General Information

• State Chartered Banks: 42
• Total Assets: $32,801,535,000
  – Largest Bank: Great Western Bank, Sioux Falls ($12,907,173,000)
  – Smallest Bank: Farmers State Bank, Hosmer ($22,180,000)
  – Average Asset Size: $828,608,000
  – Median Asset Size: $150,299,000
SD Banking Profile

Total Assets vs. Total Deposits

SD Bank Charters vs. Bank Locations
2021 BRANCH CLOSURE TRANSACTIONS

- Branch closure application, First PREMIER Bank, Sioux Falls, SD (Cliff Avenue Sioux Falls)
- Branch closure application, Great Western Bank, Sioux Falls, SD (Bloomington, MN)
- Branch closure application, Great Western Bank, Sioux Falls, SD (Colman, SD)
- Branch closure application, Great Western Bank, Sioux Falls, SD (Lincoln, NE)
- Branch closure application, Plains Commerce Bank, Hoven, SD (Watertown, SD)
- Branch closure application, Great Western Bank, Sioux Falls, SD (Mt. View Rd Rapid City, SD)*
- Branch closure application, Great Western Bank, Sioux Falls, SD (Omaha, NE)*

* Pending
2021 BRANCH OPENING TRANSACTIONS

• Branch application, Reliabank, Estelline, SD (Colton, SD)
• Branch application, American Bank & Trust, Wessington Springs, SD (Worthington, MN)
• Branch application, Great Western Bank, Sioux Falls, SD (Lincoln, NE)
• Branch application, BankWest, Inc., Pierre, SD (Colman, SD)*

* Pending
2021 OTHER TRANSACTIONS

- Loan Production Office application, Great Plains Bank, Eureka, SD (Gettysburg, SD)
- Loan Production Office application, Plains Commerce Bank, Hoven, SD (Surprise, AZ)
- Loan Production Office application, Security Bank Midwest, Tyndall, SD (Aberdeen, SD)
- Name Change Security State Bank, Tyndall, SD
- Loan Production Office close, Great Western Bank, Sioux Falls, SD (Bettendorf, IA)
- Merger application, First Interstate Bank, Billings, MT (Great Western Bank)*

* Pending
Number of Banks per Category

- Under $50M: 5
- $50M-$99M: 10
- $100M-$299M: 14
- $300M-$499M: 3
- $500M-999M: 3
- $1B-4.99B: 6
- Over $5B: 1

Total Number of Banks: 8
CBLR Opt-in as of 9-30

- **CBLR Banks**: 13
- **Traditional Banks**: 29

Legend:
- CBLR Banks
- Traditional Banks
Bank Examination Hours

2022 hours projected
Trust Company Profile

Billion

$600
$500
$400
$300
$200
$100
$-


Trust Companies

Trust Assets

Trust Assets

Trust Companies
Trust Department Profile

Trust Assets

Trust Departments

Billion

$0 $1 $2 $3 $4 $5 $6 $7 $8 $9 $10 $11 $12 $13

02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20

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

Trust Assets

Departments
Public vs. Private Growth Rate

Trust Companies

Public

Private
Public vs. Private Trust Assets

Billions

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<th>Year</th>
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<th>Public</th>
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<tr>
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SD Licensee Profile

Total # Regulated Licensees – 7,140
Licensee Examination Efforts

• Mortgage
  – Continue to participate in multistate exams
  – Adopted CSBS’ State Examination System (SES) in 2020

• Money Lender
  – Continue exams on regular intervals
  – Focus on compliance with BSA/AML laws

• Money Transmitter
  – Participating on multistate exams
  – 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?