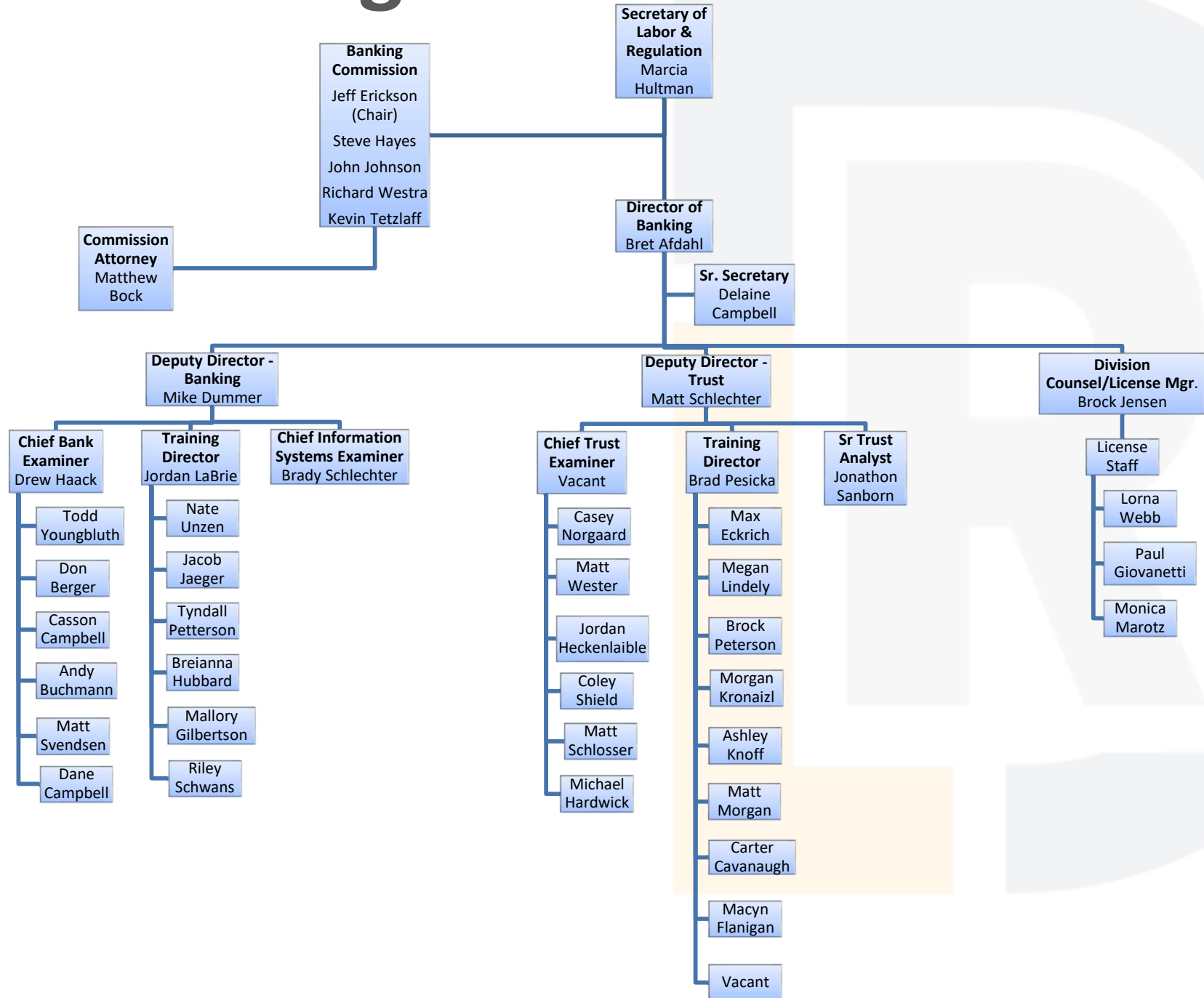




SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF BANKING INDUSTRY OVERVIEW

Division Organizational Chart



General Information

- State Chartered Banks: 39
- Total Assets: \$24,698,630,000
 - Largest Bank: First Bank & Trust, Brookings (\$4,701,349,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$23,308,000)
 - Average Asset Size: \$633,298,000
 - Median Asset Size: \$187,770,000

Institution Overview



Analytics and Research

South Dakota

At a Glance

State Chartered Bank Overview

	2023Q4	2022Q4	2021Q4	2020Q4	2019Q4
Total Assets (millions)	24,699	22,800	35,073	32,490	29,276
Institutions (#)	39	41	42	42	44
Count of New Institutions (<3 Years)	0	0	0	0	0
Institution (# - YoY Change)	(2)	(1)	0	(2)	(1)
Institution is Subchapter S	24	25	26	26	27

2023Q4 Breakdown by Asset Categories

	Institutions (#)	Total Assets (millions)
Up to \$50 Million	5	170
\$50 Million to \$100 Million	8	520
\$100 Million to \$300 Million	13	2,565
\$300 Million to \$1 Billion	5	2,715
\$1 Billion to \$2 Billion	5	6,875
\$2 Billion to \$10 Billion	3	11,855
Total	39	24,699

State's National Rank

29

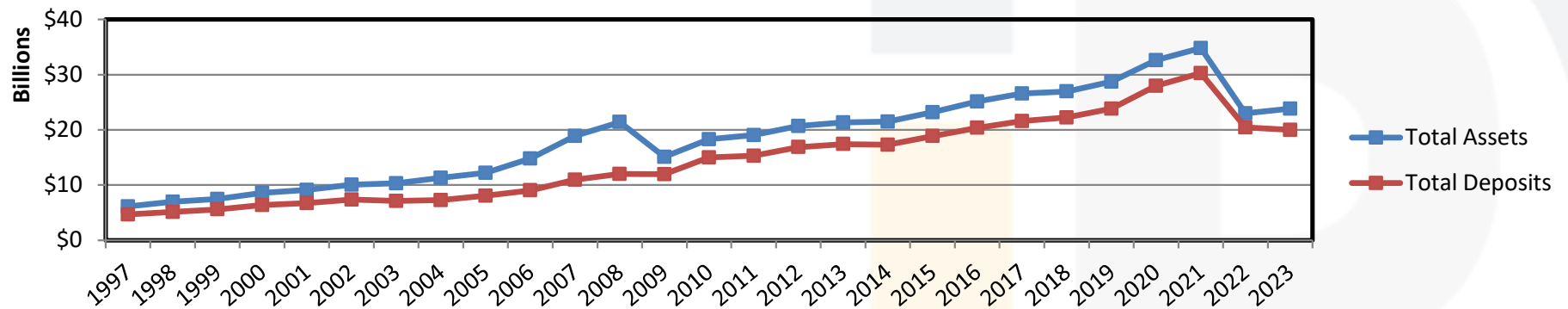
By # of Institutions

44

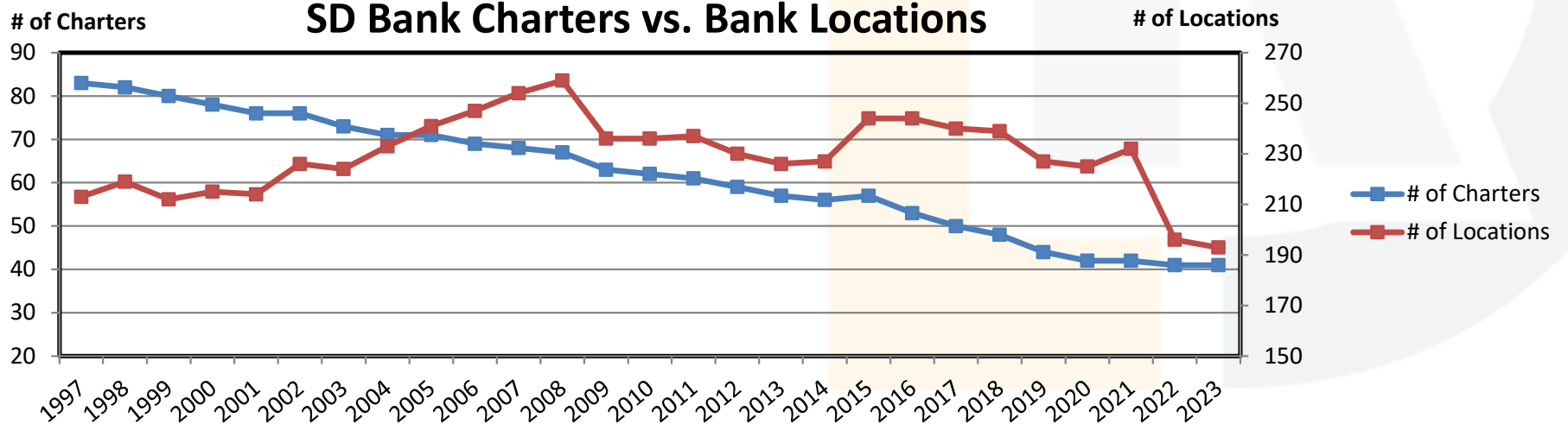
By Total Assets

SD Banking Profile

Total Assets vs. Total Deposits



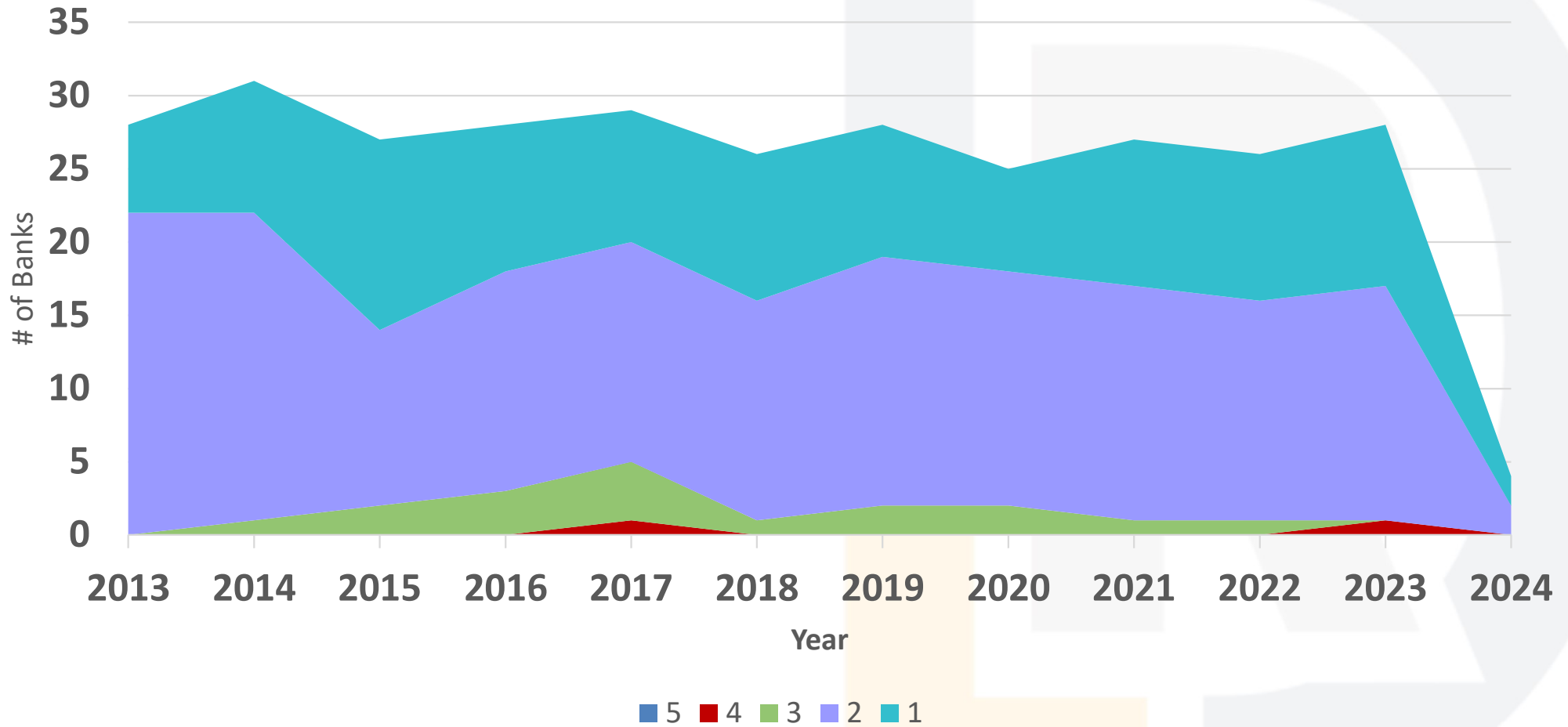
SD Bank Charters vs. Bank Locations



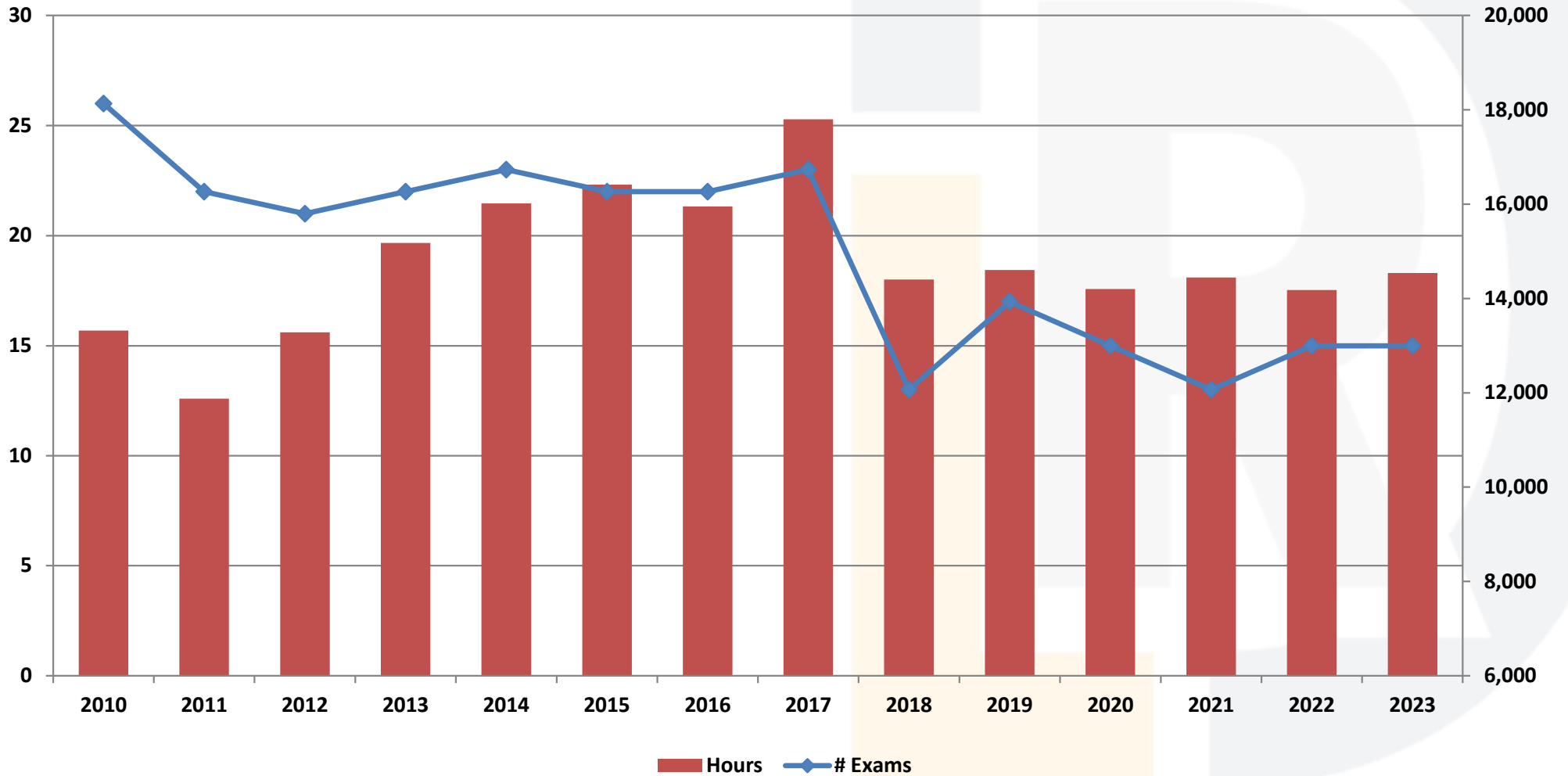
2024 Bank Applications

- BankStar Financial – relocate Volga, SD branch
- Plains Commerce Bank – relocate Mitchell, SD branch

Composite Ratings assigned by year

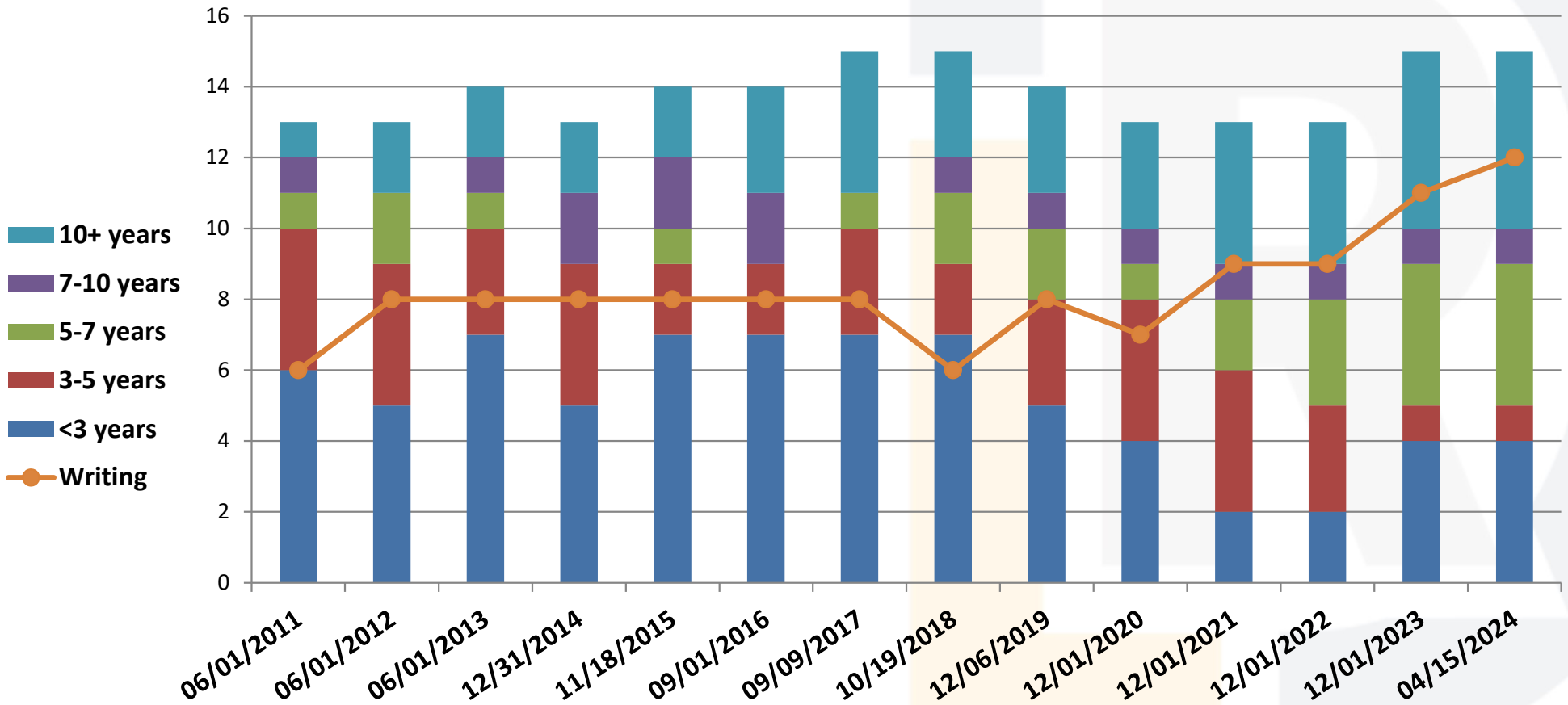


Bank Examination Hours

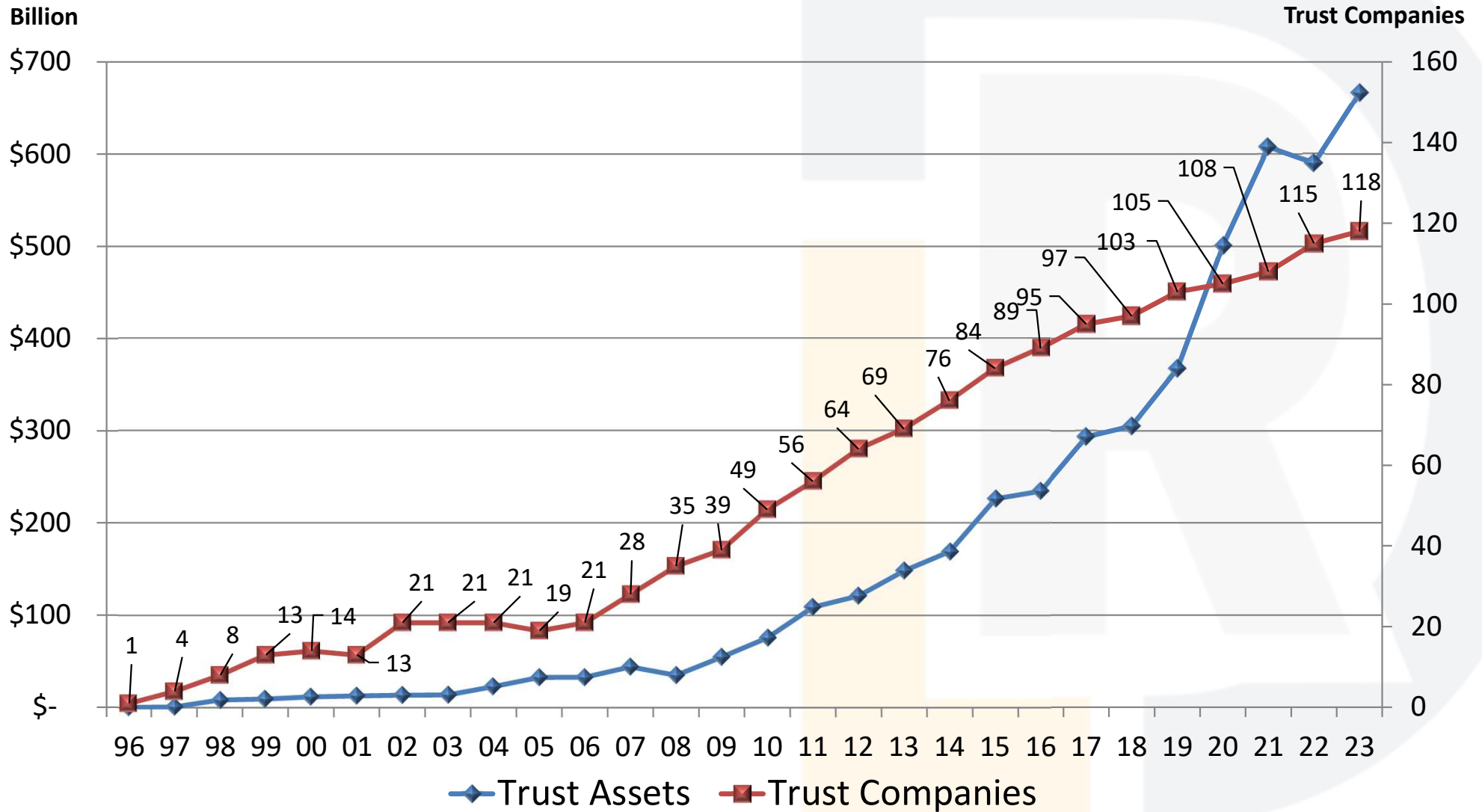


Bank Examination Staff

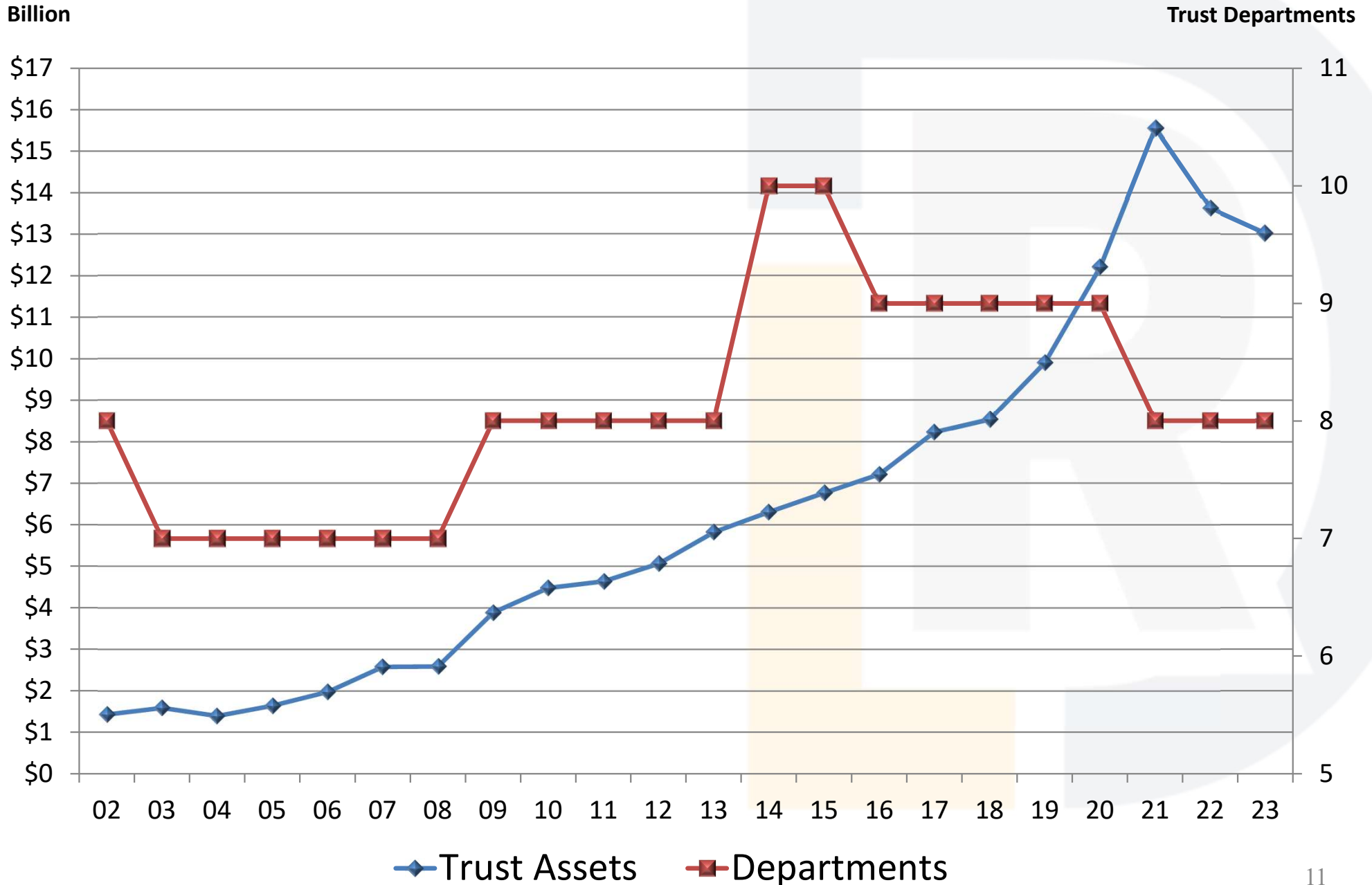
Banking Staff Tenure



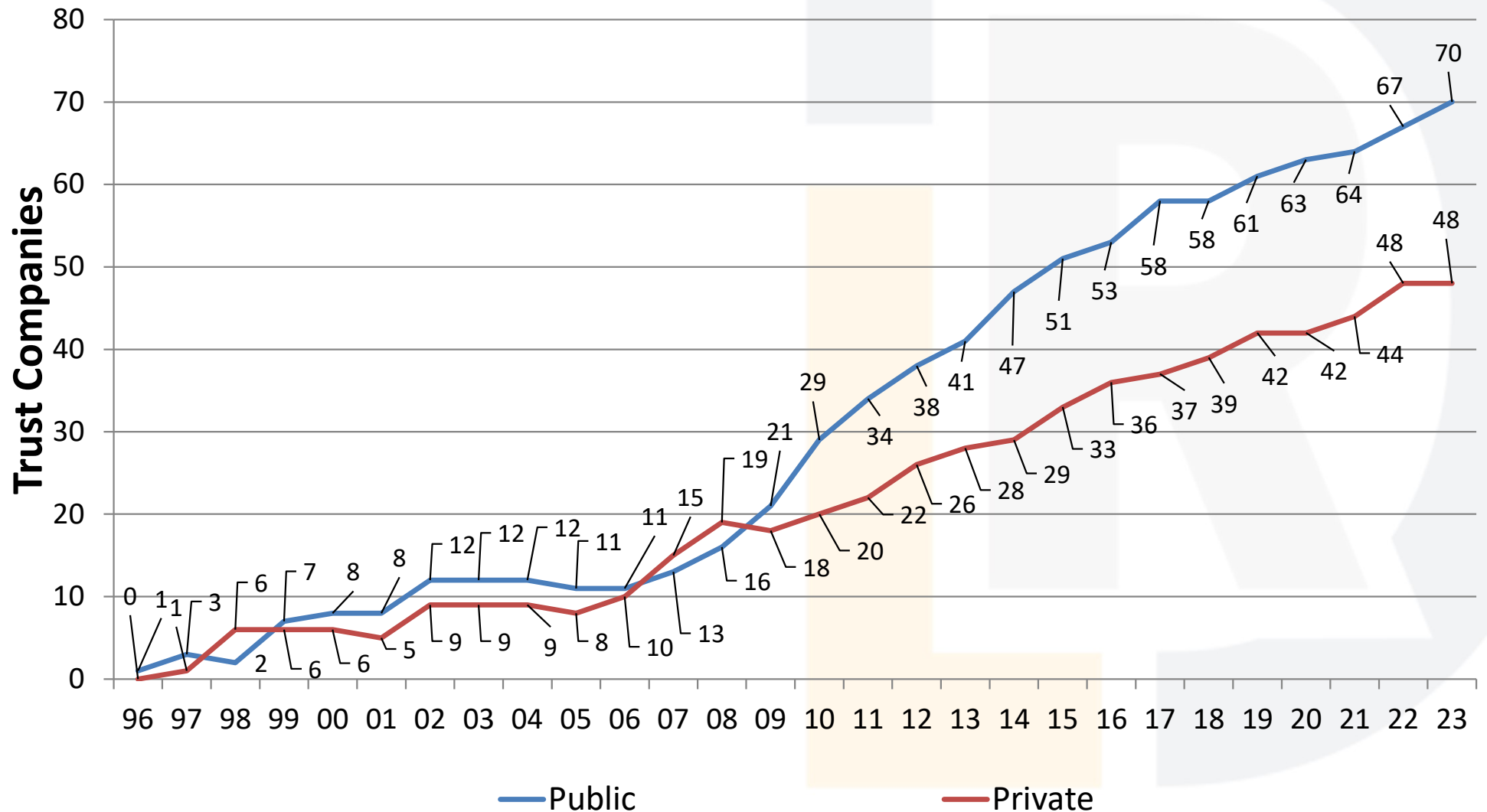
Trust Company Profile



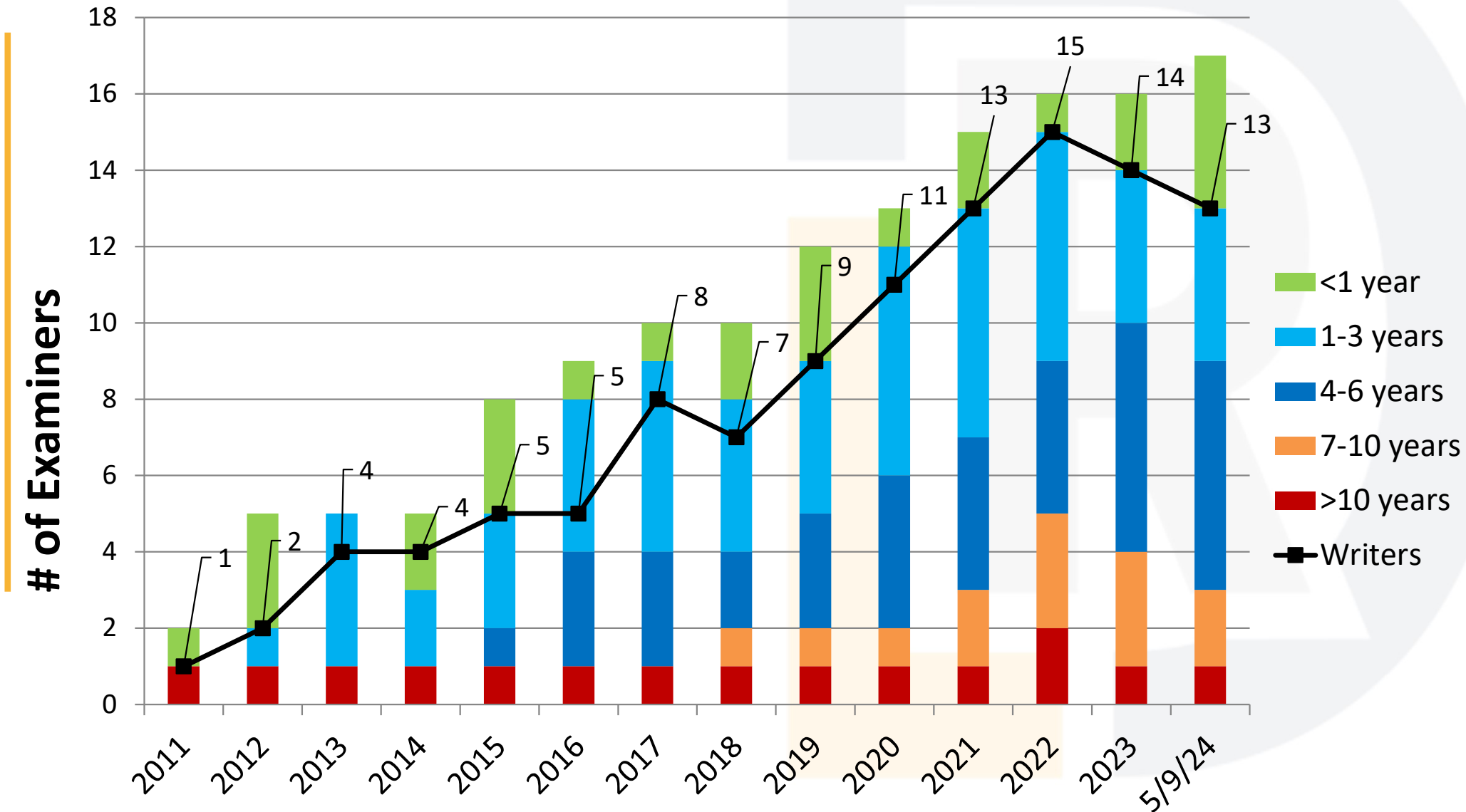
Trust Department Profile



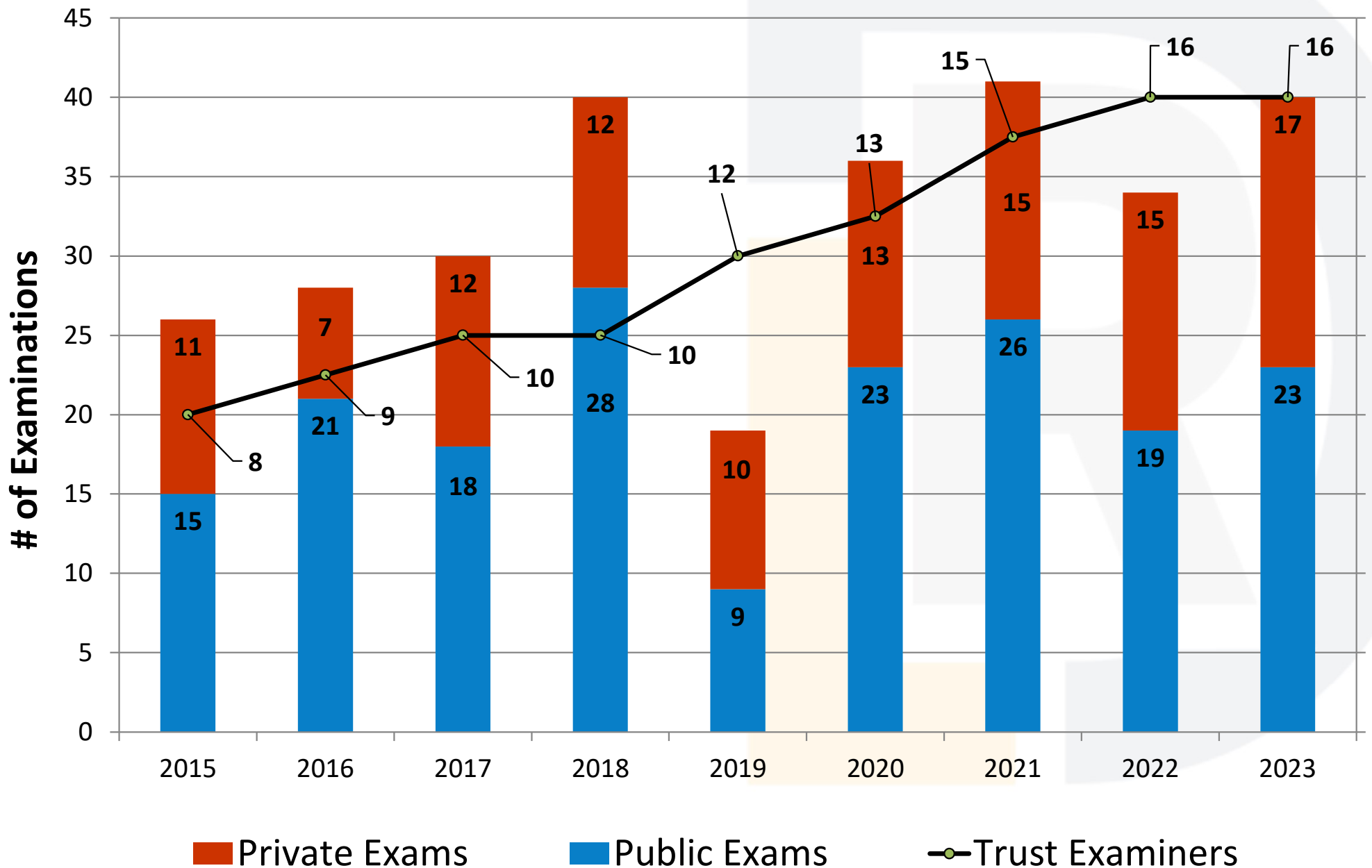
Public vs. Private Trust Companies



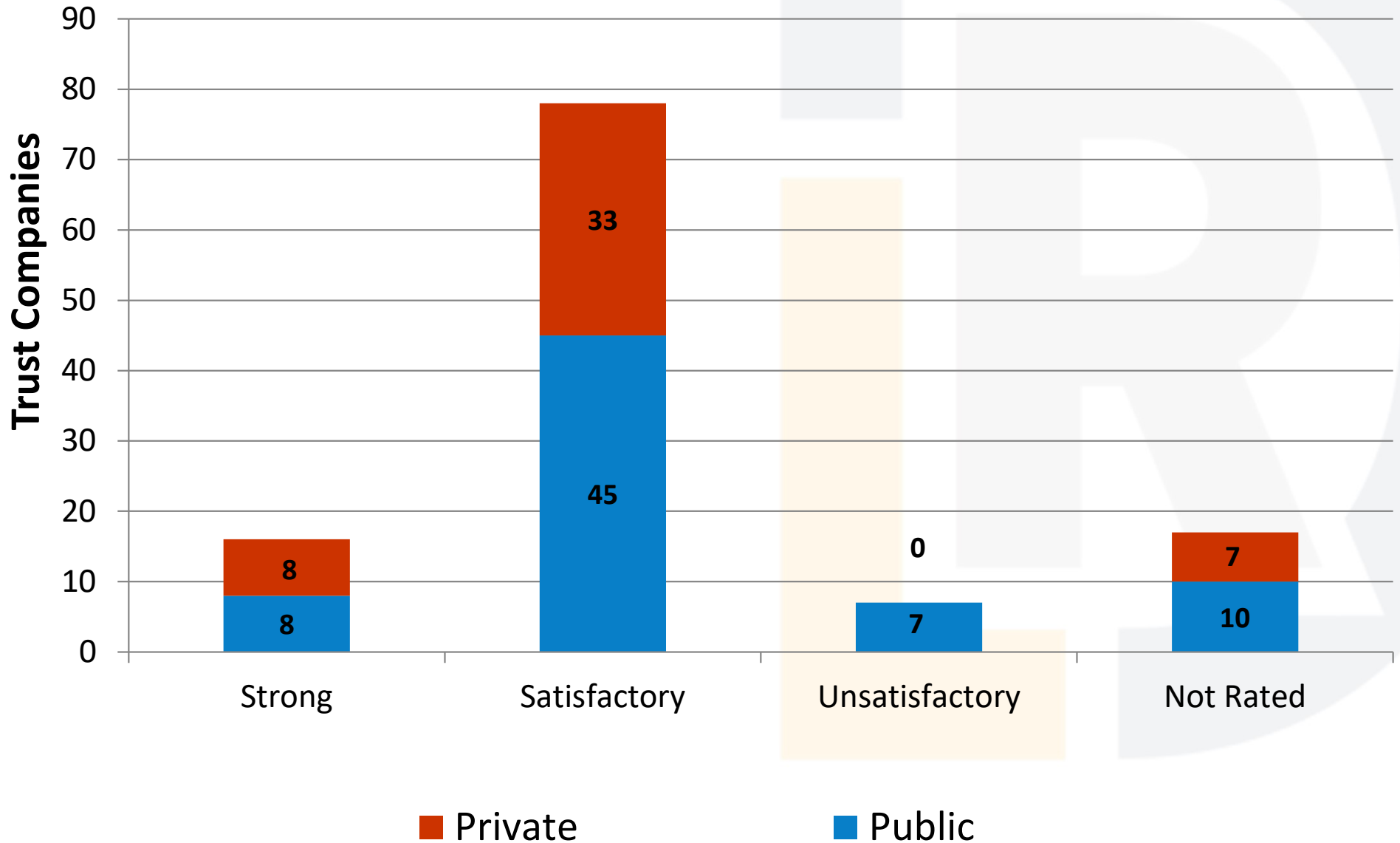
Trust Examination Staff



Trust Examination Statistics

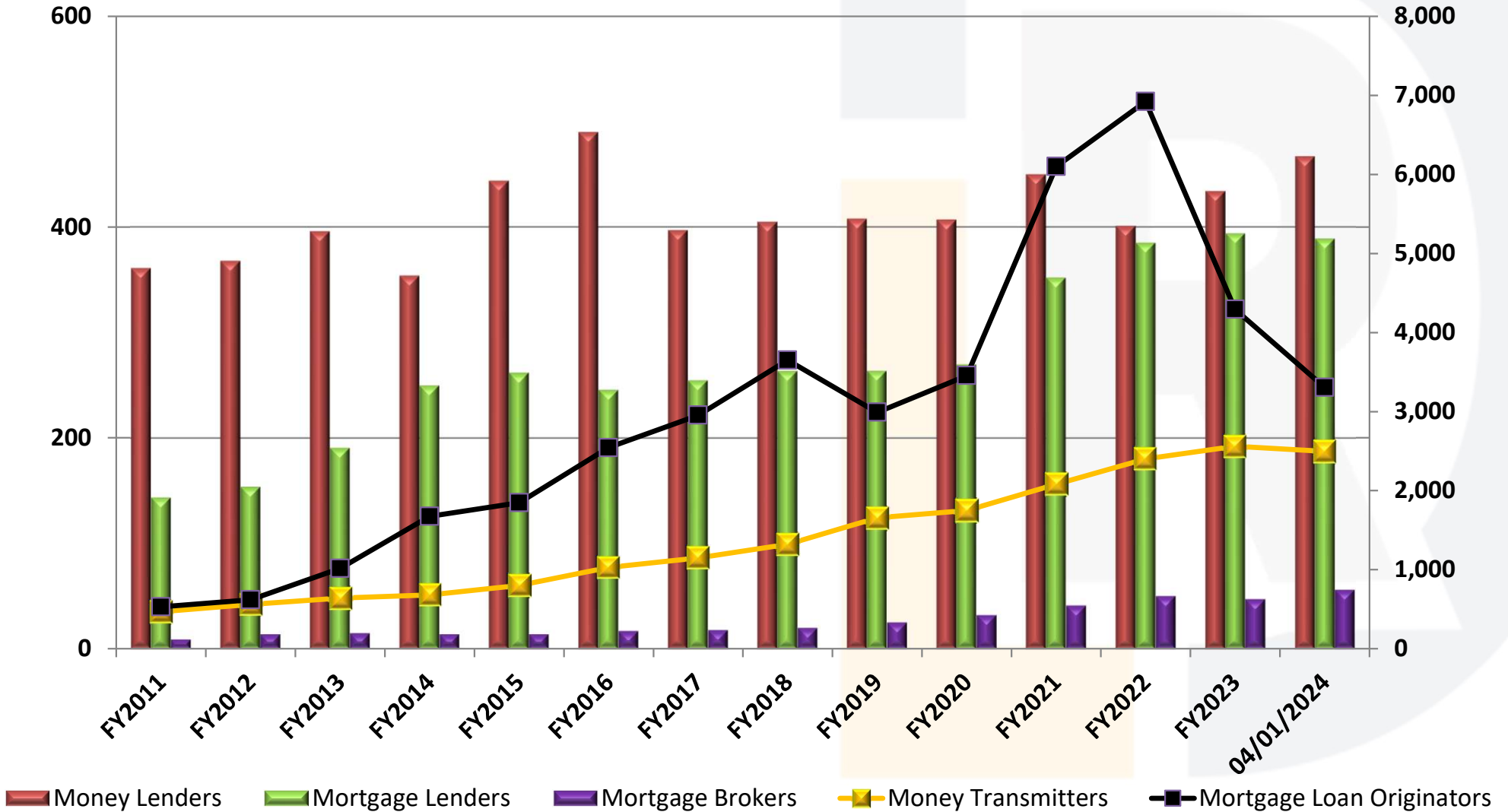


Trust Company Composite Ratings



SD Licensee Profile

Total # Regulated Licensees – 5,088



MLO's on right axis

Division Locations

South Dakota Division of Banking

1714 Lincoln Avenue, Suite 2

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?

