2017 Re-Accreditation Summary
## Self-Evaluation Questionnaire

### Summary

<table>
<thead>
<tr>
<th>Area</th>
<th>2012 Percentage</th>
<th>2017 Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administrative &amp; Finance</td>
<td>88</td>
<td>92</td>
</tr>
<tr>
<td>Personnel</td>
<td>85</td>
<td>86</td>
</tr>
<tr>
<td>Training</td>
<td>94</td>
<td>100</td>
</tr>
<tr>
<td>Examination Policies and Procedures</td>
<td>90</td>
<td>94</td>
</tr>
<tr>
<td>Ability to Rate Financial Institutions, Recognize Problems and Initiate Corrective Procedures</td>
<td>77</td>
<td>81</td>
</tr>
<tr>
<td>Supervision</td>
<td>77</td>
<td>87</td>
</tr>
<tr>
<td>Legislative</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>85</td>
<td>89</td>
</tr>
</tbody>
</table>
Ability to Rate Financial Institutions, Recognize Problems and Initiate Corrective Procedures – 81%

• Areas scored less than 80 percent
  – Information Technology – 40%
  – Technology Service Providers – 40%
  – Consumer Compliance – 60%
  – Follow-up/Correction Action – 60%

• Recommended Corrective Action
  – Complete IT Examinations
  – Participate on Technology Service Provider examinations
  – Involvement in the bank holding company examination process
  – Involvement in consumer education and literacy
  – Further involvement in the consumer compliance examination process
  – Trust Examination program adopt a-45 day turnaround standard
2017 BANK TRANSACTIONS

- First State Bank of Warner acquired by First Financial Corporation
- Peoples Bank of Commerce, Cambridge, MN and State Bank of New Prague, New Prague, MN merged with and into First Bank & Trust, Brookings
- First American State Bank, Oldham opened a branch in Moline, IL
- First State Bank, Hawarden, IA, and Miner County Bank, Howard merged with and into Rivers Edge Bank, Marion
- Great Western Bank opened branches in Bedford, IA, and Overland Park, KS,
- Great Western Bank opened a LPO in Cedar Rapids, IA
- Security Savings Bank opened a branch in Sioux Falls
- Security State Bank, Tyndall opened a LPO in Viborg
- State Bank of Alcester merged with Premier Bank, Rock Valley, IA
General Information

• State Chartered Banks: 51

• Total Assets: $25,837,139,000
  – Largest Bank: Great Western Bank, Sioux Falls ($11,680,935,000)
  – Smallest Bank: Farmers State Bank, Hosmer ($19,746,000)
Number of Banks per Category

- Under $50M: 11
- $50M-$99M: 13
- $100M-$299M: 15
- $300M-$499M: 2
- $500M-$999M: 5
- $1B-4.99B: 4
- Over $5B: 1

Number of Banks in each category:
- Under $50M: 11
- $50M-$99M: 13
- $100M-$299M: 15
- $300M-$499M: 2
- $500M-$999M: 5
- $1B-4.99B: 4
- Over $5B: 1
Composite Ratings - Banks
### Active Licenses October 2017

<table>
<thead>
<tr>
<th>Licenses</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Lending</td>
<td>402</td>
</tr>
<tr>
<td>Money Transmitter</td>
<td>91</td>
</tr>
<tr>
<td>Mortgage Brokerage</td>
<td>21</td>
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<tr>
<td>Mortgage Lender</td>
<td>256</td>
</tr>
<tr>
<td>NR Mortgage Lender</td>
<td>38</td>
</tr>
<tr>
<td>Mortgage Loan Originator</td>
<td>3,371</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>4,179</strong></td>
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</tbody>
</table>