General Information

- State Chartered Banks: 48
  - Includes FSB Warner, PSB Summit, FSB Wilmot

- Total Assets: $26,954,956,000
  - Largest Bank: Great Western Bank, Sioux Falls ($12,001,701,000)
  - Smallest Bank: Farmers State Bank, Hosmer ($20,056,000)
2018 BANK TRANSACTIONS

- First State Bank, Warner, SD merger with First State Bank of ND
- Farmers State Bank, Stickney, SD merger with American Bank & Trust, Wessington Springs, SD
- Bryant Bancshares acquired Richland State Bank, Bruce, SD
- Branch application Security State Bank, Tyndall, SD (Viborg, SD)
- Branch applications Great Western Bank, Sioux Falls, SD (Denver, CO; Cedar Falls, IA; Scottsdale, AZ)
- Loan production office applications Great Western Bank (Wichita, KS; Yuma, AZ)
- Branch closure applications Great Western Bank (Sioux Falls, SD & Denver, CO)
- Branch closure application First State Bank of Claremont, Groton, SD (Claremont, SD; Columbia, SD)
- Security Savings Bank, Canton, SD merger application with Exchange State Bank, Luverne, MN
- First American State Bank, Oldham, SD merger with First National Bank, Slayton, MN
Number of Banks per Category

- Under $50M: 10
- $50M-$99M: 13
- $100M-$299M: 13
- $300M-$499M: 2
- $500M-$999M: 5
- $1B-4.99B: 4
- Over $5B: 1

Legend:
- Blue: Under $50M
- Red: $50M-$99M
- Green: $100M-$299M
- Purple: $300M-$499M
- Teal: $500M-$999M
- Orange: $1B-4.99B
- Light Blue: Over $5B
Asset Composition

**Total Asset Composition ($000)**

- **Cash**: $20,209,284
- **Total Securities**: $4,149,599
- **Net Loans and Leases**: $1,230,766
- **Premises and Fixed Assets**: $362,019
- **OREO**: $857,095
- **Intangible Assets**: $580,550
- **All Other Assets**: $19,668

*Includes all State-chartered banks – 49 charters (Stickney included as of 6-30-18)*
Capital

*Includes all State-chartered banks – 48 charters
Asset Quality

Past Due + NA's/Net Loans

Average PD Ratio: 2.27%
Median PD Ratio: 1.10%

*Includes all State-chartered banks – 48 charters
Earnings

*Includes all State-chartered banks – 48 charters
Loan Volume and Funding

Net LN & LS to Assets
- Average: 67.21%
- Median: 69.93%

Core Deposits to Assets
- Average: 77.85%
- Median: 79.52%

*Includes all State-chartered banks – 48 charters
Trust Company Overview

Year-End 2018 Projected Stats:
• SD Trust Companies = 99
  – Public Trust Companies: 60
  – Private Trust Companies: 39

Year-End 2017 Asset Stats:
• Total Assets = $293,512,383,000
  – Public Trust Companies: $215,697,996,000
  – Private Trust Companies: $77,814,387,000
Bank Trust Department Profile

Trust Departments

Billion

Trust Assets

Departments

03 04 05 06 07 08 09 10 11 12 13 14 15 16 17

$0 $1 $2 $3 $4 $5 $6 $7 $8 $9 $10 $11

$0 $1 $2 $3 $4 $5 $6 $7 $8 $9 $10 $11
### Trust Company Examinations

**# of Examinations**

<table>
<thead>
<tr>
<th>Year</th>
<th>Private Exams</th>
<th>Public Exams</th>
<th>Full-Time Trust Examiners</th>
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<td>2018</td>
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</tbody>
</table>

**# of Trust Examiners**
Total # Regulated Licensees – 4,596 (10-4-18)
CSBS Accreditation

- Division first accredited in 2007
- Reaccredited in 2012
- Reaccredited again in 2017
- Areas to improve:
  - IT examinations
  - Technology service provider exams
  - More consumer education and literacy
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?