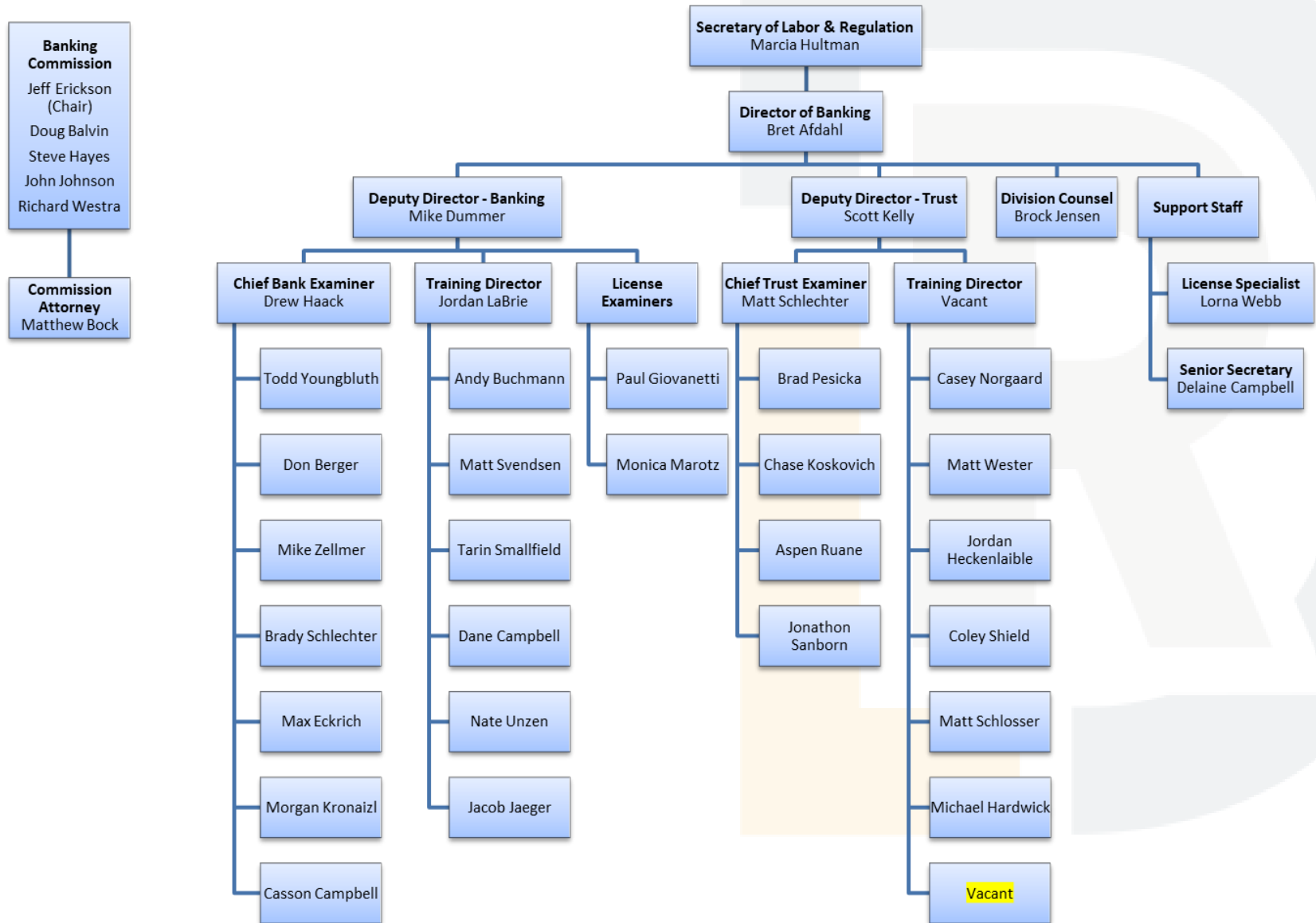




SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION

# DIVISION OF BANKING INDUSTRY OVERVIEW

# Division Organizational Chart

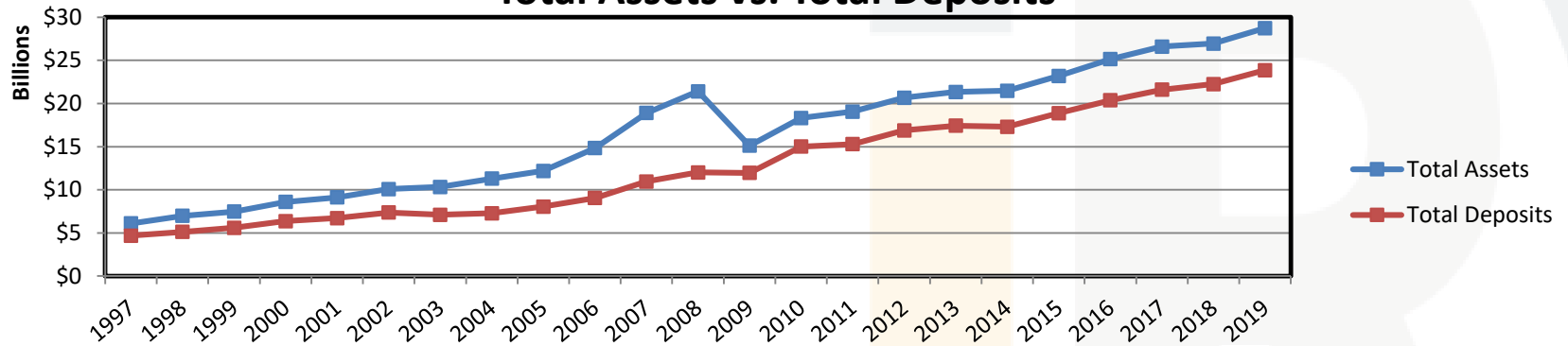


# General Information

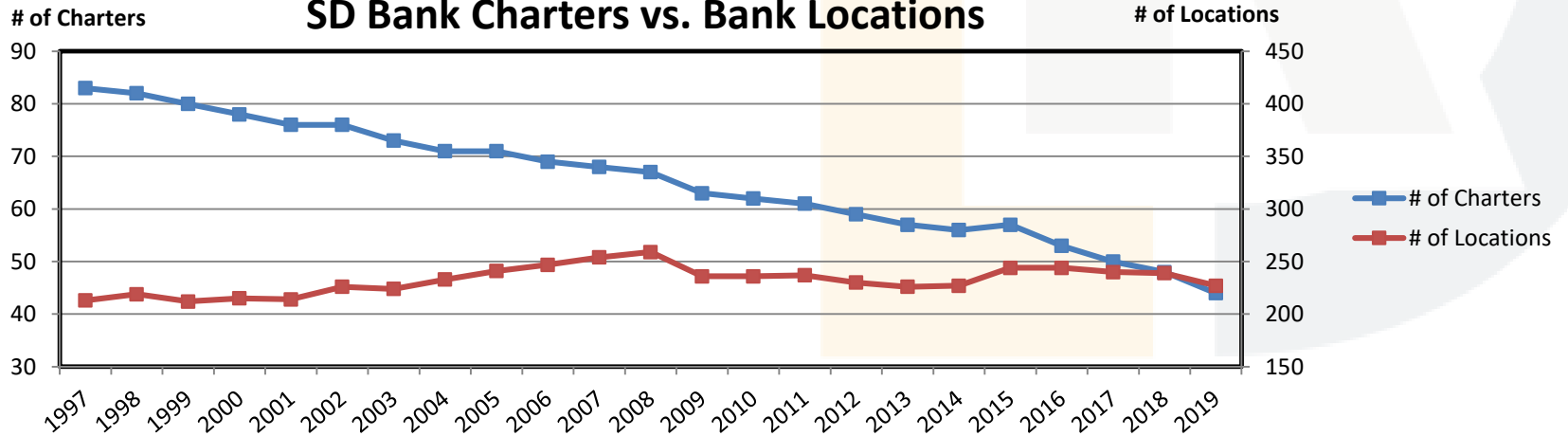
- State Chartered Banks: 44
- Total Assets: \$28,739,000,000
  - Largest Bank: Great Western Bank, Sioux Falls (\$12,775,334,000)
  - Smallest Bank: Farmers State Bank, Hosmer (\$18,686,000)

# SD Banking Profile

## Total Assets vs. Total Deposits



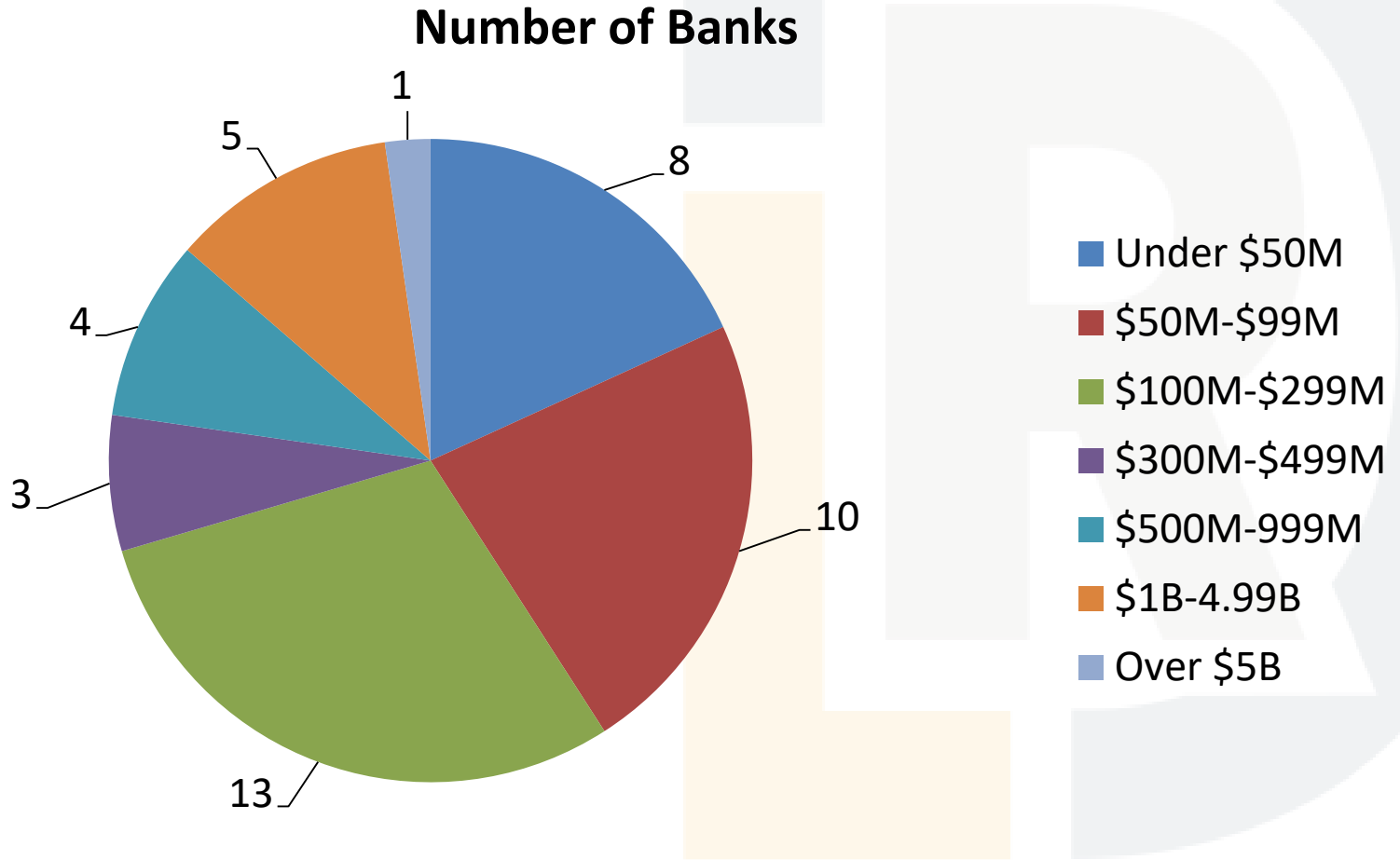
## SD Bank Charters vs. Bank Locations



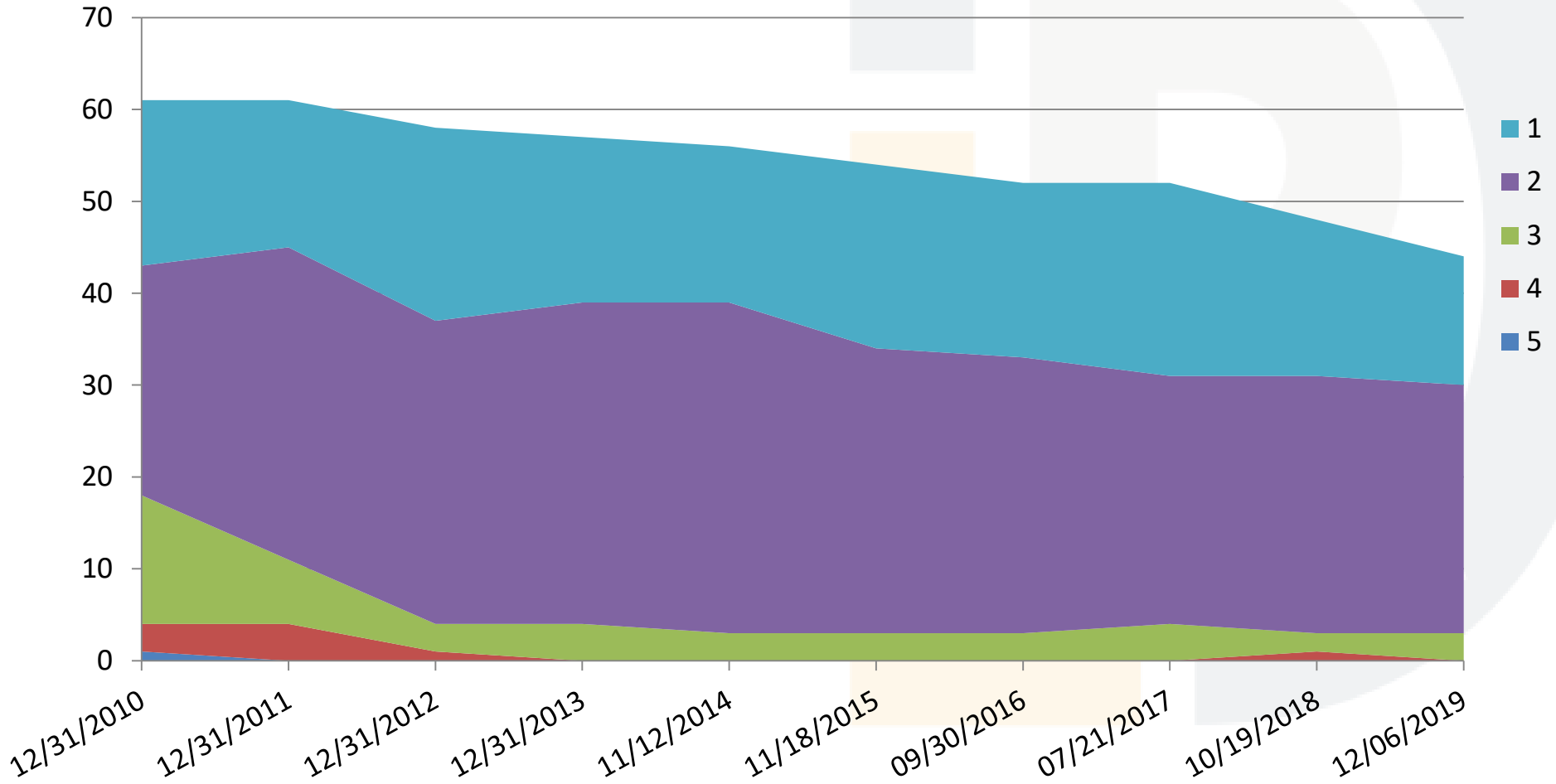
# 2019 BANK TRANSACTIONS

- Exchange State Bank, Luverne, MN merger with Security Savings Bank, Canton, SD
- Menno State Bank, Menno, SD merger with Campbell County Bank, Herreid, SD
- Branch application Dakota Prairie Bank, Fort Pierre, SD (White River, SD)
- Branch application Security State Bank, Tyndall, SD (Viborg, SD)
- Branch application Plains Commerce Bank, Hoven, SD (Sioux Falls, SD)
- Branch application Great Western Bank, Sioux Falls, SD (Cedar Rapids, IA)
- Branch application BankWest, Pierre, SD (Rapid City, SD)
- Branch application American Bank & Trust, Wessington Springs, SD (Sioux Falls, SD)
- Loan production office application BankWest, Pierre, SD (Madison, SD)
- Loan production office application Plains Commerce Bank, Hoven, SD (Sioux Falls, SD)
- Branch closure application First PREMIER Bank, Sioux Falls, SD (Watertown, SD)
- Branch closure application BankWest, Pierre, SD (Pierre, SD)

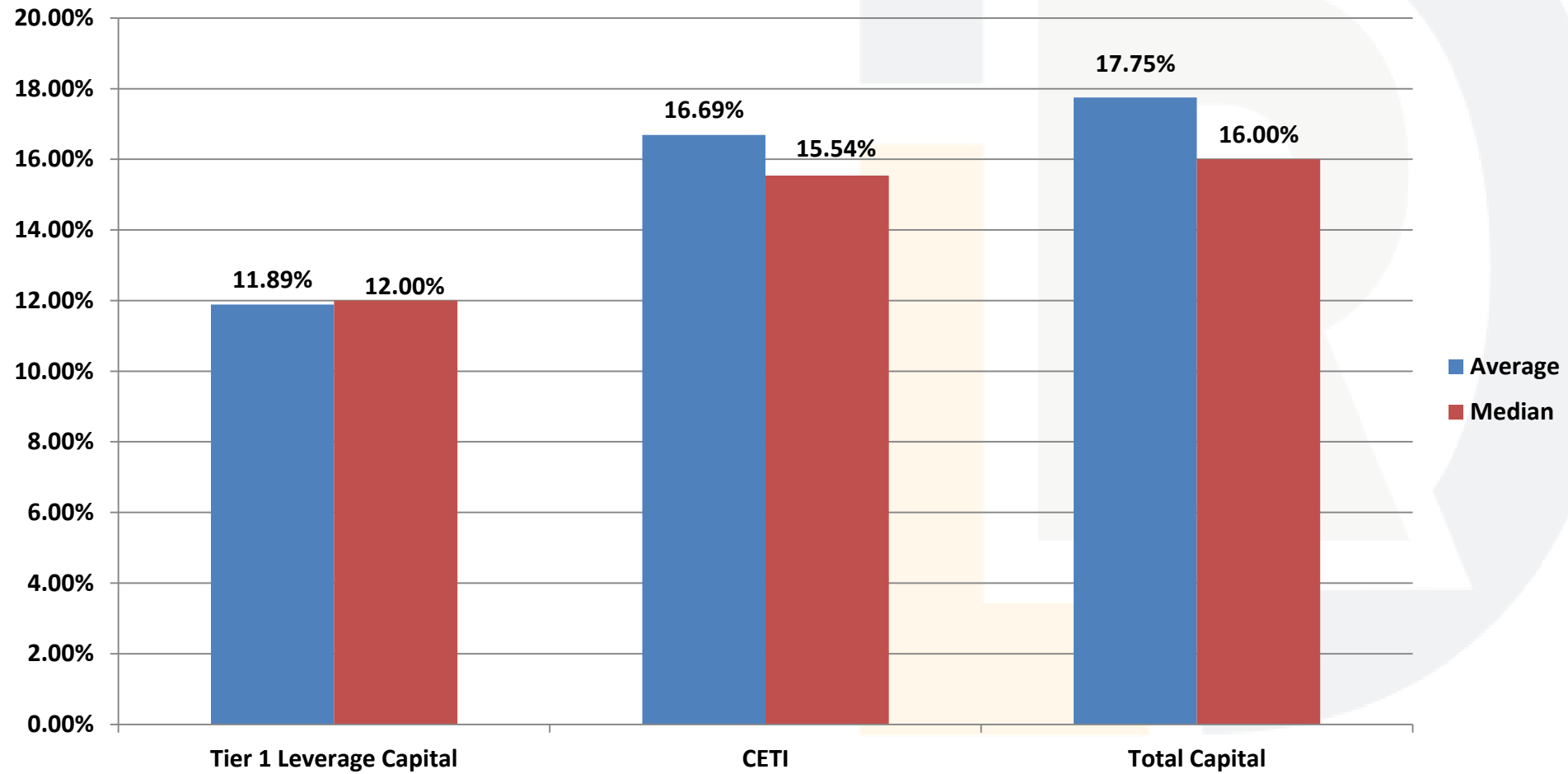
# Number of Banks per Category



# Composite Ratings - Banks



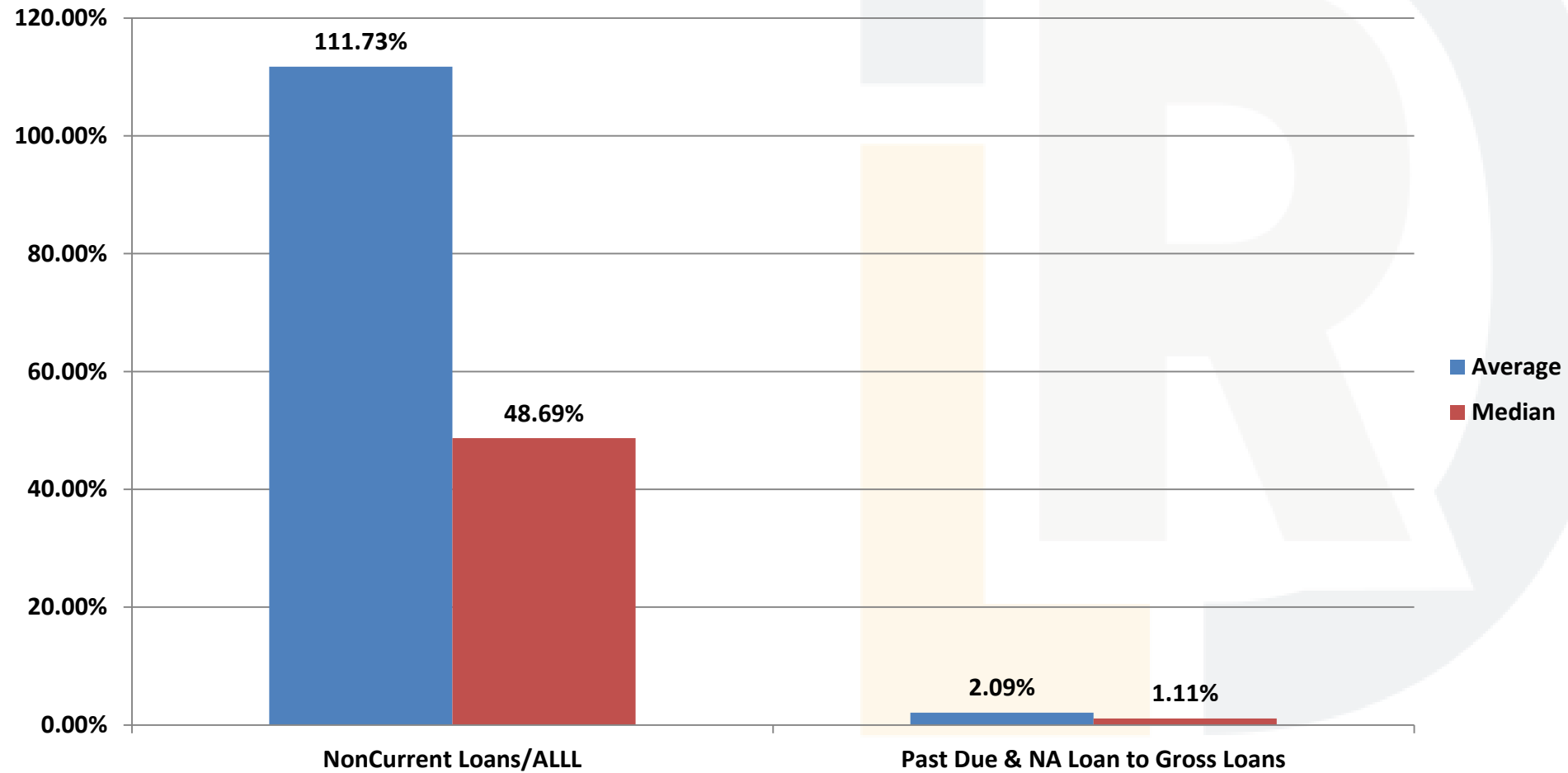
# Capital



\*Includes all State-chartered banks – 44 charters

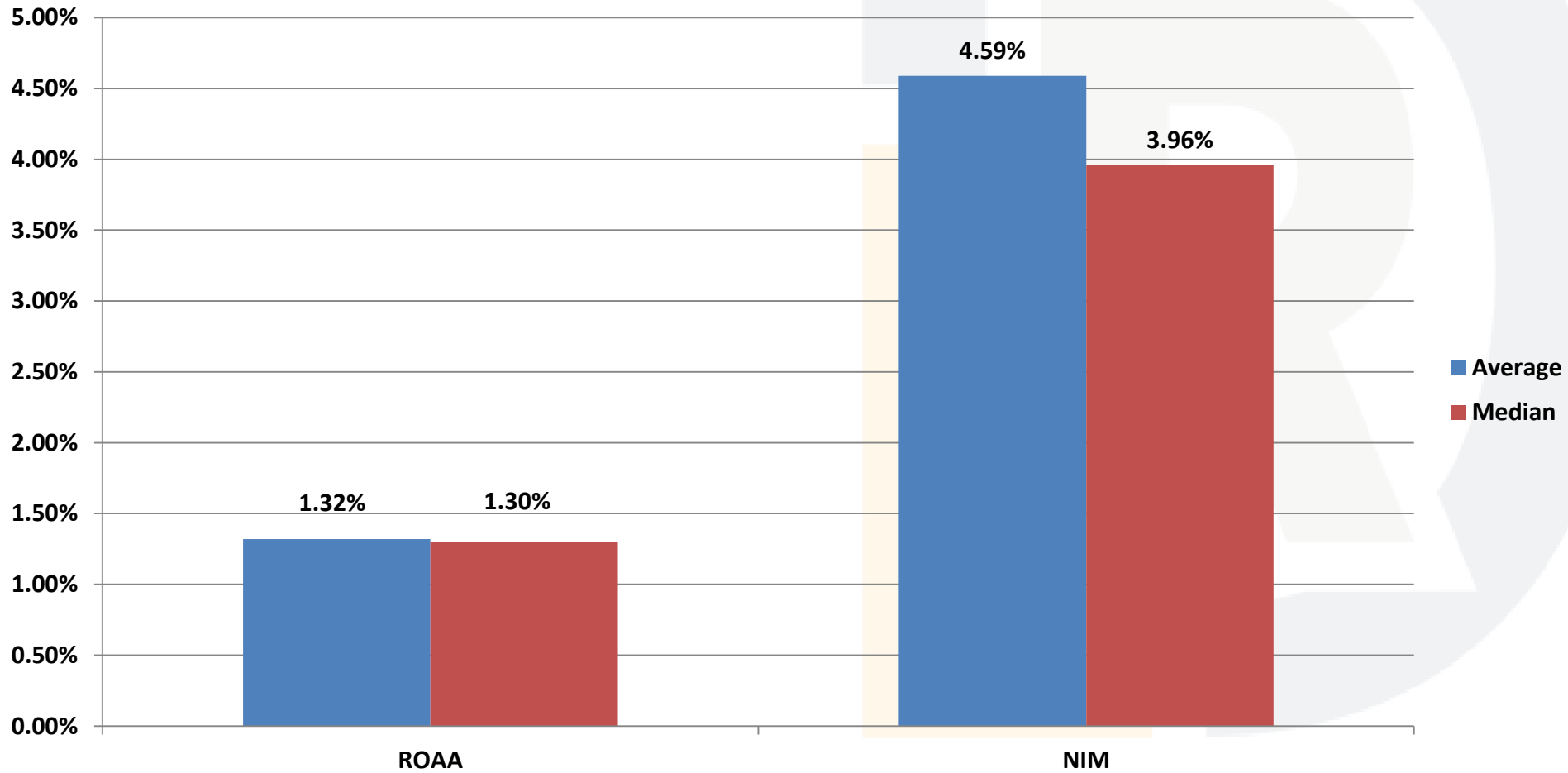


# Asset Quality



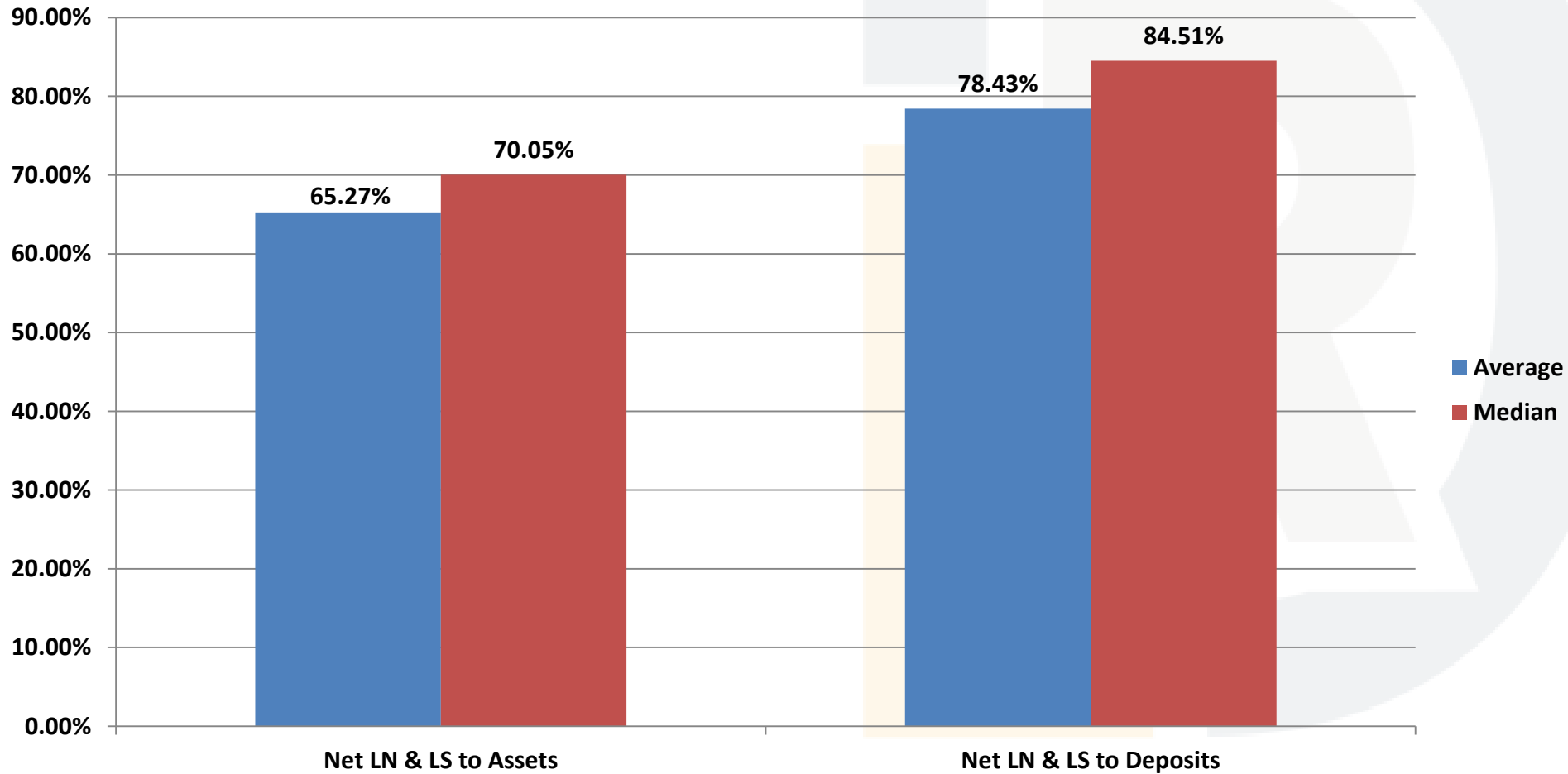
\*Includes all State-chartered banks – 44 charters

# Earnings



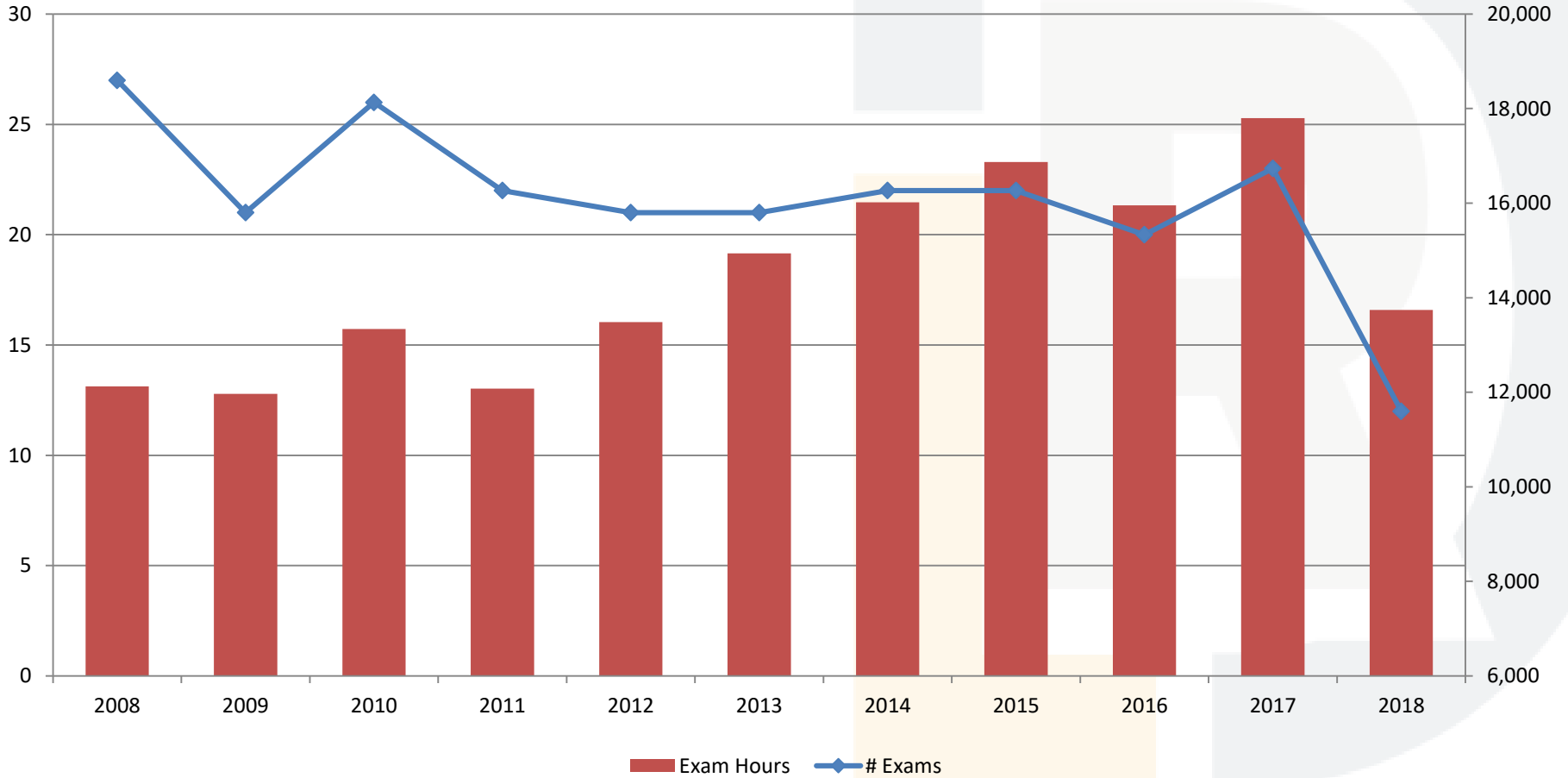
\*Includes all State-chartered banks – 44 charters

# Loan Volume and Funding



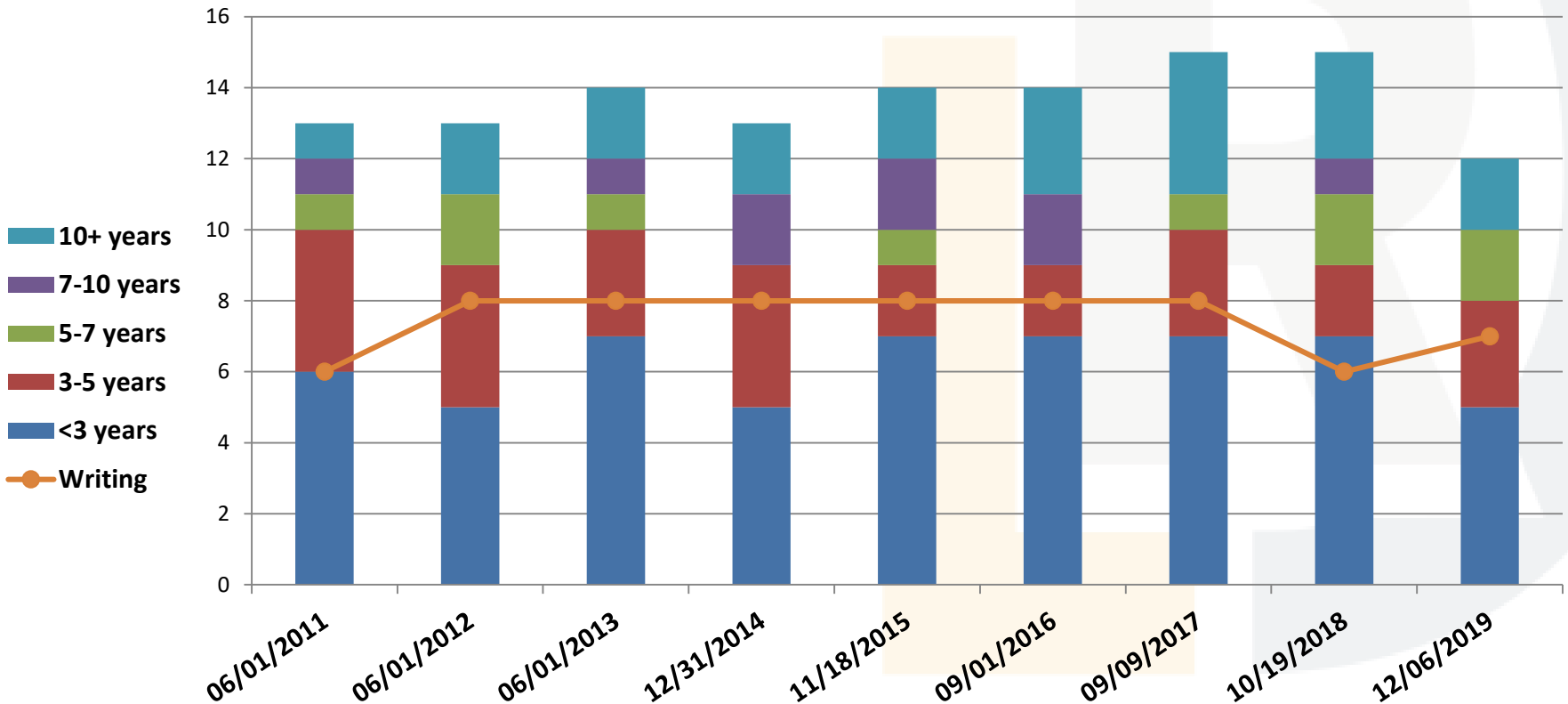
\*Includes all State-chartered banks – 44 charters

# Bank Examination Hours

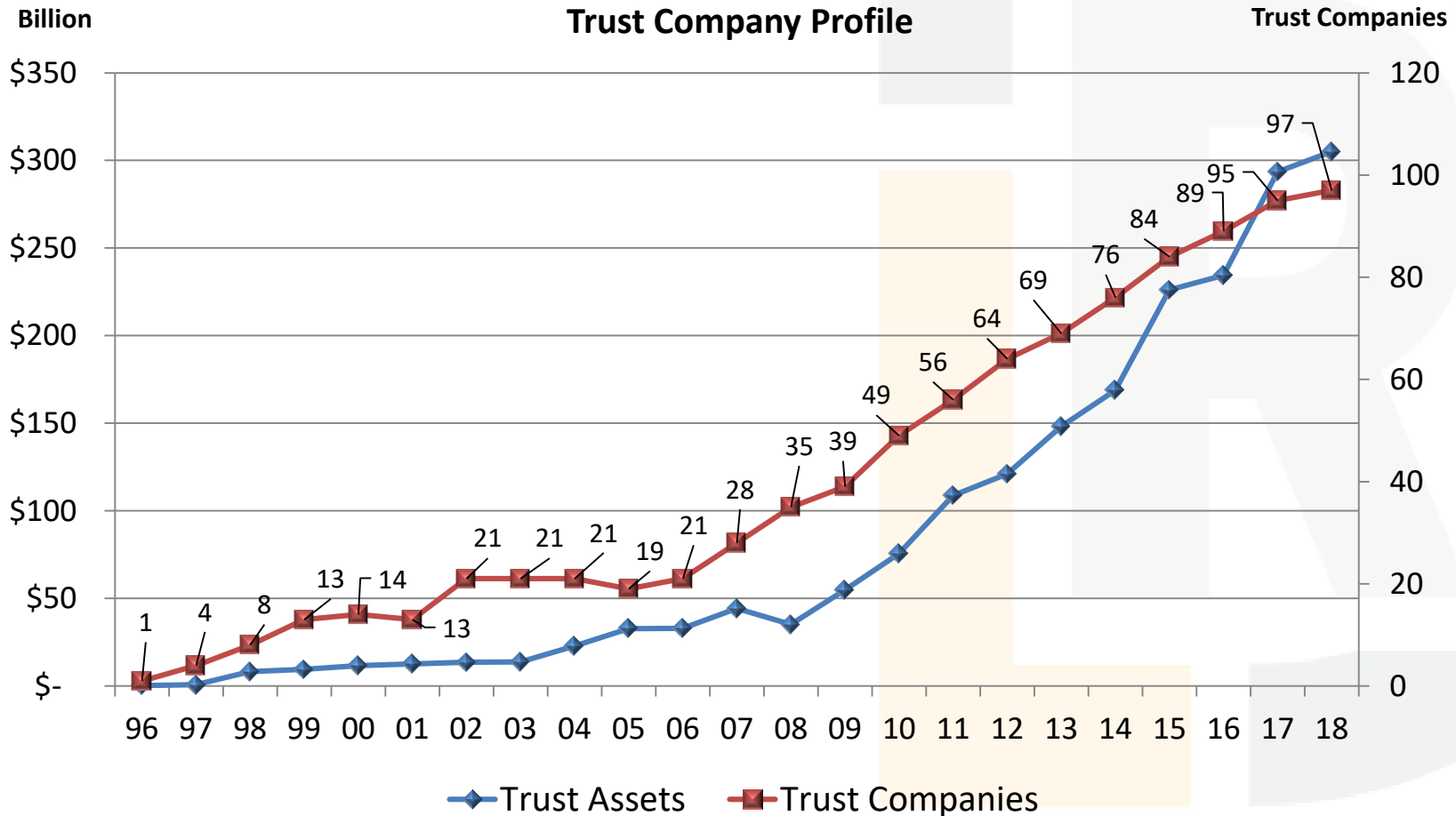


# Bank Examination Staff

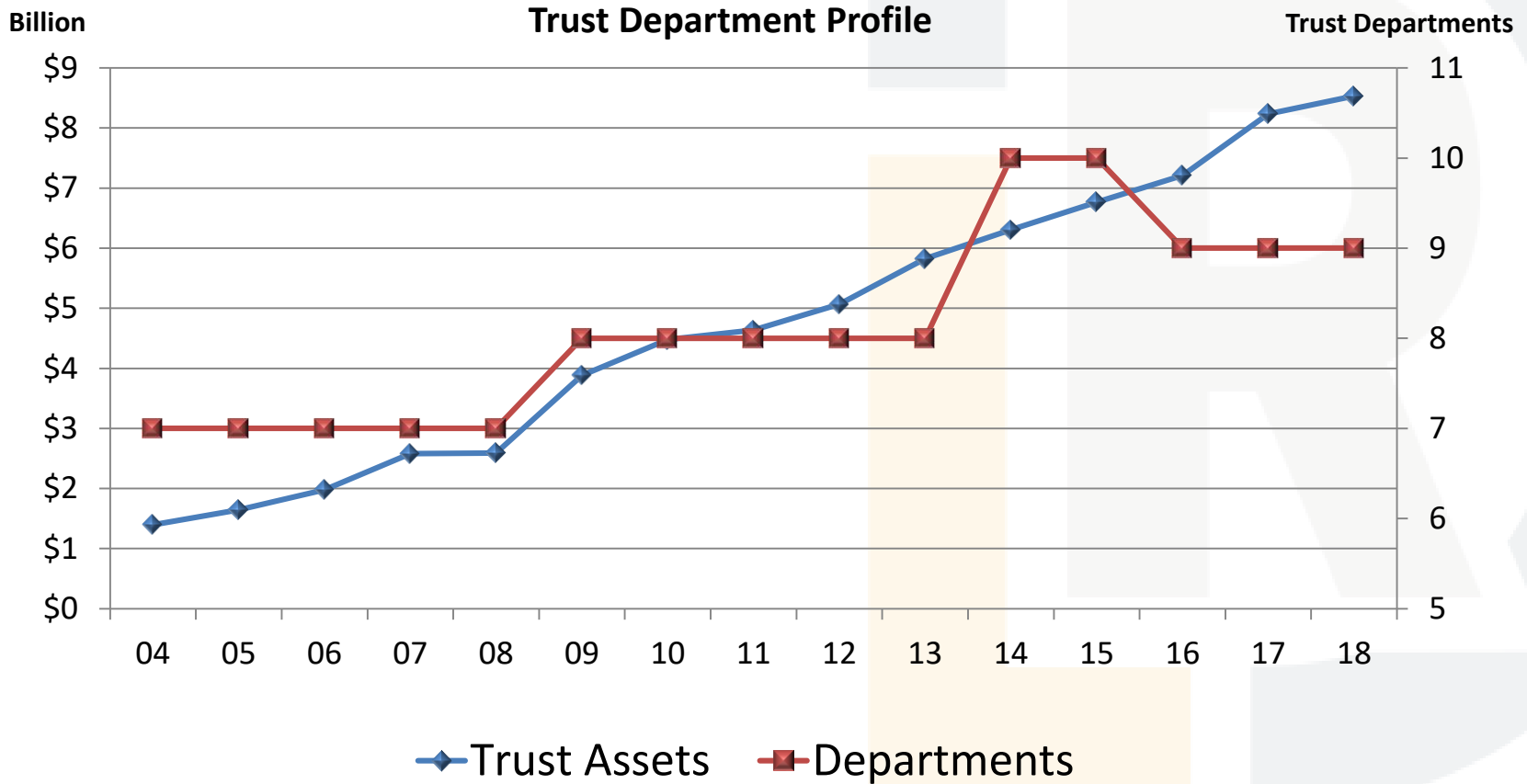
## Banking Staff Tenure



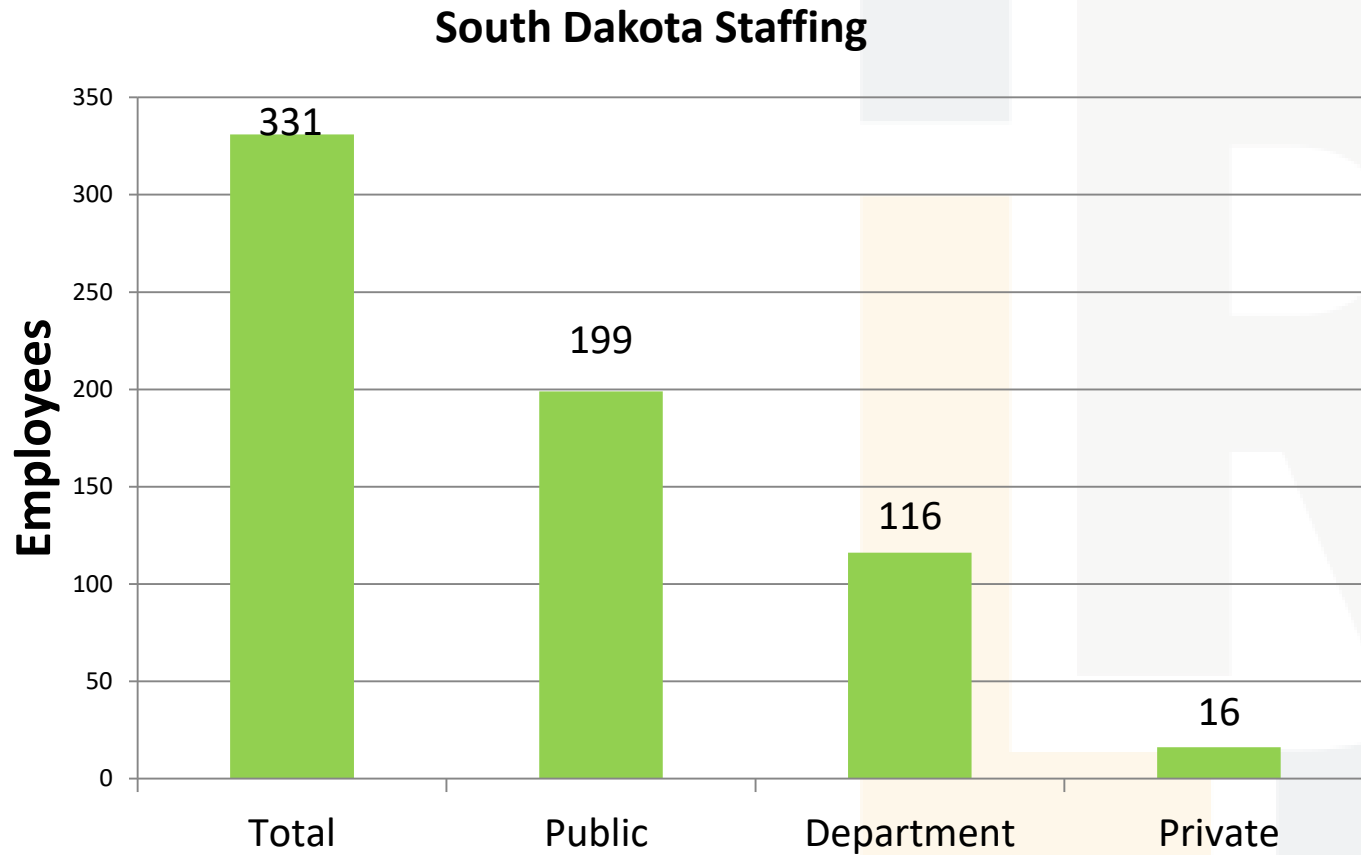
# Trust Company Profile



# Trust Department Profile



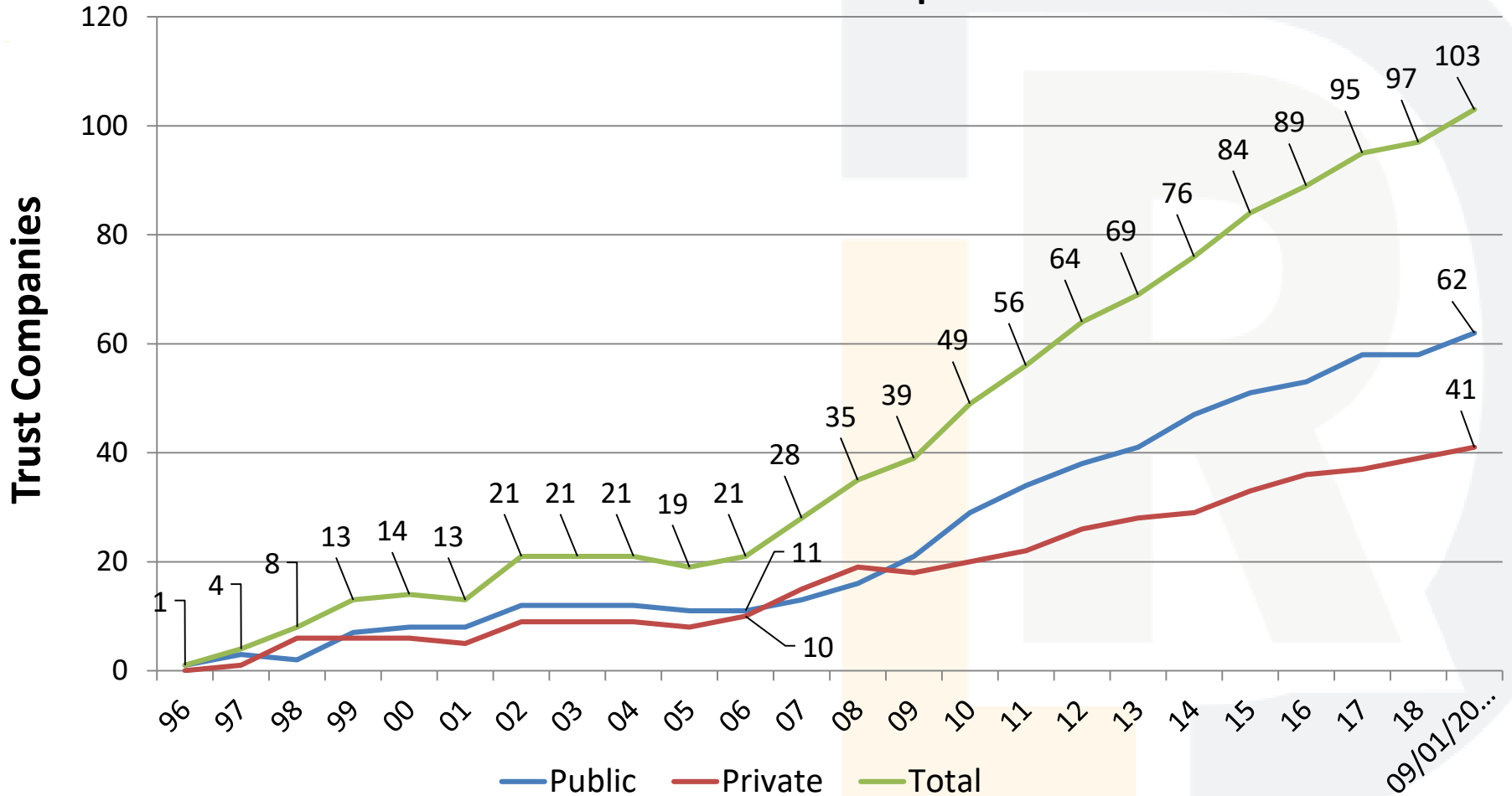
# Trust Staffing





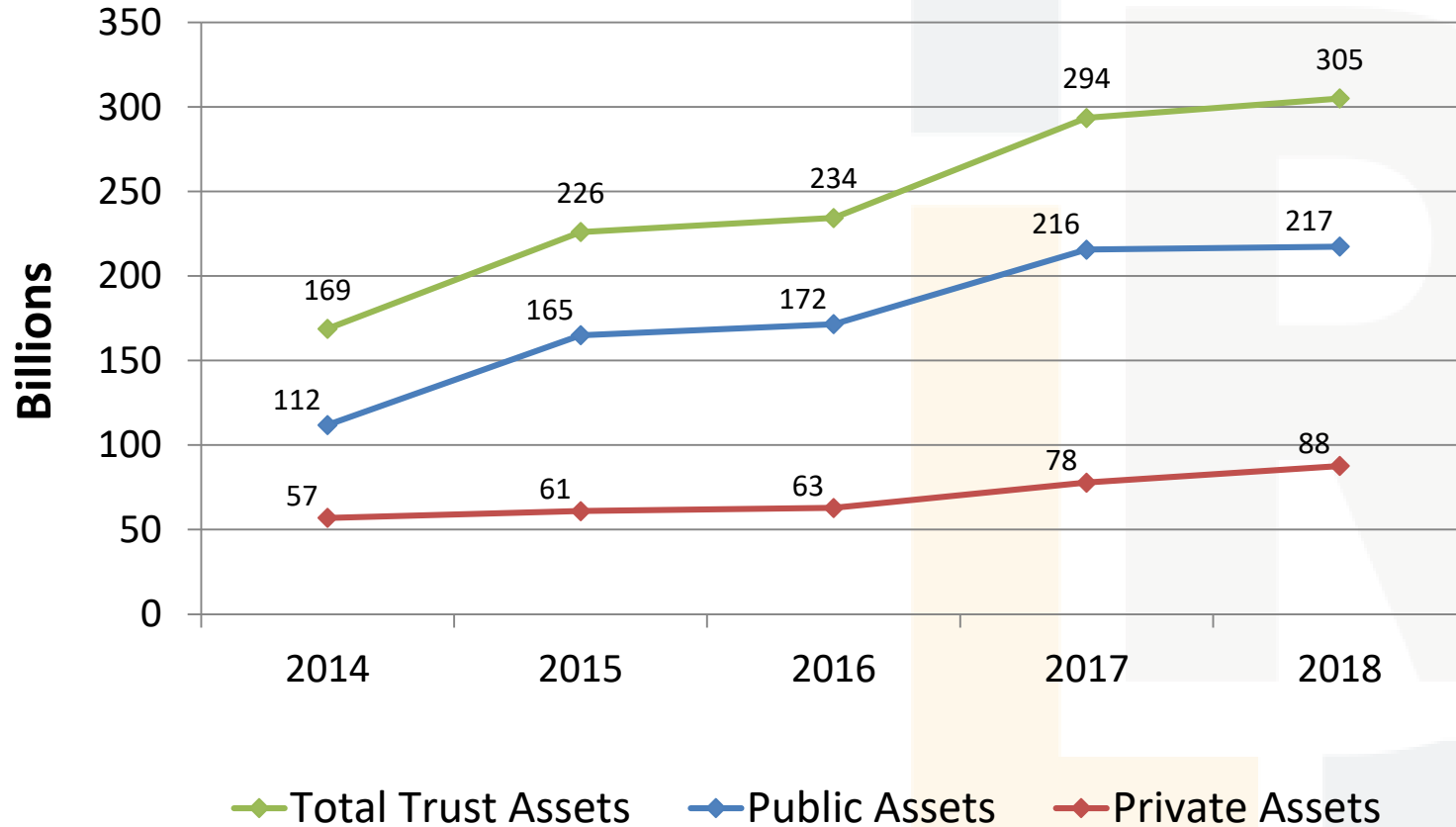
# Public vs. Private Trust Companies

## Public vs. Private Trust Companies

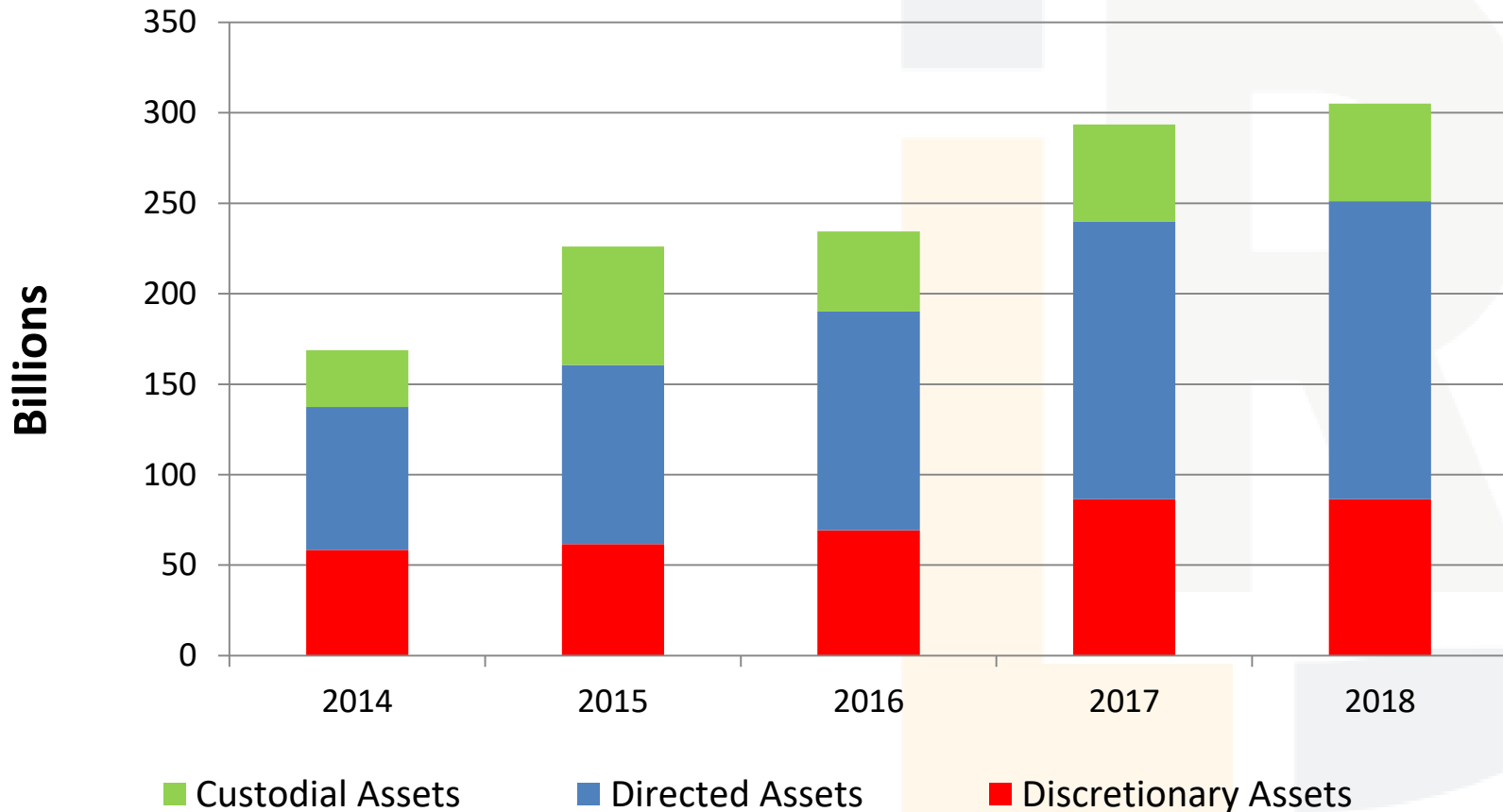


# Public vs. Private Trust Assets

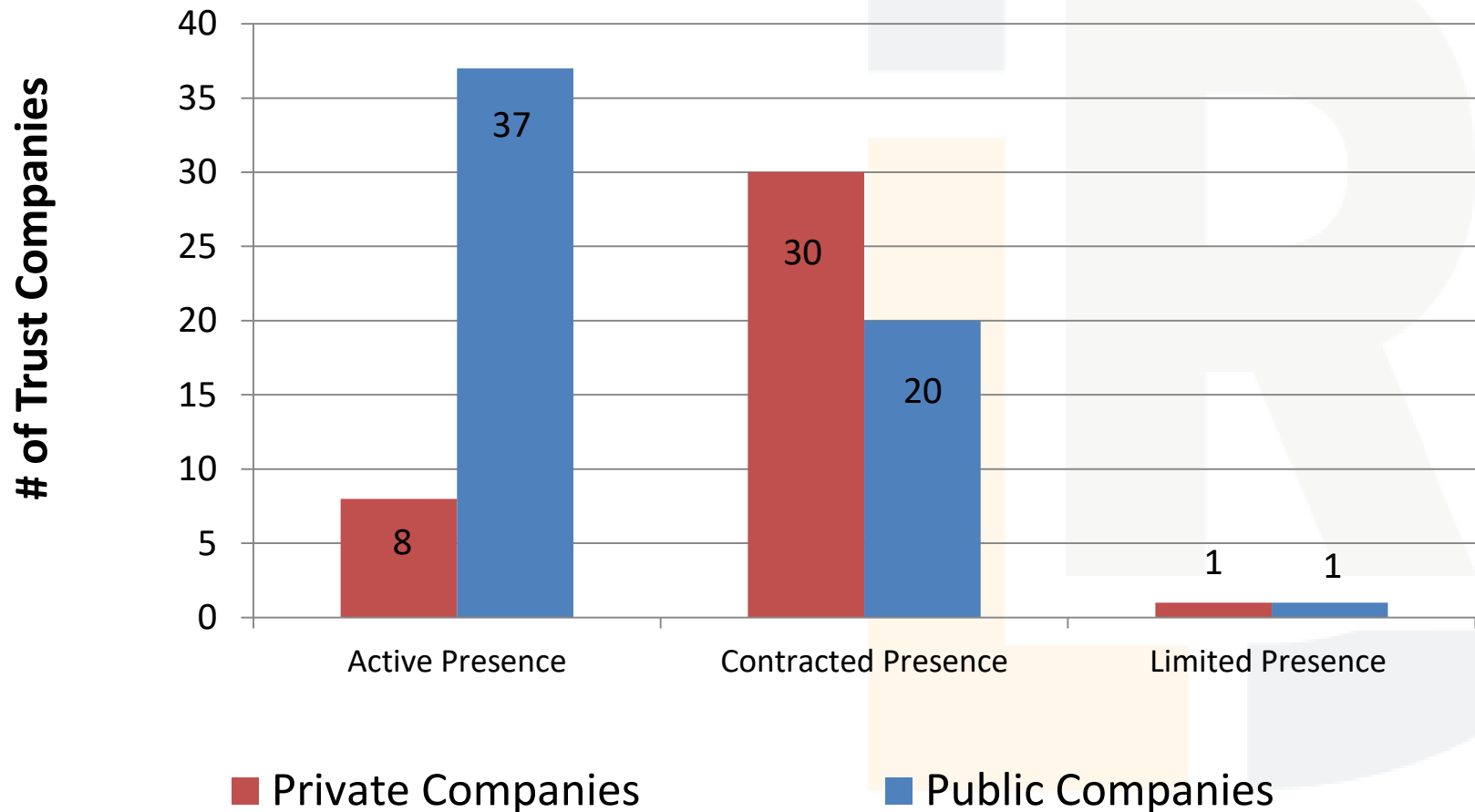
## Total Assets by Company Type



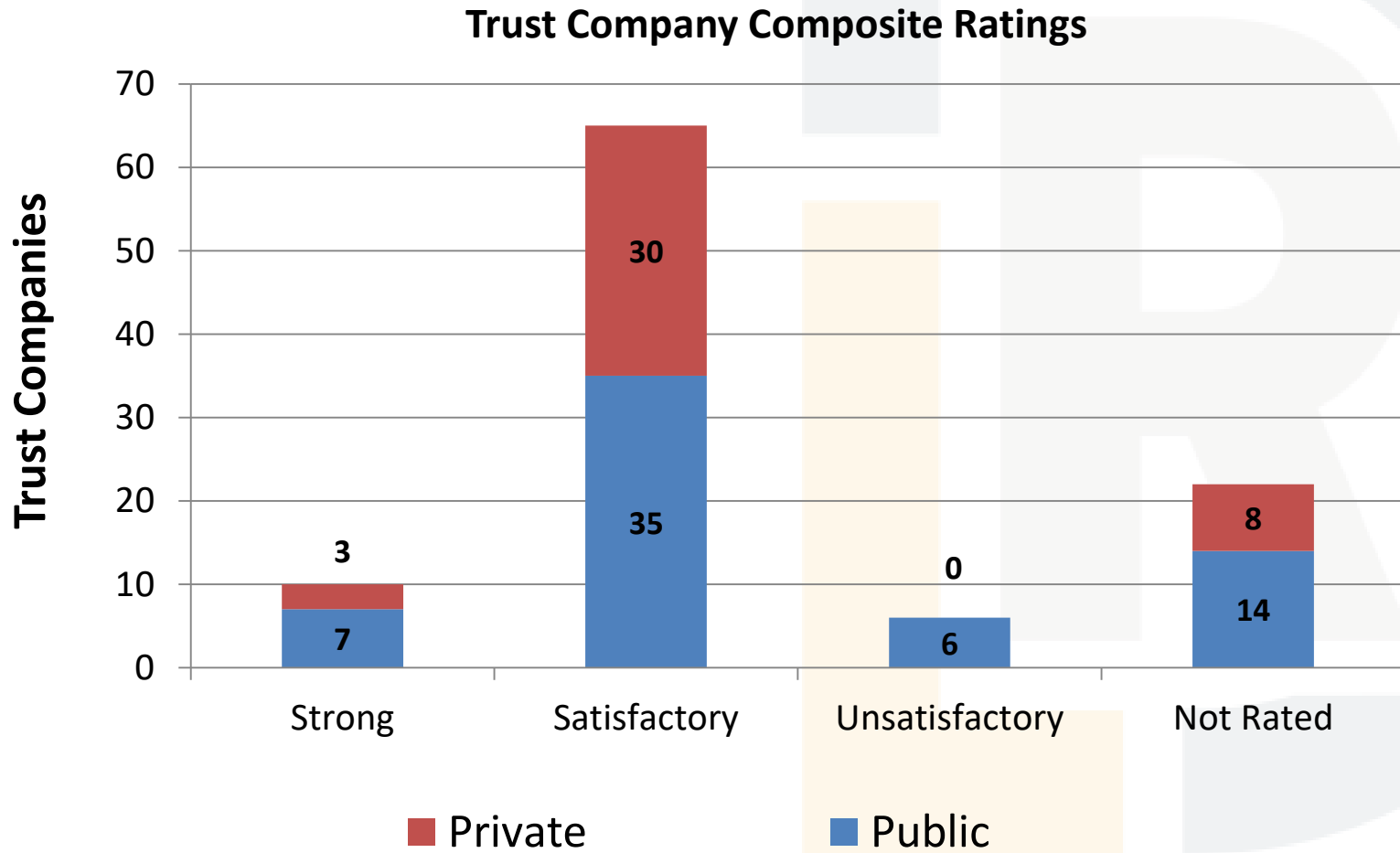
# Managed vs. Non-Managed Assets



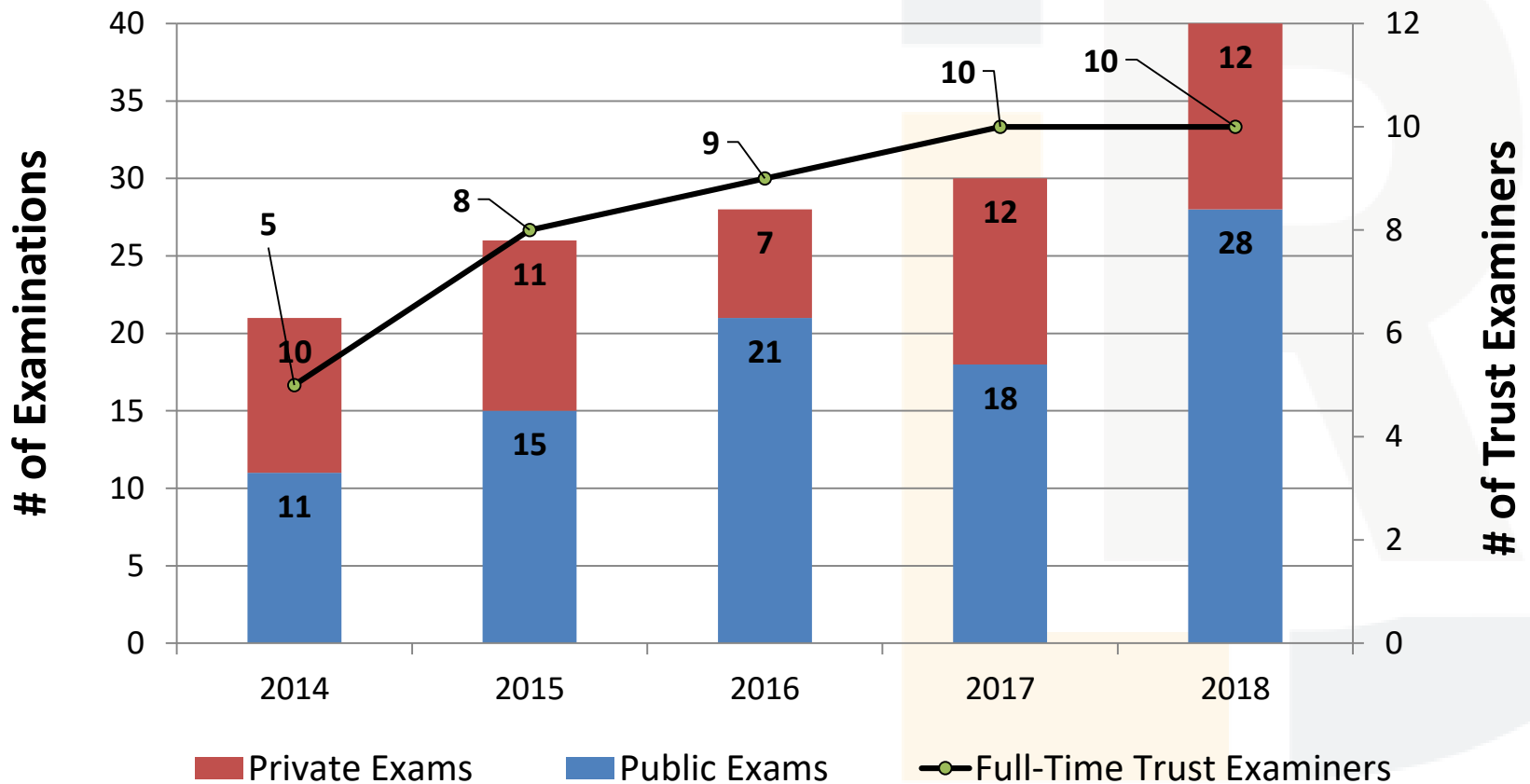
# Trust Company Situs



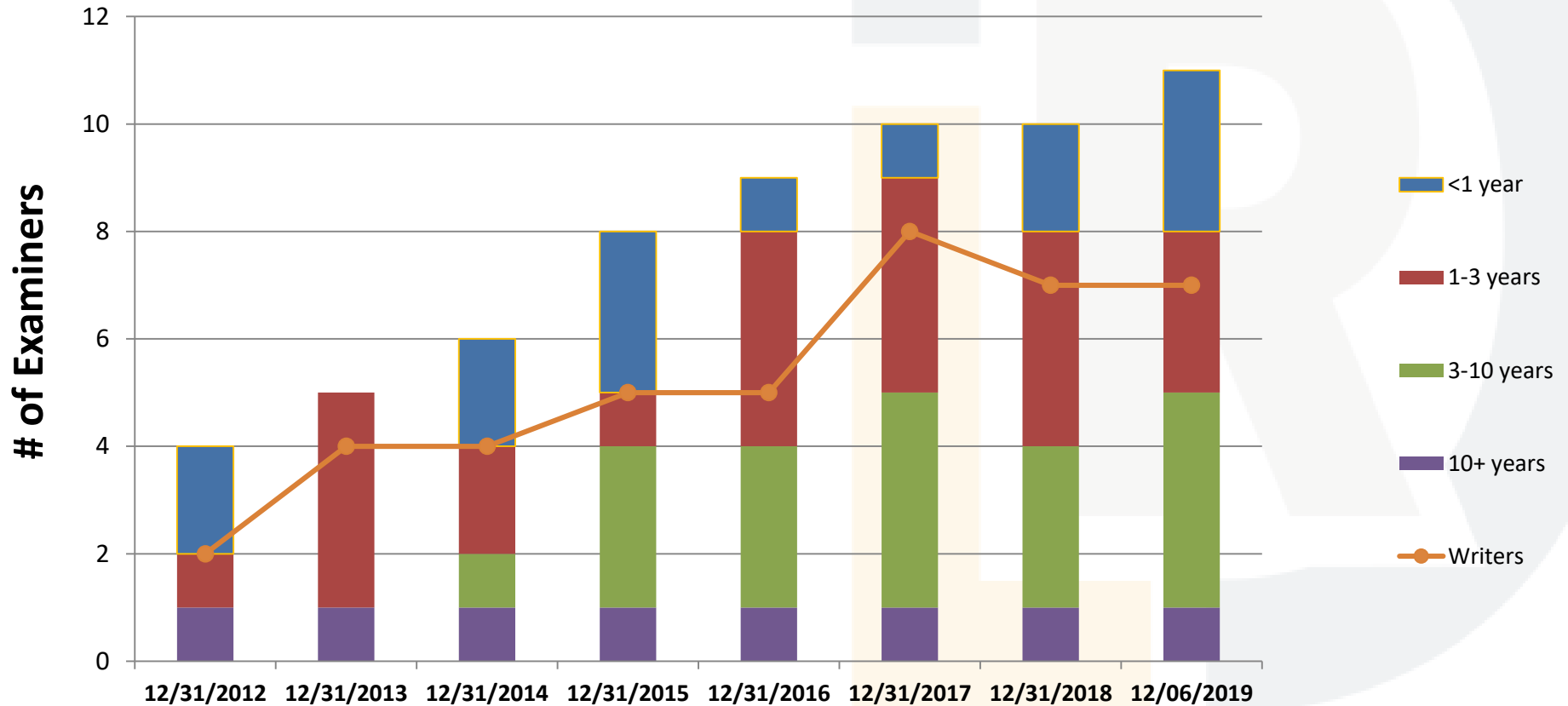
# Trust Company Composite Ratings



# Trust Company Examination Stats

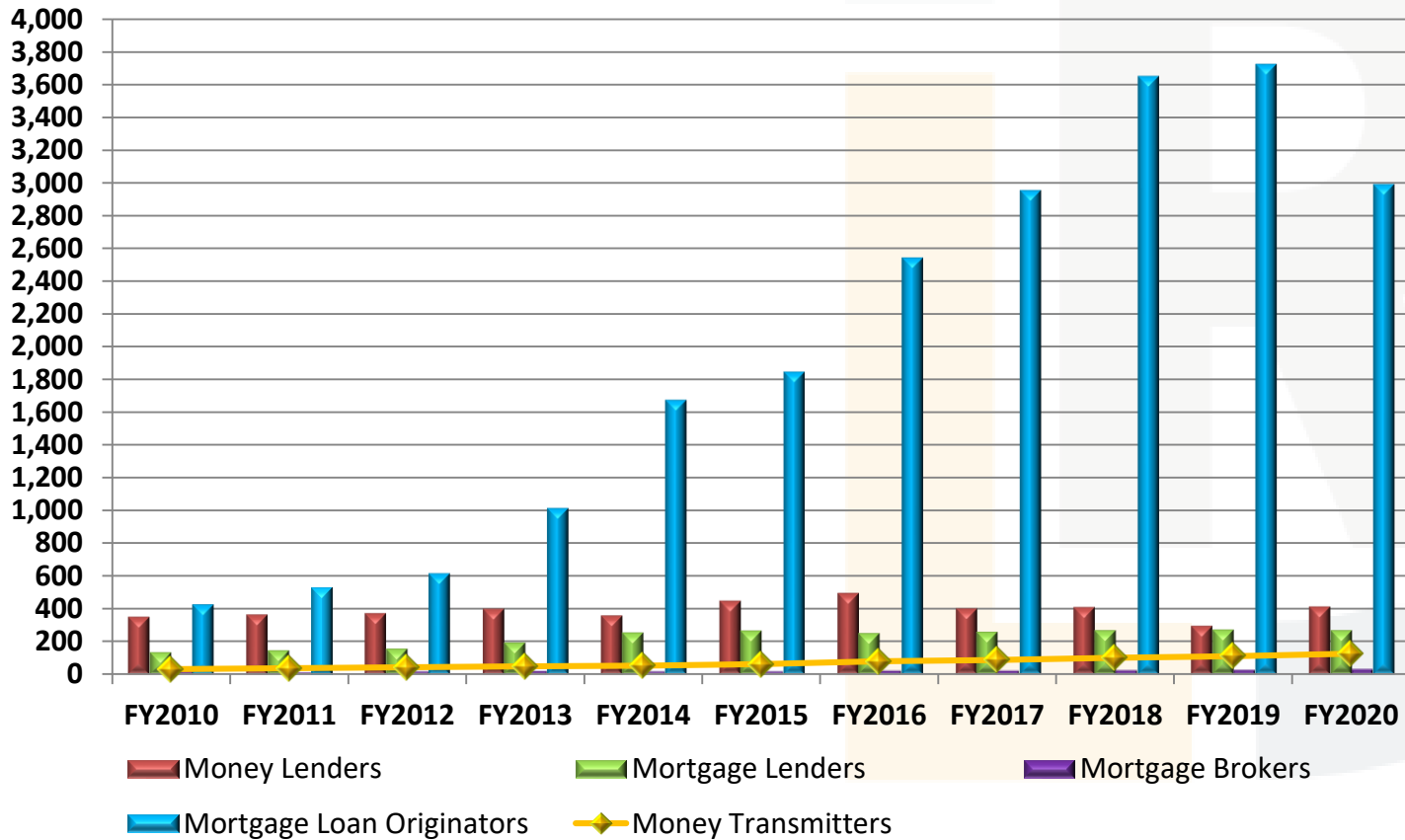


# Trust Examination Staff



# SD Licensee Profile

**Total # Regulated Licensees – 3,856**





# Licensee Examination Efforts

- Mortgage
  - Continue to participate in multistate exams
  - Utilize CSBS' State Examination System (SES) in 2020
- Money Lender
  - Continue exams on regular intervals
  - Focus on compliance with BSA/AML laws
- 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. 51<sup>st</sup> Street, Suite 102

Sioux Falls, SD 57105

# Wrap UP

- Questions?

