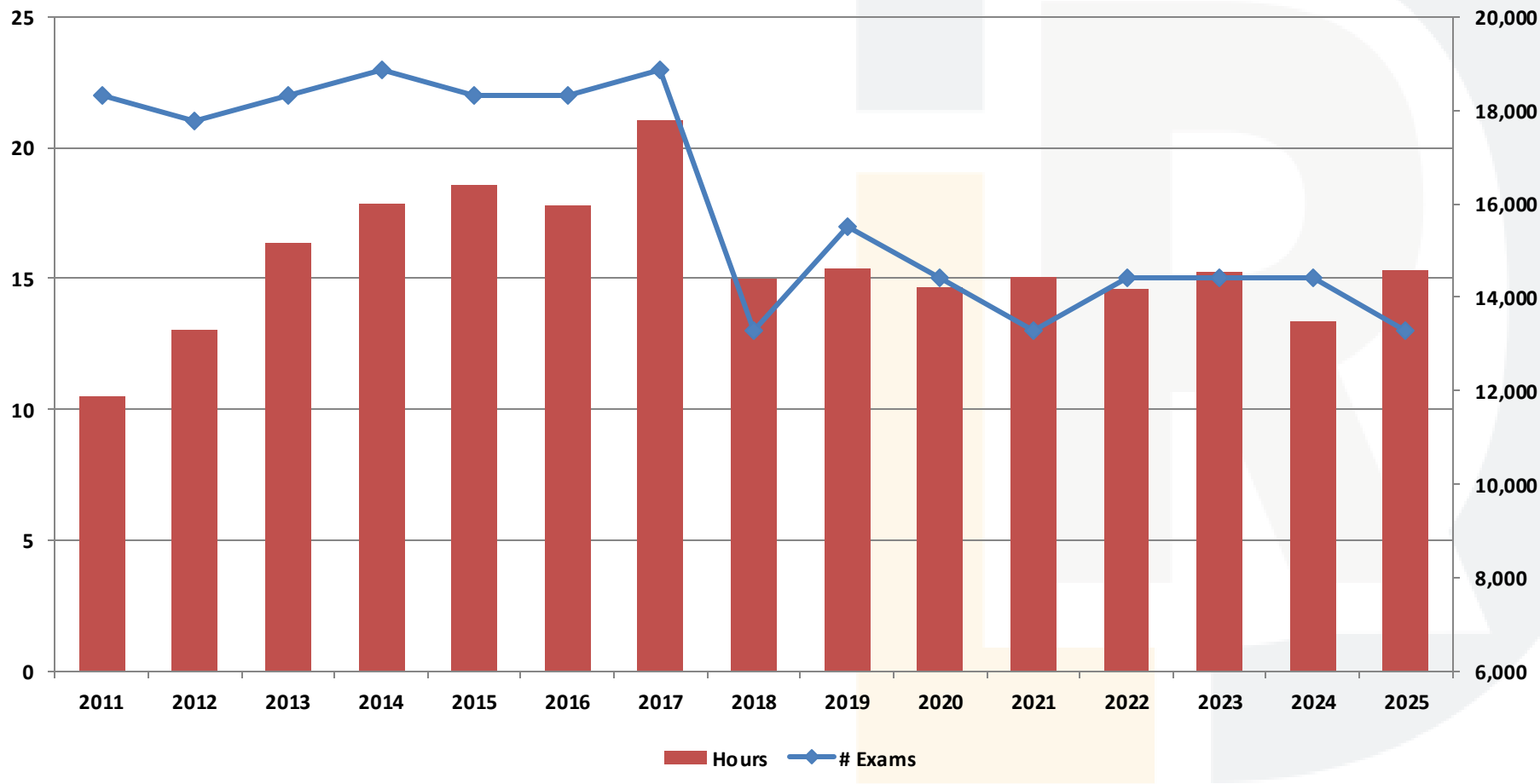
- American Bank & Trust – relocate Tea, SD branch
- American Bank & Trust – new Sioux Falls, SD branch
- First PREMIER – Sioux Falls, SD branch closure
- Western Dakota Bank – relocate Isabel, SD branch
- Campbell County Bank – merger with Farmers State Bank, Hosmer, SD
- First Fidelity Bank – relocate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

# Composite Ratings assigned by year

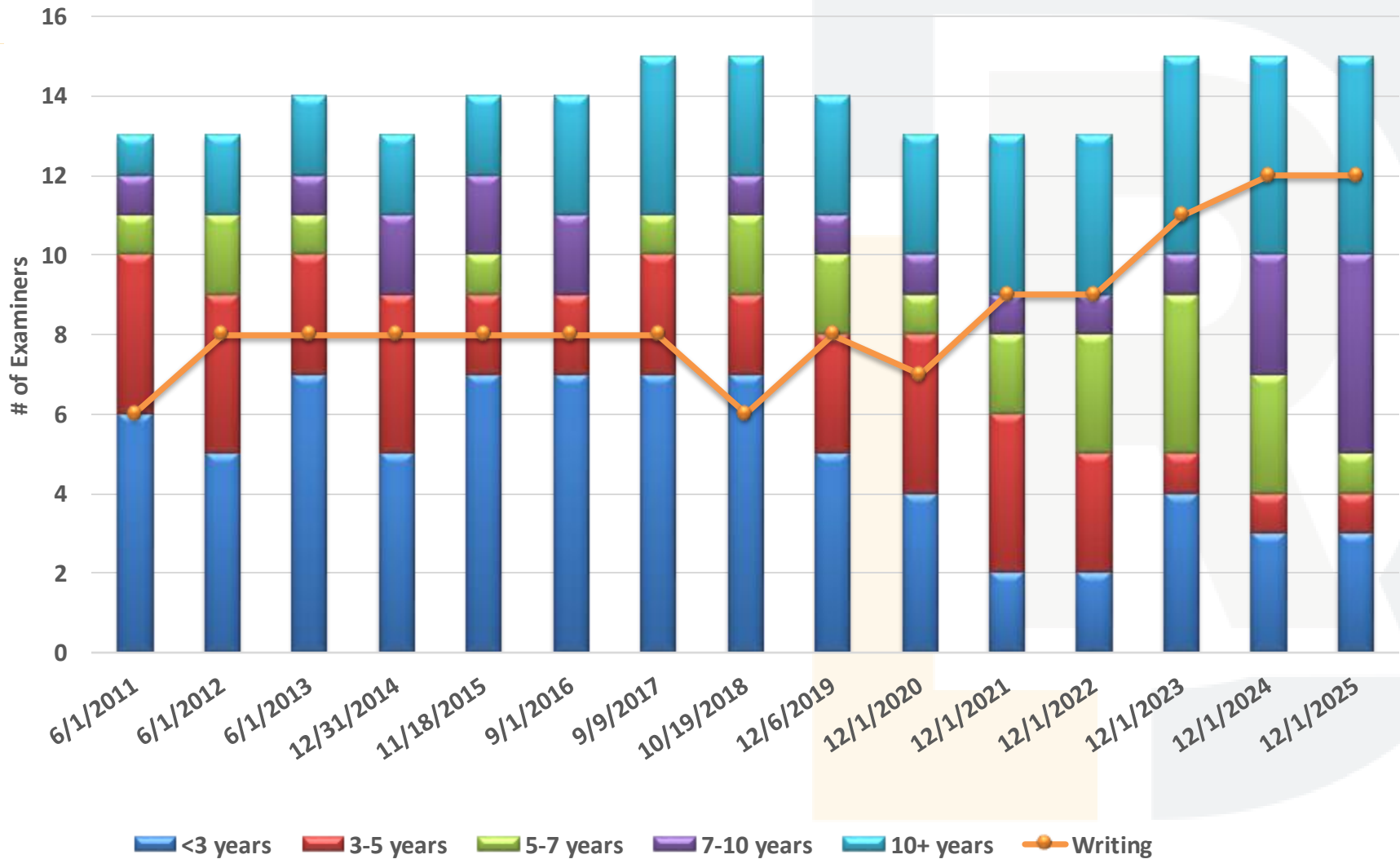




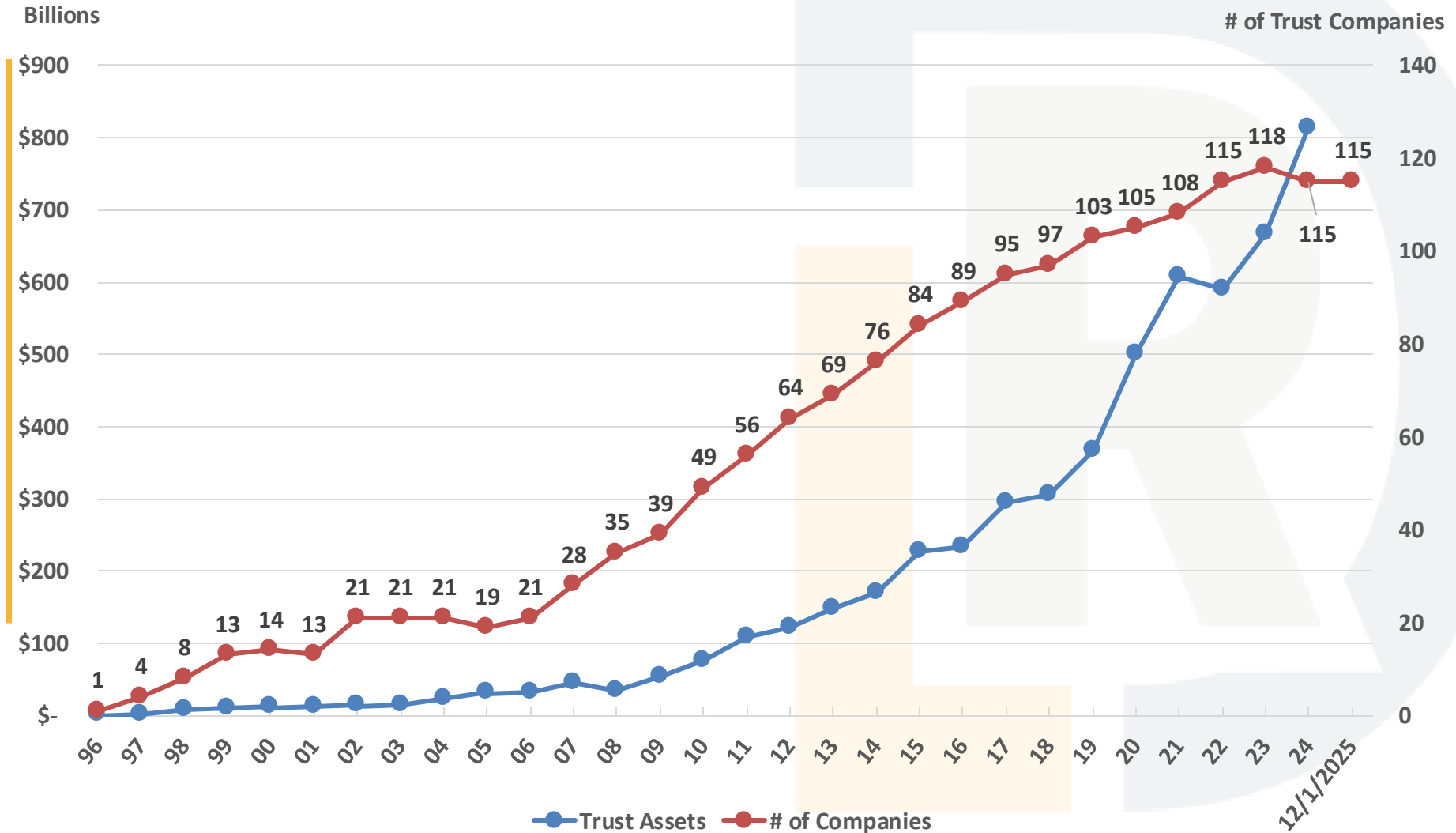
# Bank Examination Hours



# Bank Examination Staff

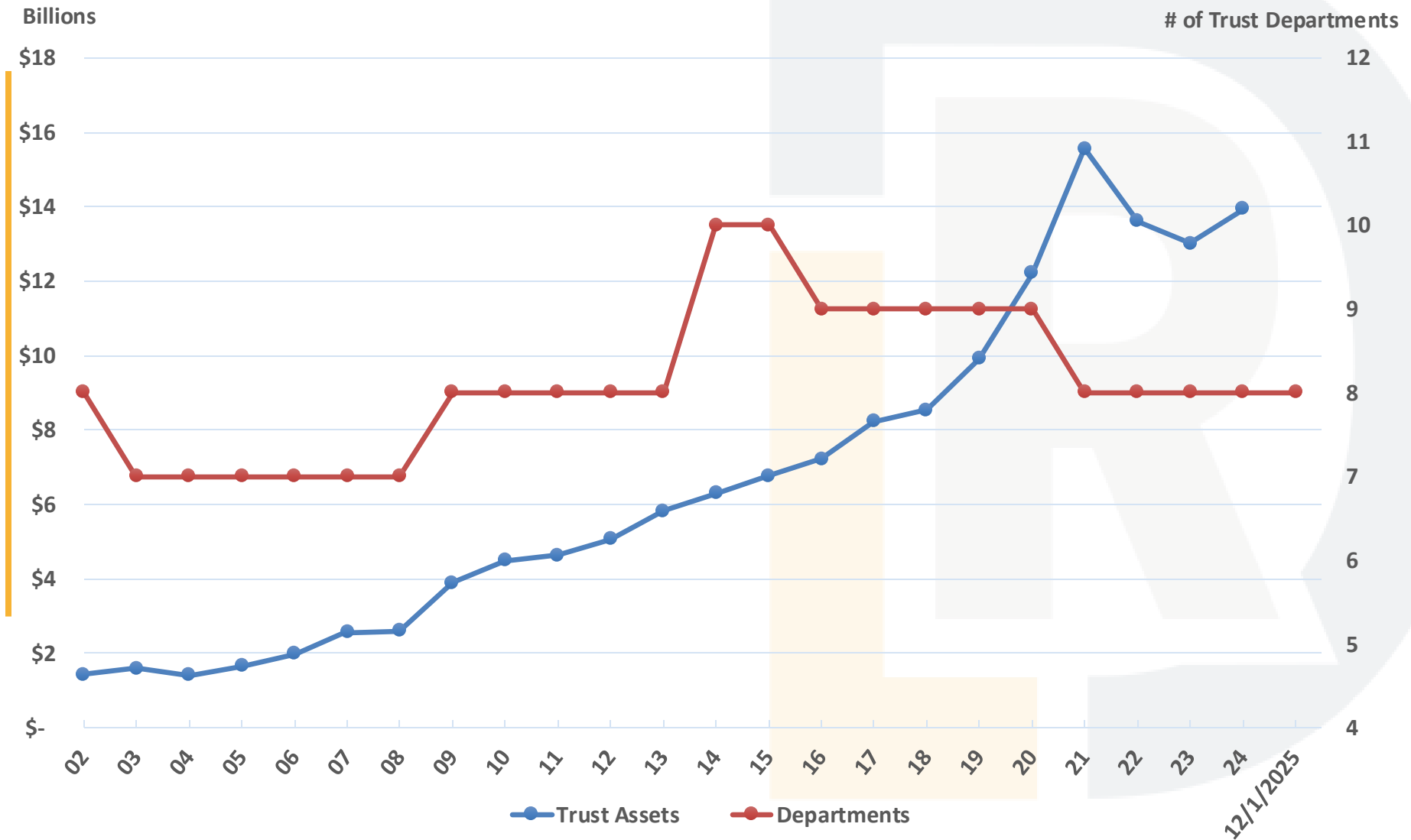


# Trust Company Profile



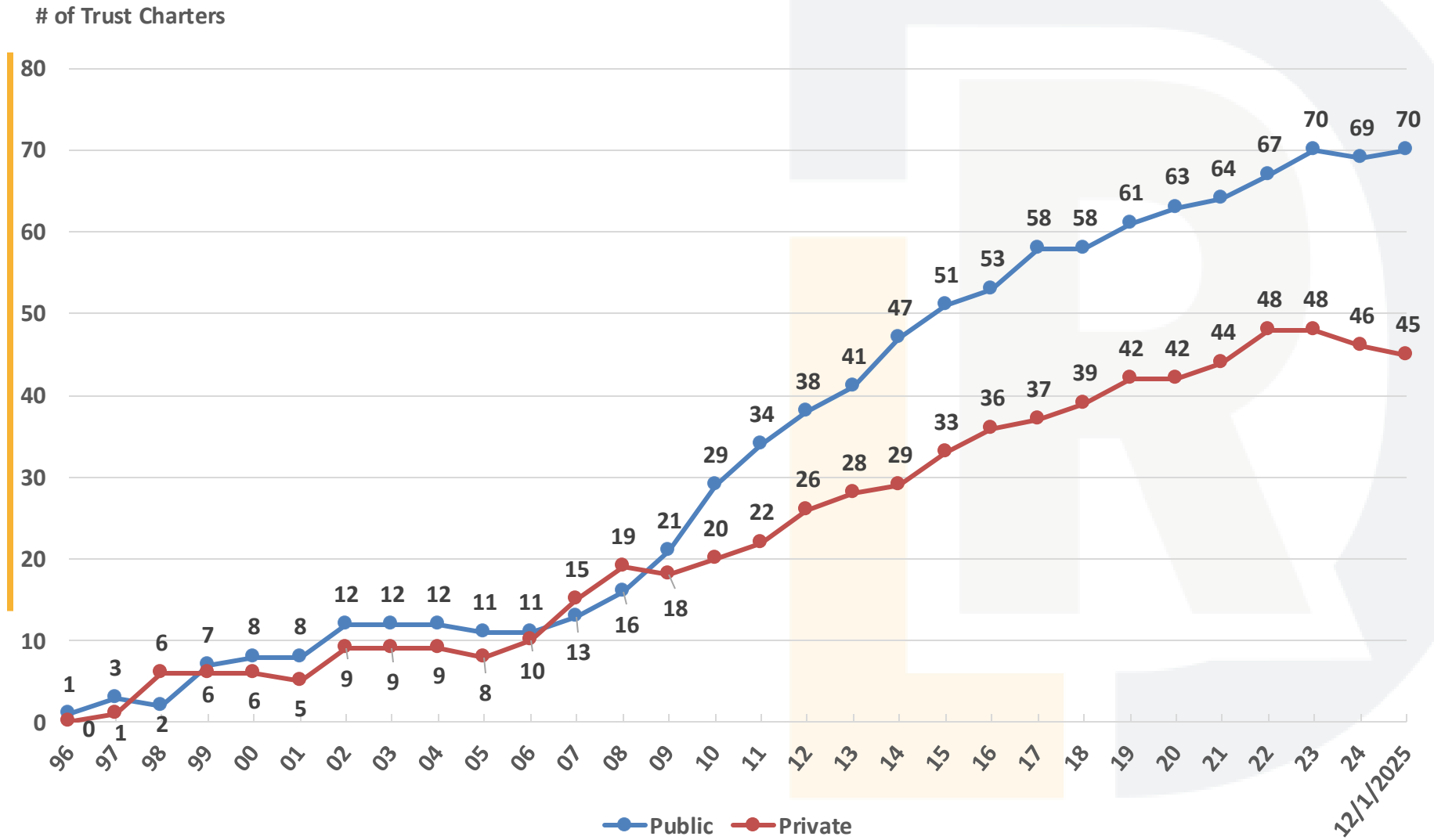
Asset data is only aggregated as of year-end.

# Trust Department Profile



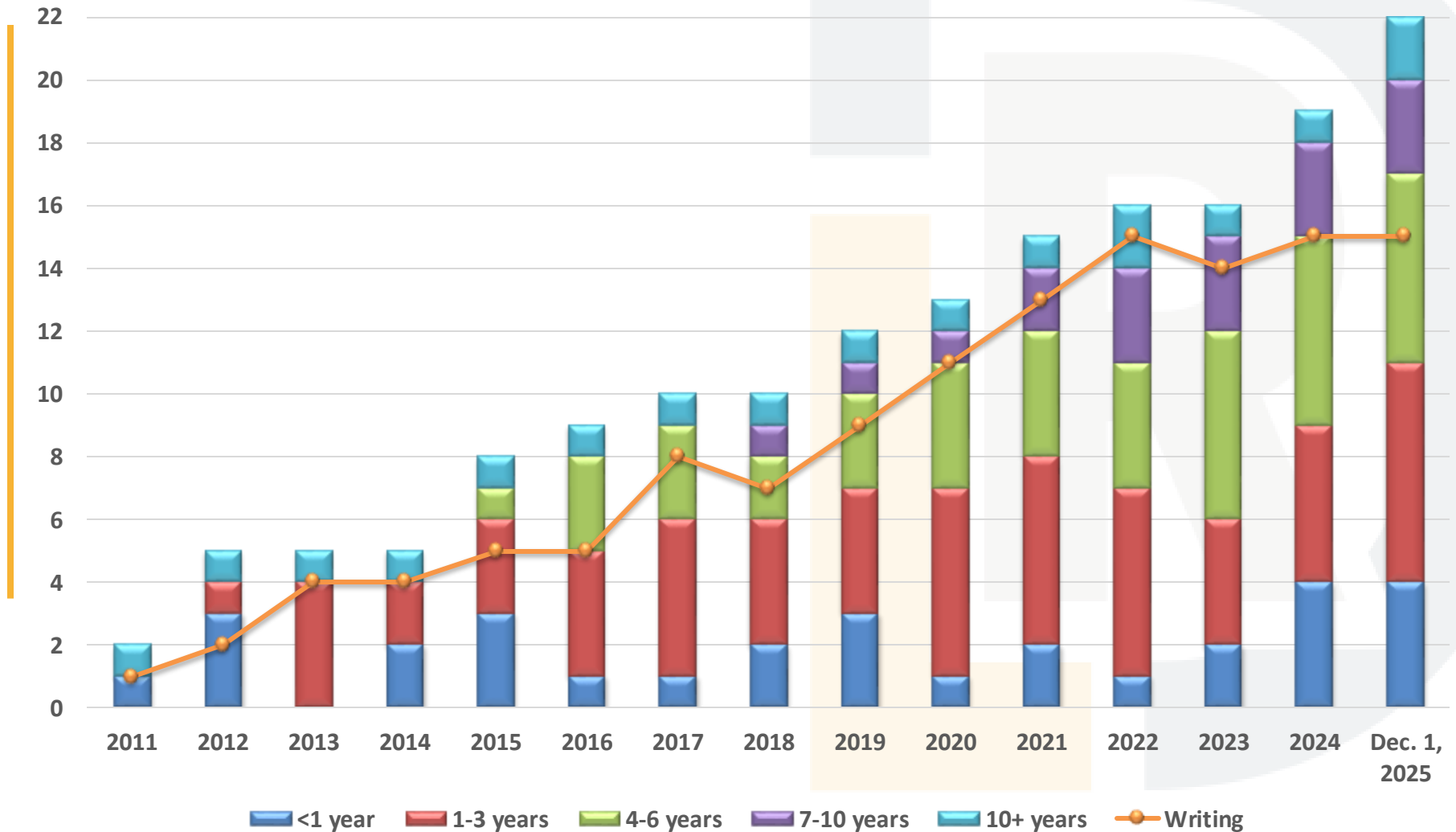
Asset data is only aggregated as of year-end.

# Public vs. Private Trust Companies

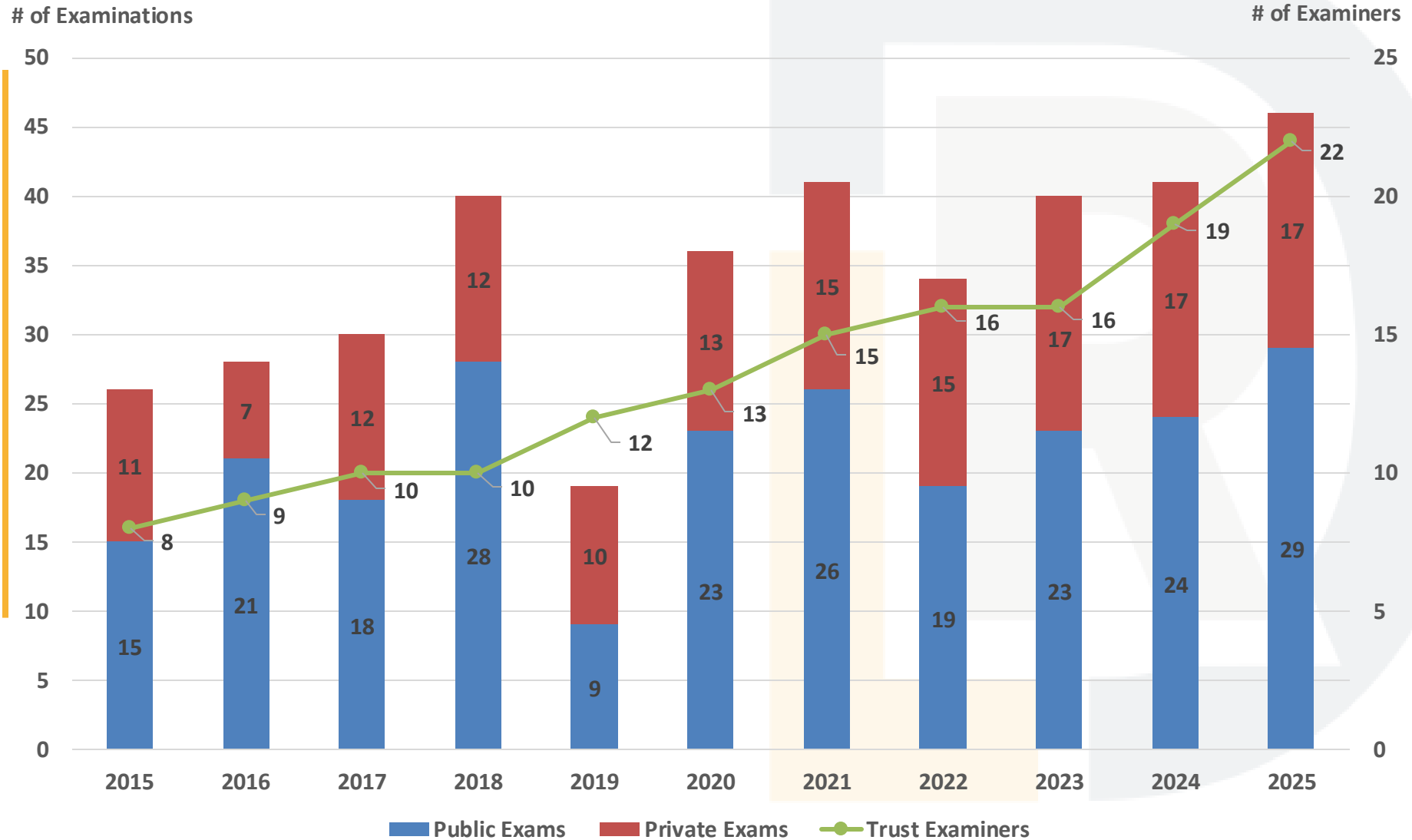


# Trust Examination Staff

# of Examiners



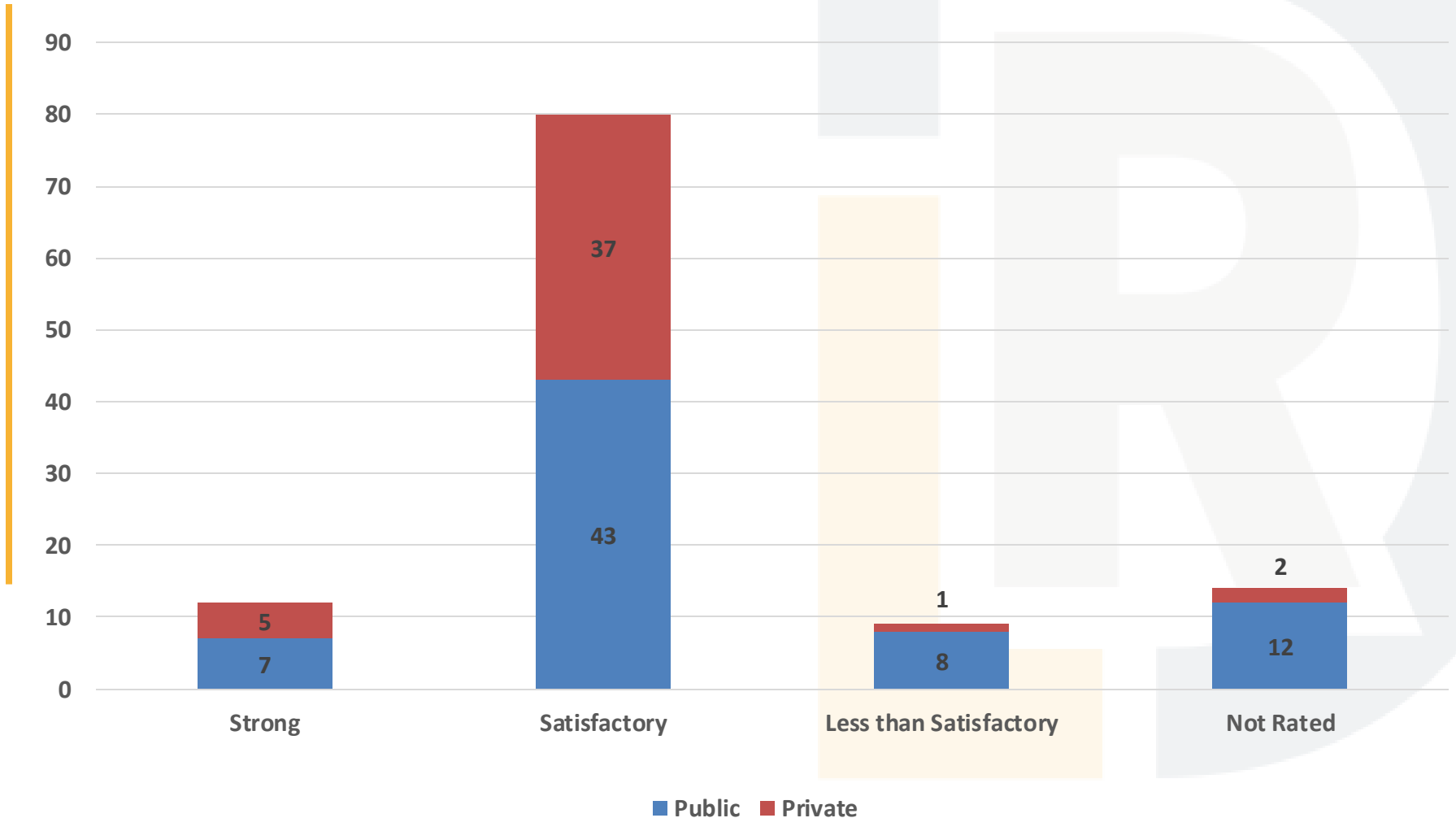
# Trust Company Examination Statistics



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

# Trust Company Composite Ratings

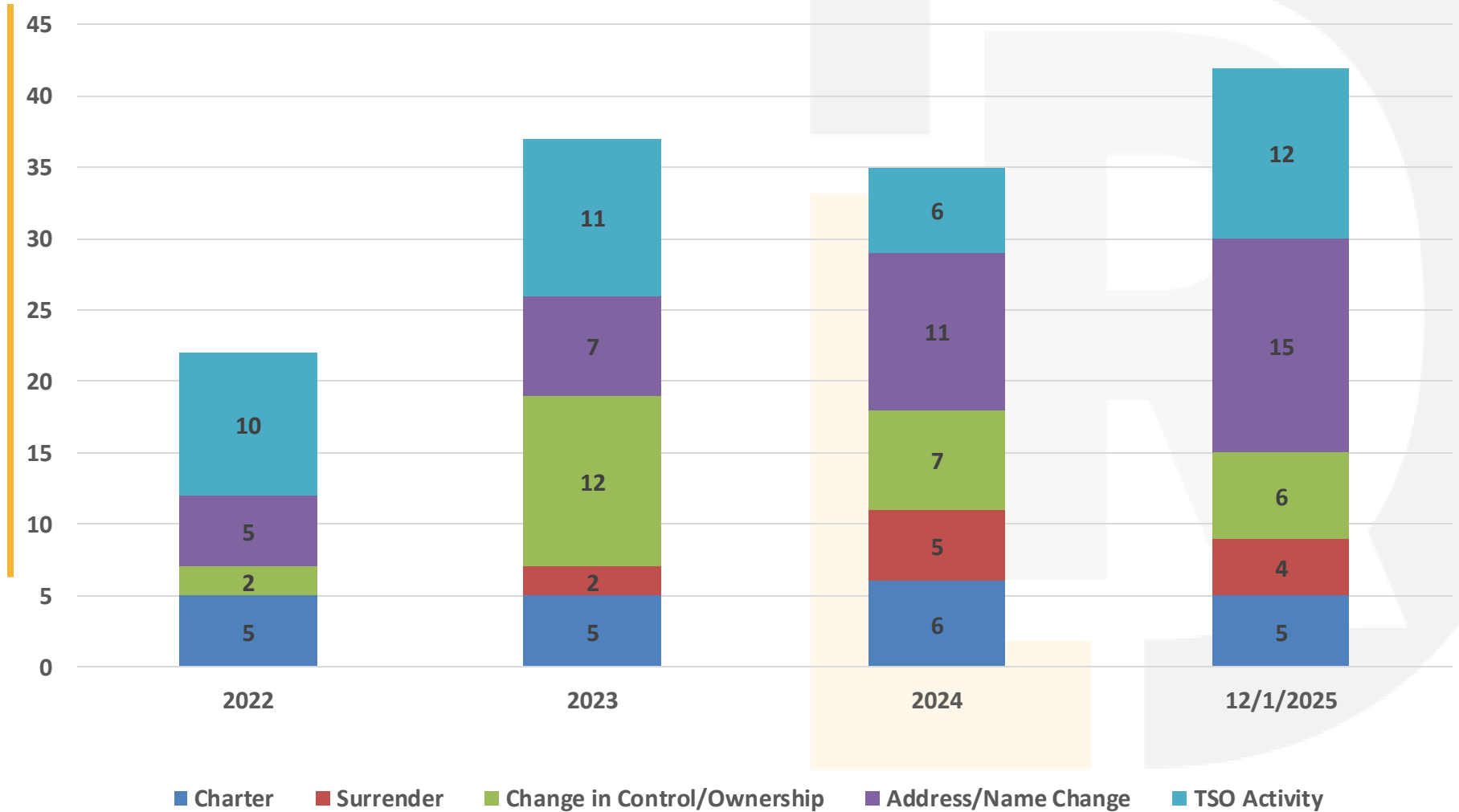
# of Trust Companies



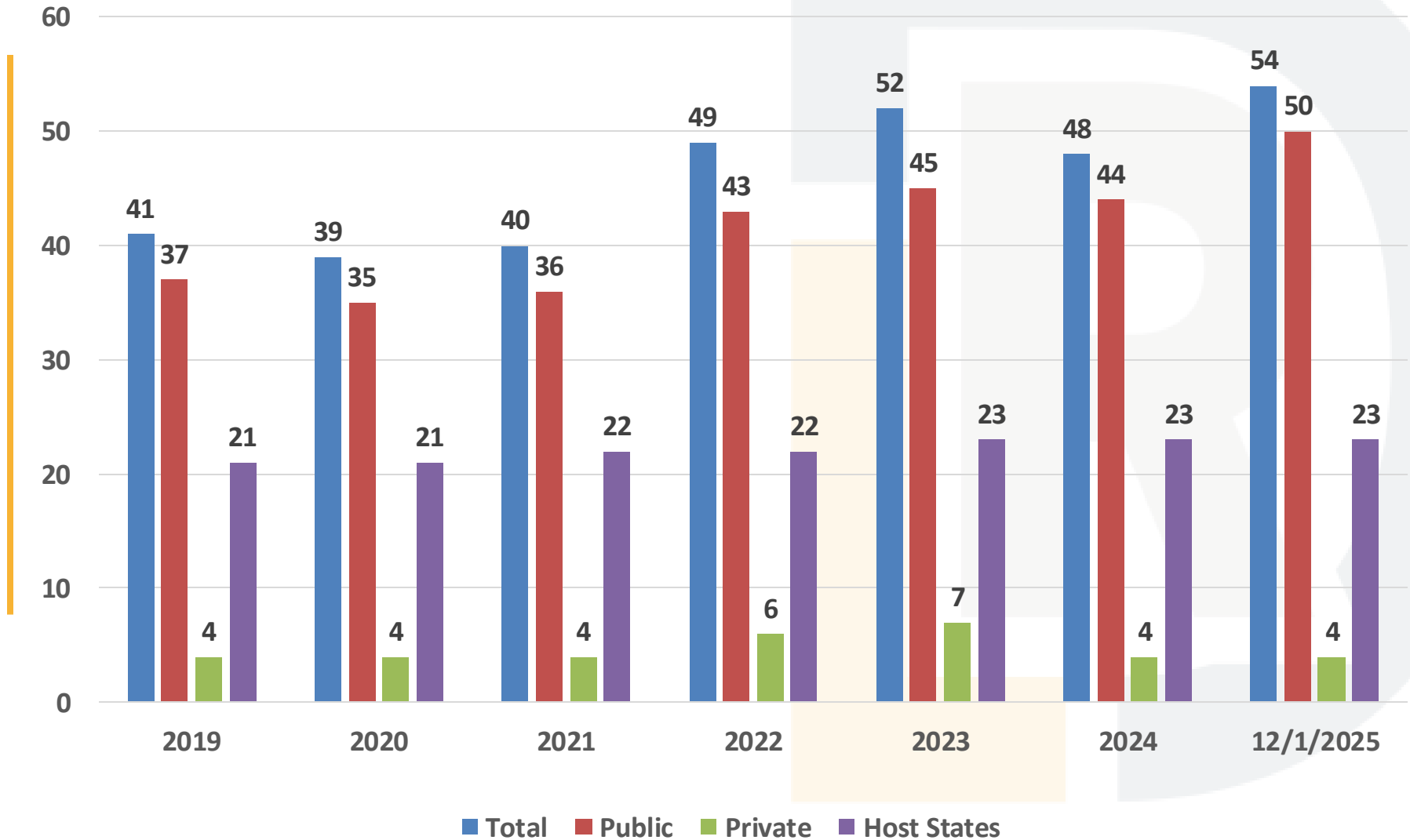


# Trust Application Activity

# of Applications



# Trust Service Offices



# of TSO

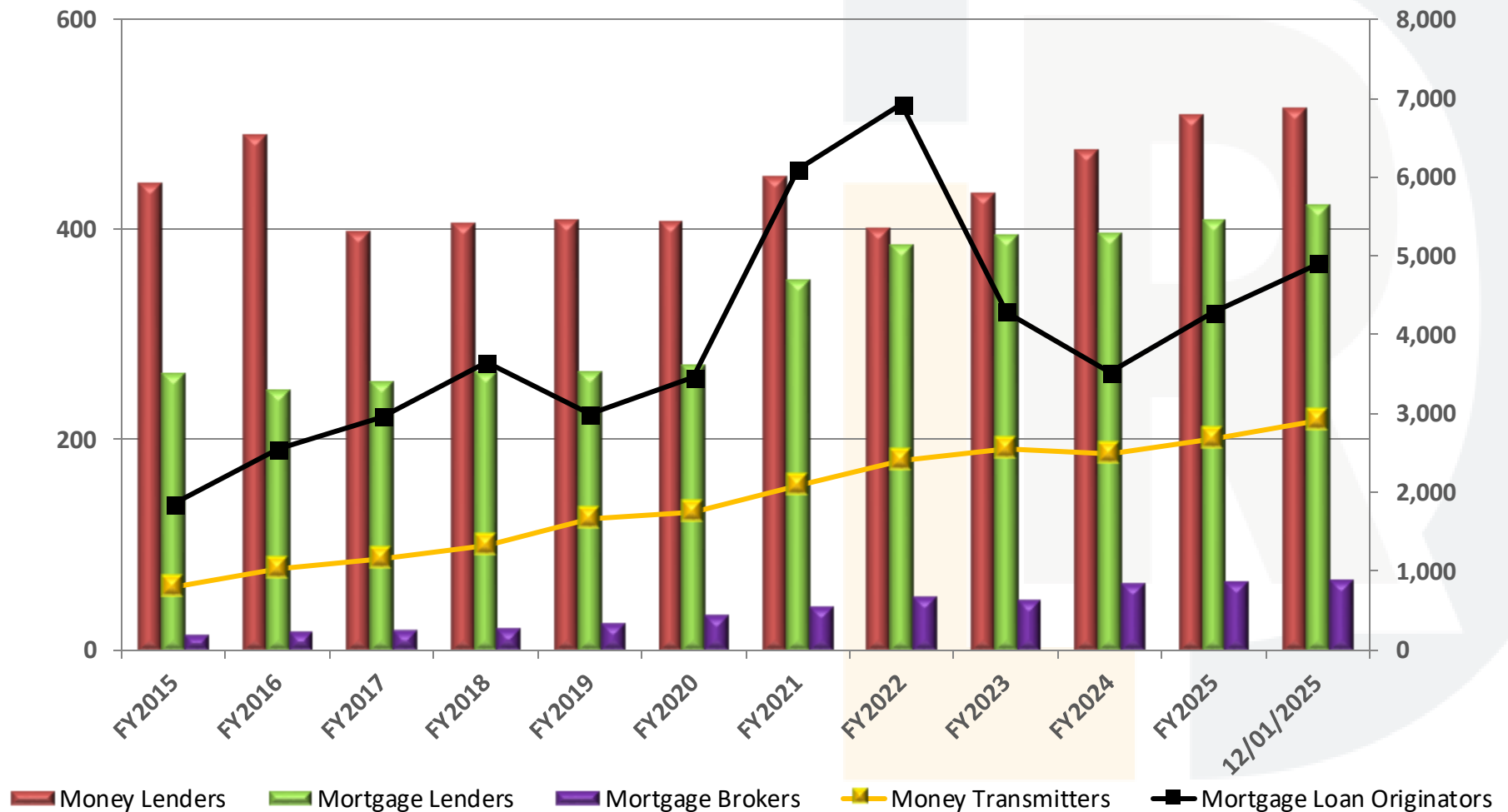
7

0

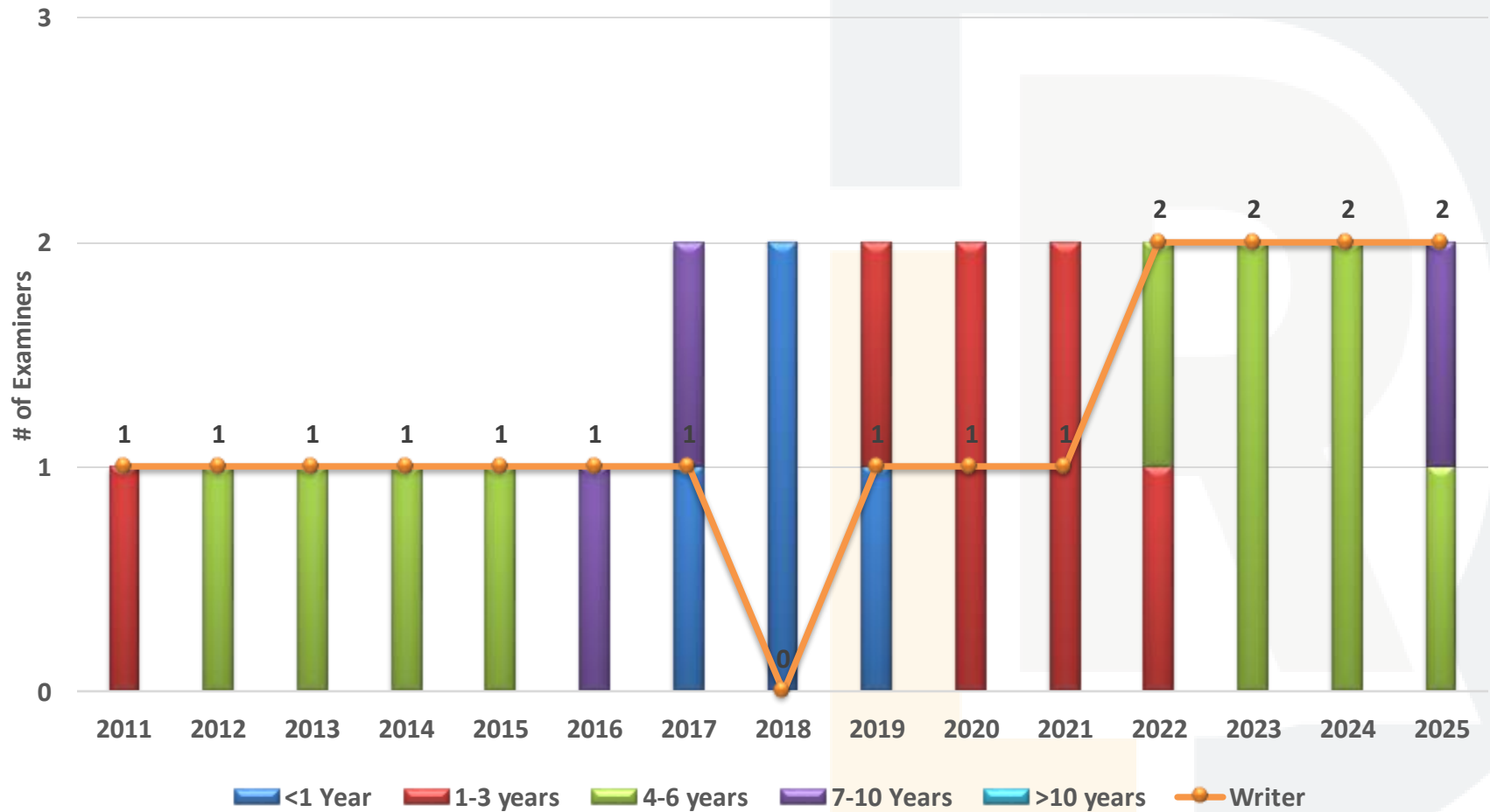


# SD Licensee Profile

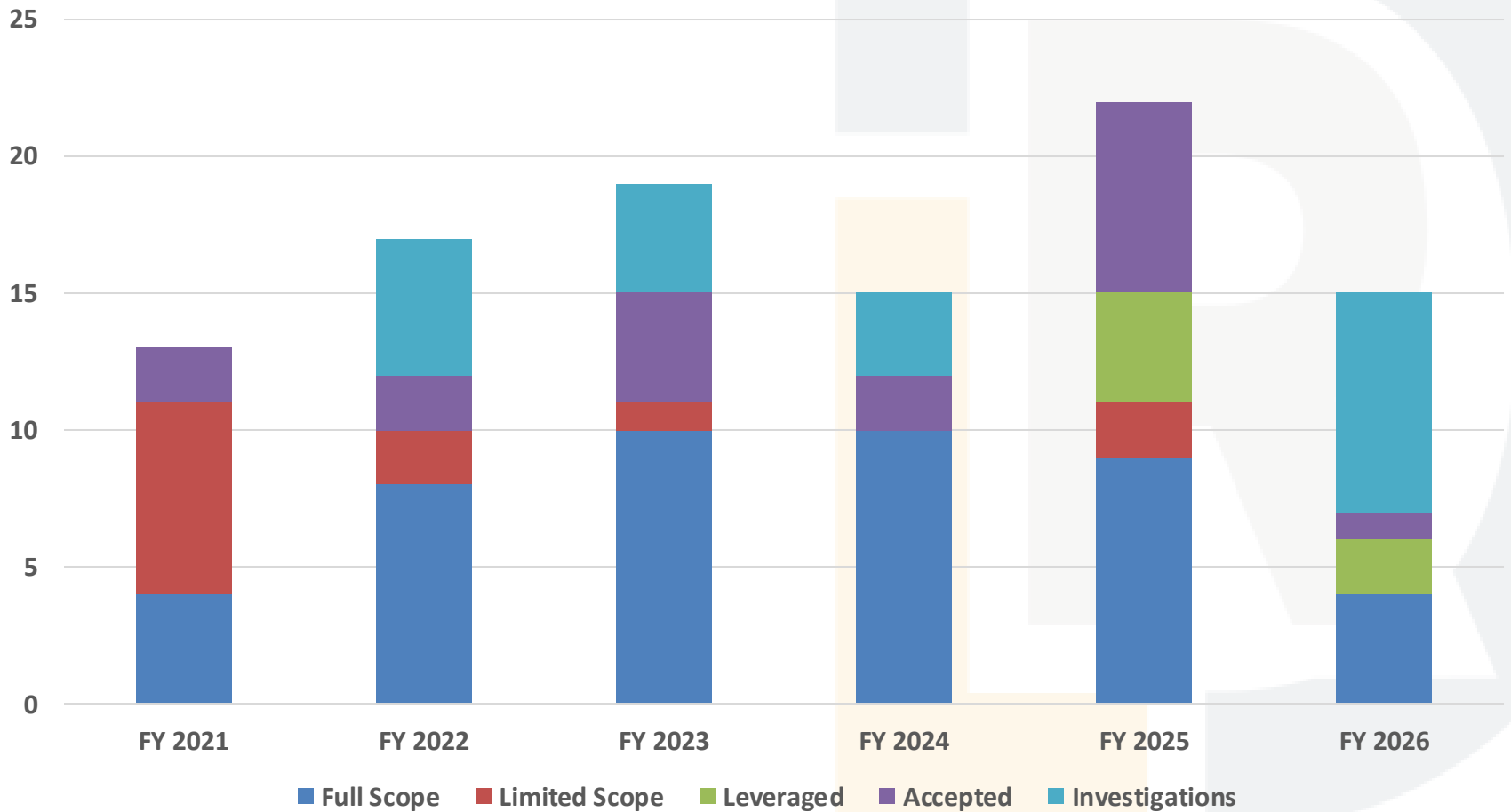
Total # Regulated Licensees – 6,881



# License Examination Staff

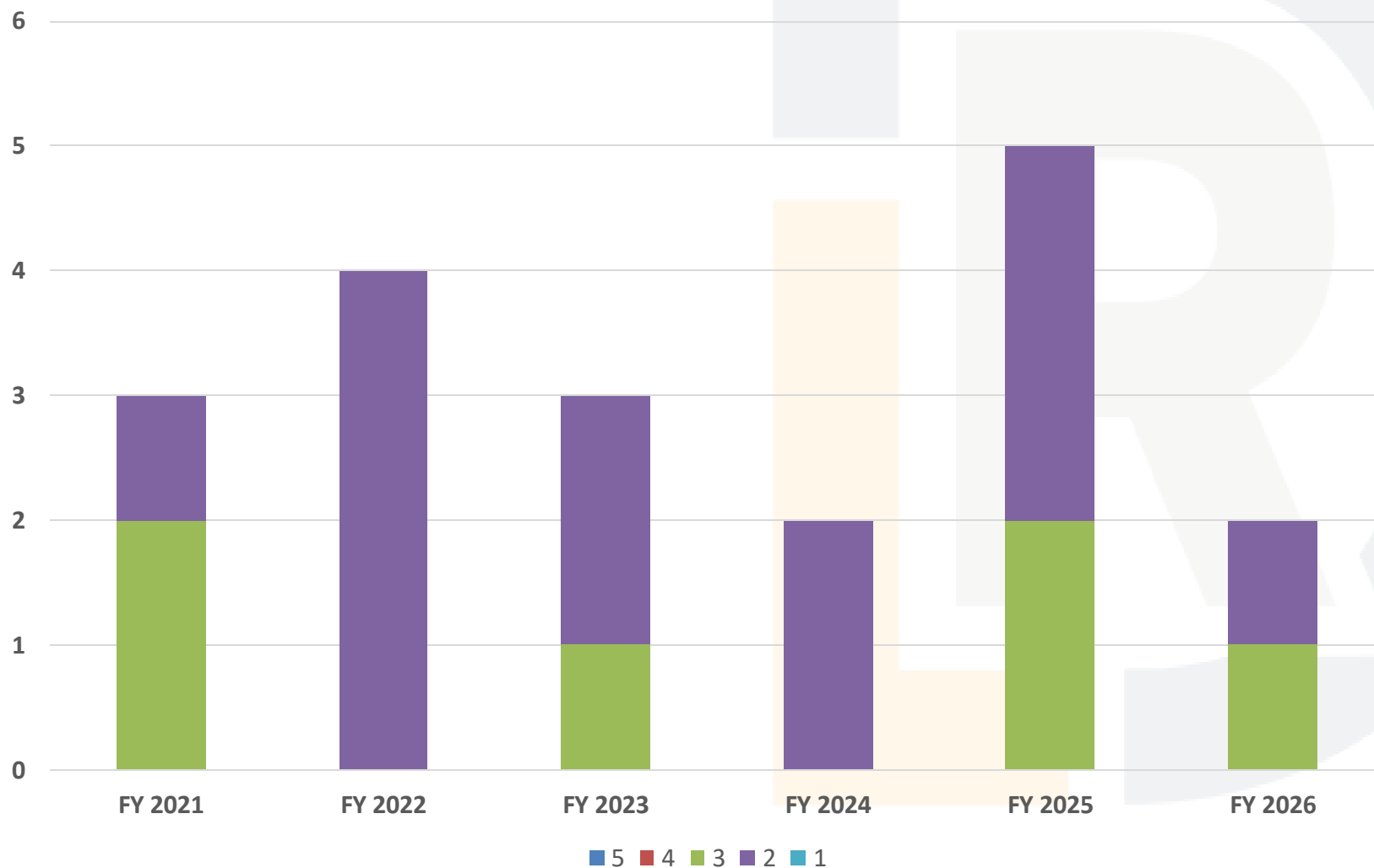


# Licensing Examinations



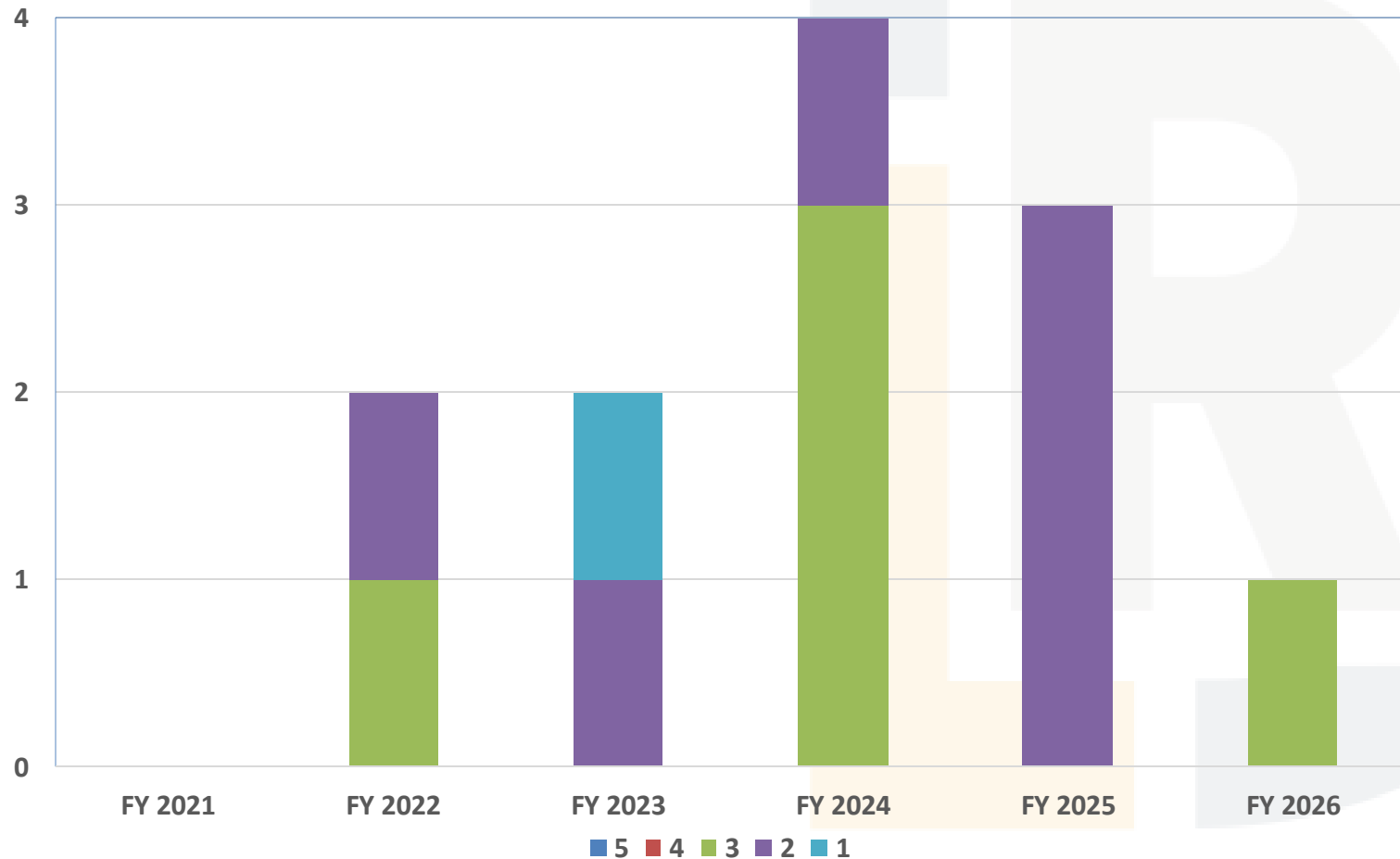
# Composite Ratings assigned by year

## Mortgage Exam Ratings



# Composite Ratings assigned by year

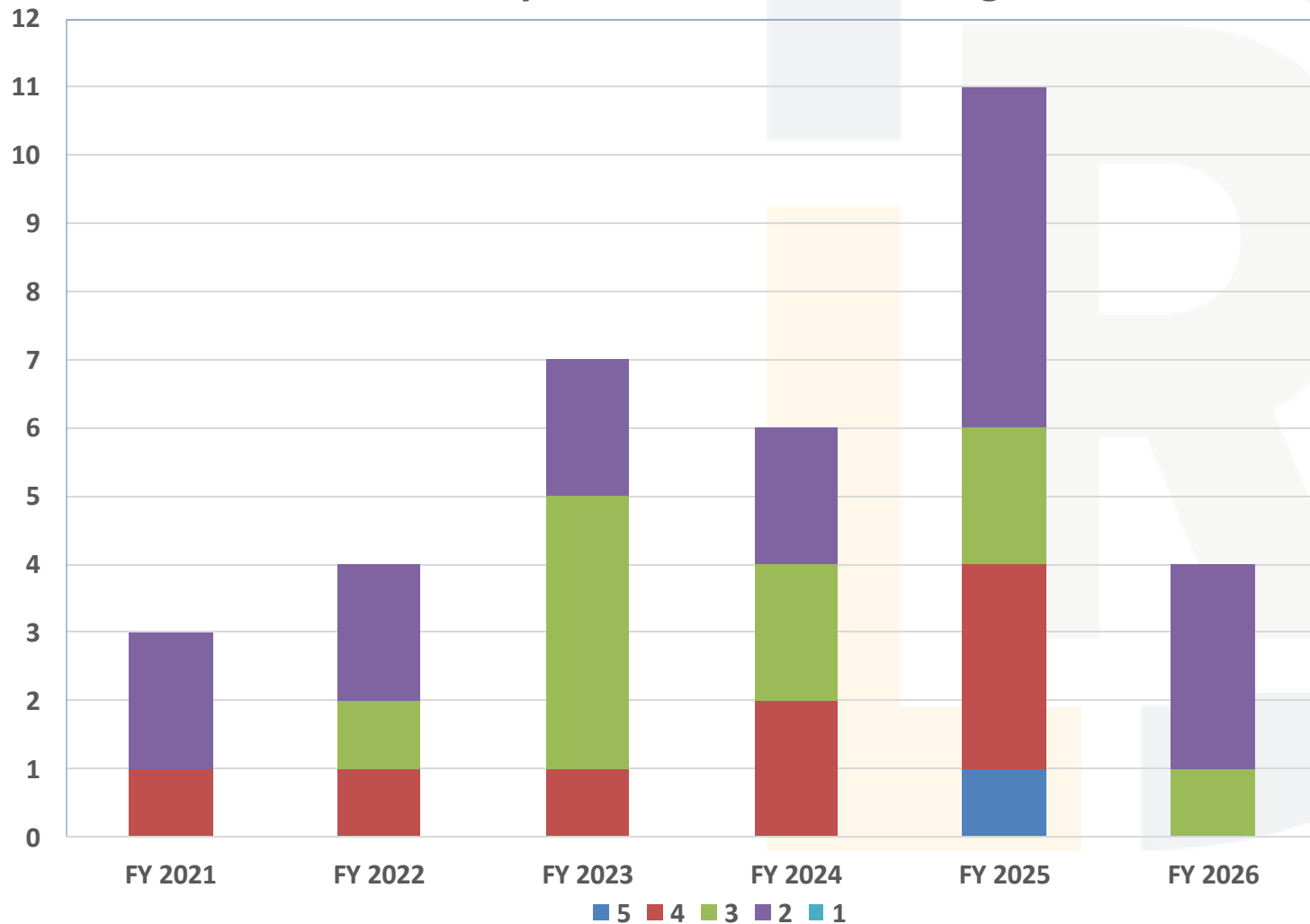
## Money Lender Exam Ratings





# 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?

