General Information

- State Chartered Banks: 52
- Total Assets: $25,293,667,000
  - Largest Bank: Great Western Bank, Sioux Falls ($11,444,824,000)
  - Smallest Bank: Farmers State Bank, Hosmer ($20,044,000)
2016 BANK TRANSACTIONS

- American State Bank, Oldham merged with First National Bank, Davenport, IA
- Great Western Bank merged with Home Federal Bank
- Great Western Bank opened branch in Scottsdale, AZ
- Great Western Bank opened LPO in Bettendorf, IA
- First State Bank of Roscoe opened branch in Eureka
- BankWest, Inc. merged with First State Bank, Armour
- American Bank & Trust opened branch in Sioux Falls
- Reliabank opened branch in Sioux Falls
Number of Banks per Category

- Under $50M: 13
- $50M-$99M: 6
- $100M-$299M: 12
- $300M-$499M: 2
- $500M-$999M: 3
- $1B-4.99B: 1
- Over $5B: 1

Number of Banks
*Includes all State-chartered banks – 52 charters
Composite Ratings - Banks
Capital

*Includes all State-chartered banks – 52 charters
*Includes all State-chartered banks – 52 charters
*Includes all State-chartered banks – 52 charters
Loan Volume and Funding

*Includes all State-chartered banks – 52 charters*
Bank Examination Hours

**2015 includes projections for remaining examinations.
Bank Examination Staff

Banking Staff Tenure

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

Writing
Trust Company Profile

![Graph showing the growth of Trust Assets and Trust Companies from 1996 to 2015. The graph indicates a significant increase in both categories over the years, with Trust Assets growing more rapidly than Trust Companies.]
Trust Department Profile

![Graph showing Trust Assets and Trust Departments over time. The graph indicates an increase in Trust Assets and a steady number of Trust Departments.](image-url)
Public vs. Private Trust Companies

- **Trust Companies**
  - **2011**: 34 (Public) + 22 (Private)
  - **2012**: 38 (Public) + 26 (Private)
  - **2013**: 41 (Public) + 28 (Private)
  - **2014**: 47 (Public) + 29 (Private)
  - **2015**: 51 (Public) + 33 (Private)

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

Total Assets (000) over years:
- 2011: Private Companies = 50,000,000, Public Companies = 50,000,000
- 2012: Private Companies = 100,000,000, Public Companies = 100,000,000
- 2013: Private Companies = 150,000,000, Public Companies = 150,000,000
- 2014: Private Companies = 200,000,000, Public Companies = 200,000,000
- 2015: Private Companies = 250,000,000, Public Companies = 250,000,000

Legend:
- Private Companies
- Public Companies
Managed vs. Non-Managed Assets

Total Assets (000)

- Custodial Assets
- Directed Assets
- Discretionary Assets
Trust Company Composite Ratings

![Bar chart showing Trust Company Composite Ratings. The chart displays the number of Trust Companies in each category: Strong, Satisfactory, Unsatisfactory, and Not Rated. The categories are further divided into Private Companies and Public Companies.](chart.png)
Trust Company Examination Stats

![Graph showing the number of examiners and out-of-state exams from 2011 to 2015. The graph includes private exams, public exams, full-time trust examiners, and out-of-state exams.]

- **# of Examiners and Out of State Exams**
- **# of Exams**
- **Private Exams**
- **Public Exams**
- **Full-Time Trust Examiners**
- **Out-of-State Exams**
Trust Service Offices

# of Offices and Host States

- **2012**: Total 13, Public 11, Private 2
- **2013**: Total 17, Public 15, Private 2
- **2014**: Total 26, Public 24, Private 2, Host States 20
- **2015**: Total 30, Public 28, Private 2, Host States 22
- **Pending**: Total 5, Public 5, Private 0

Legend:
- Total
- Public
- Private
- Host States
Trust Examination Staff

Trust Examiner Tenure

# of Examiners


10+ years
3-10 years
1-3 years
<1 year
Writers
SD Licensee Profile

Total # Regulated Licensees - 2,612

- Money Lenders
- Mortgage Lenders
- Mortgage Brokers
- Mortgage Loan Originators
- Money Transmitters
Licensee Examination Efforts

- Mortgage
  - Continue to participate in multistate exams
  - Nonbank mortgage servicing prudential standards
- Money Lender
  - Continue exams on regular intervals
  - CFPB payday are in comment period
- Money Transmitter
  - Review exams from home states
  - 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?