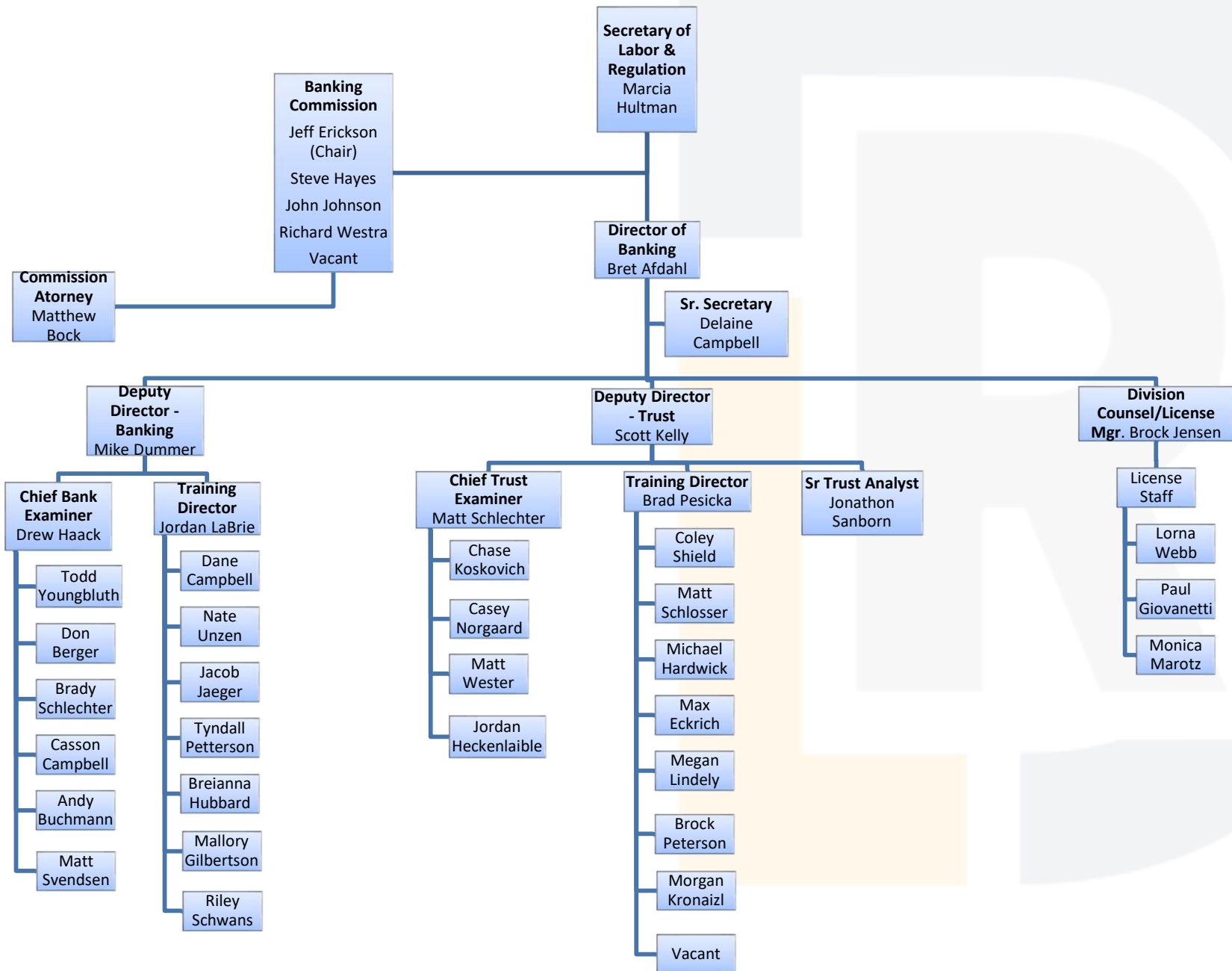




SOUTH DAKOTA
DEPT. OF **LABOR**
& **REGULATION**

DIVISION OF BANKING INDUSTRY OVERVIEW

Division Organizational Chart



General Information

- State Chartered Banks: 41
- Total Assets: \$22,799,628,000
 - Largest Bank: First Bank & Trust, Brookings (\$4,377,534,000)
 - Smallest Bank: Farmers State Bank, Hosmer (\$23,102,000)
 - Average Asset Size: \$556,088,000
 - Median Asset Size: \$150,826,000

Institution Overview



Analytics and Research

State Chartered Bank Overview

South Dakota

At a Glance

	2022Q4	2021Q4	2020Q4	2019Q4	2018Q4
Total Assets (millions)	22,800	35,073	32,490	29,276	27,755
Institutions (#)	41	42	42	44	45
Count of New Institutions (<3 Years)	0	0	0	0	0
Institution (# - YoY Change)	(1)	0	(2)	(1)	(5)
Institution is Subchapter S	25	26	26	27	26

2022Q4 Breakdown by Asset Categories

	Institutions (#)	Total Assets (millions)
Up to \$50 Million	5	169
\$50 Million to \$100 Million	10	698
\$100 Million to \$300 Million	14	2,738
\$300 Million to \$1 Billion	4	2,277
\$1 Billion to \$2 Billion	5	6,201
\$2 Billion to \$10 Billion	3	10,715
Total	41	22,800

State's National Rank

29

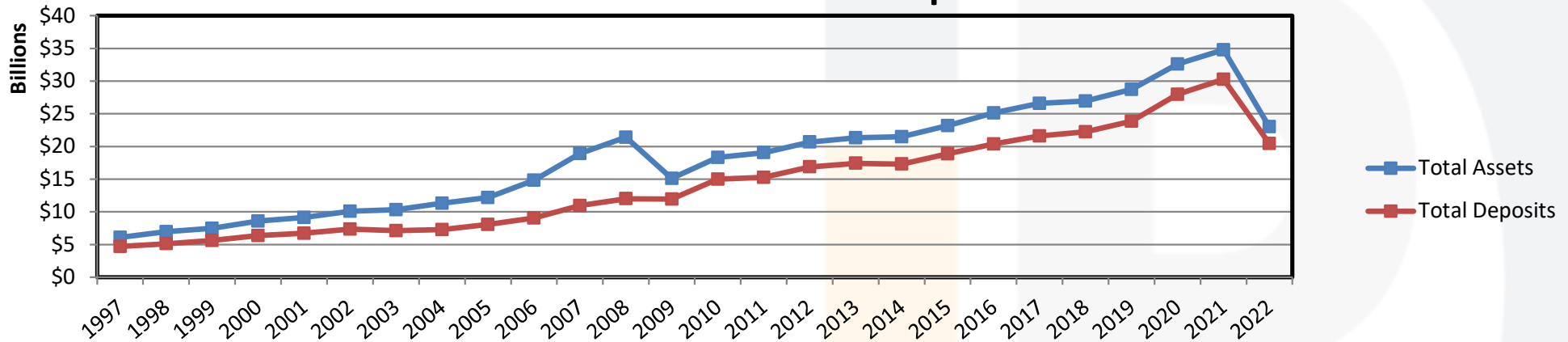
By # of Institutions

44

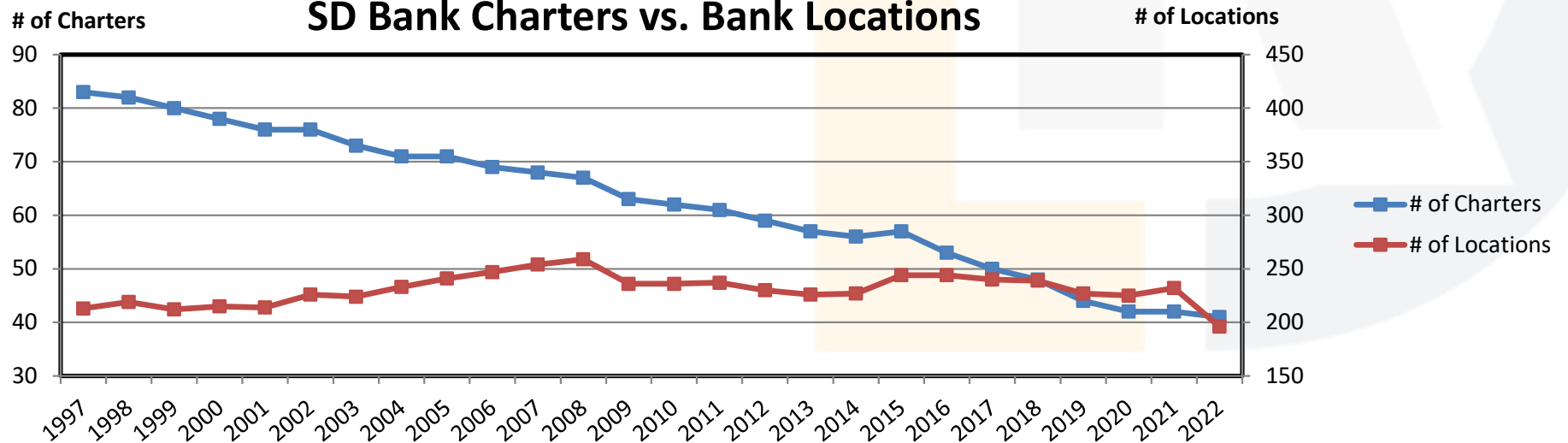
By Total Assets

SD Banking Profile

Total Assets vs. Total Deposits



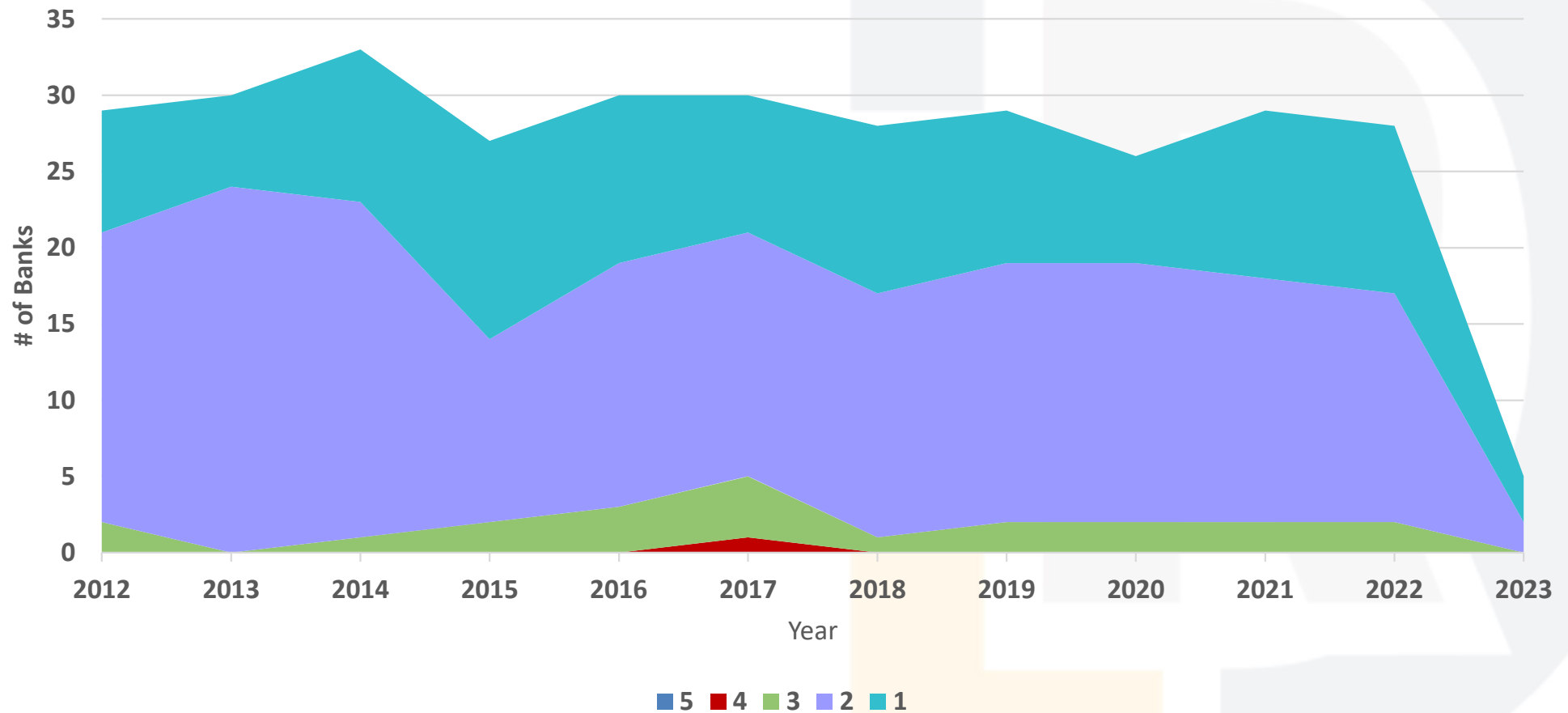
SD Bank Charters vs. Bank Locations



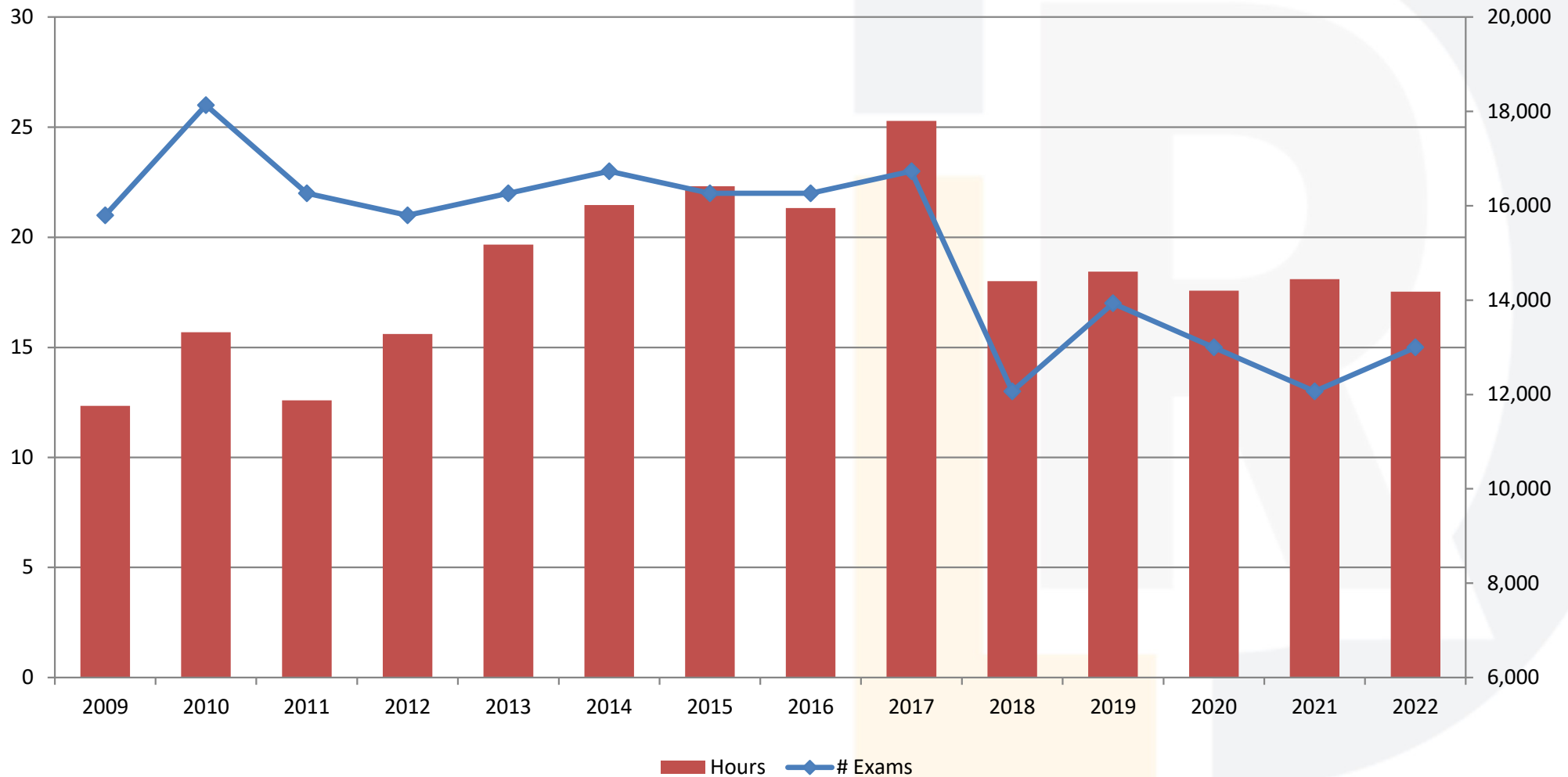
2023 Bank Applications

- Plains Commerce Bank – Close Bismarck, ND branch
- Dacotah Bank – Branch Bank Minneapolis, MN

Composite Ratings assigned by year

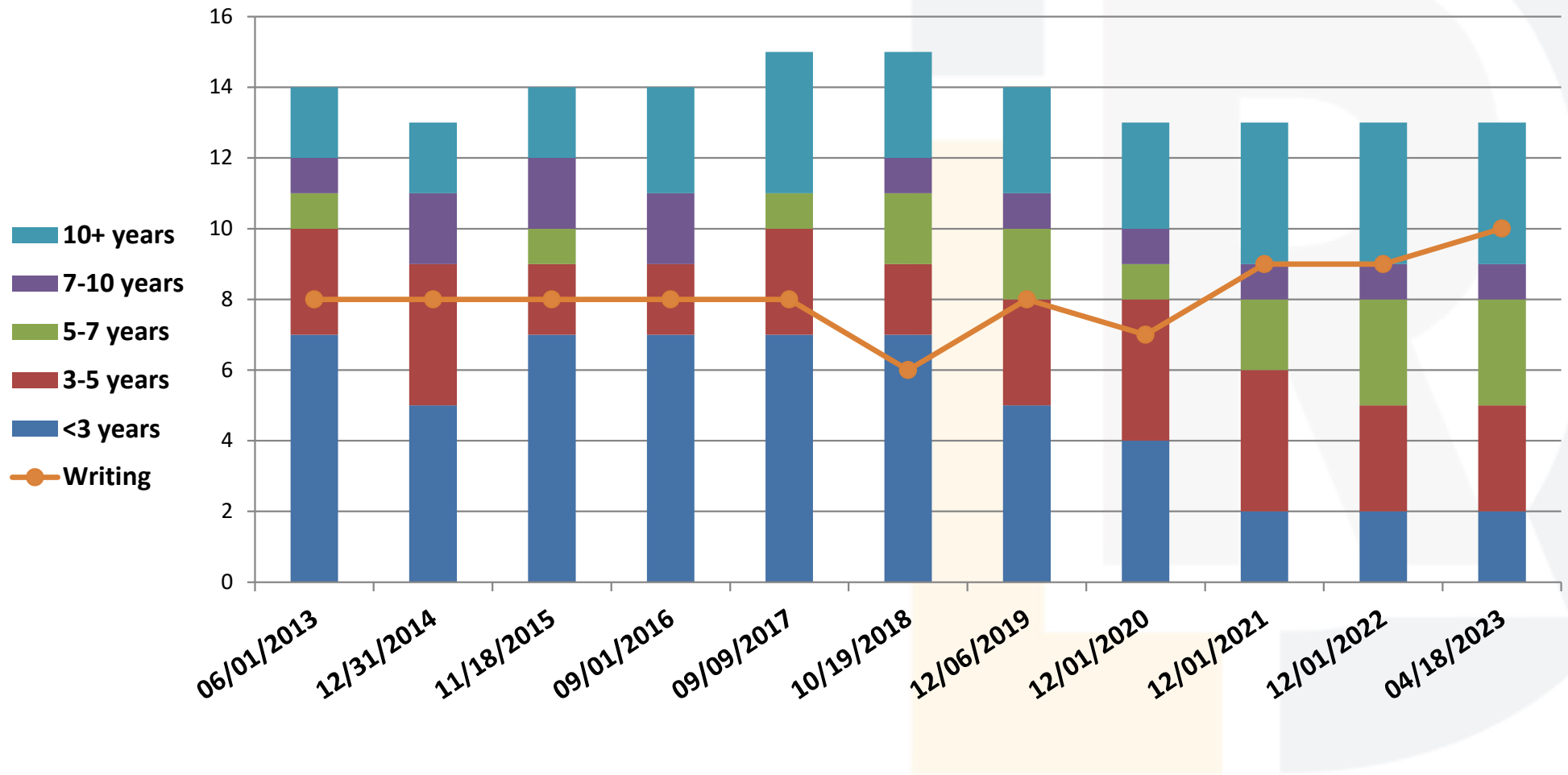


Bank Examination Hours

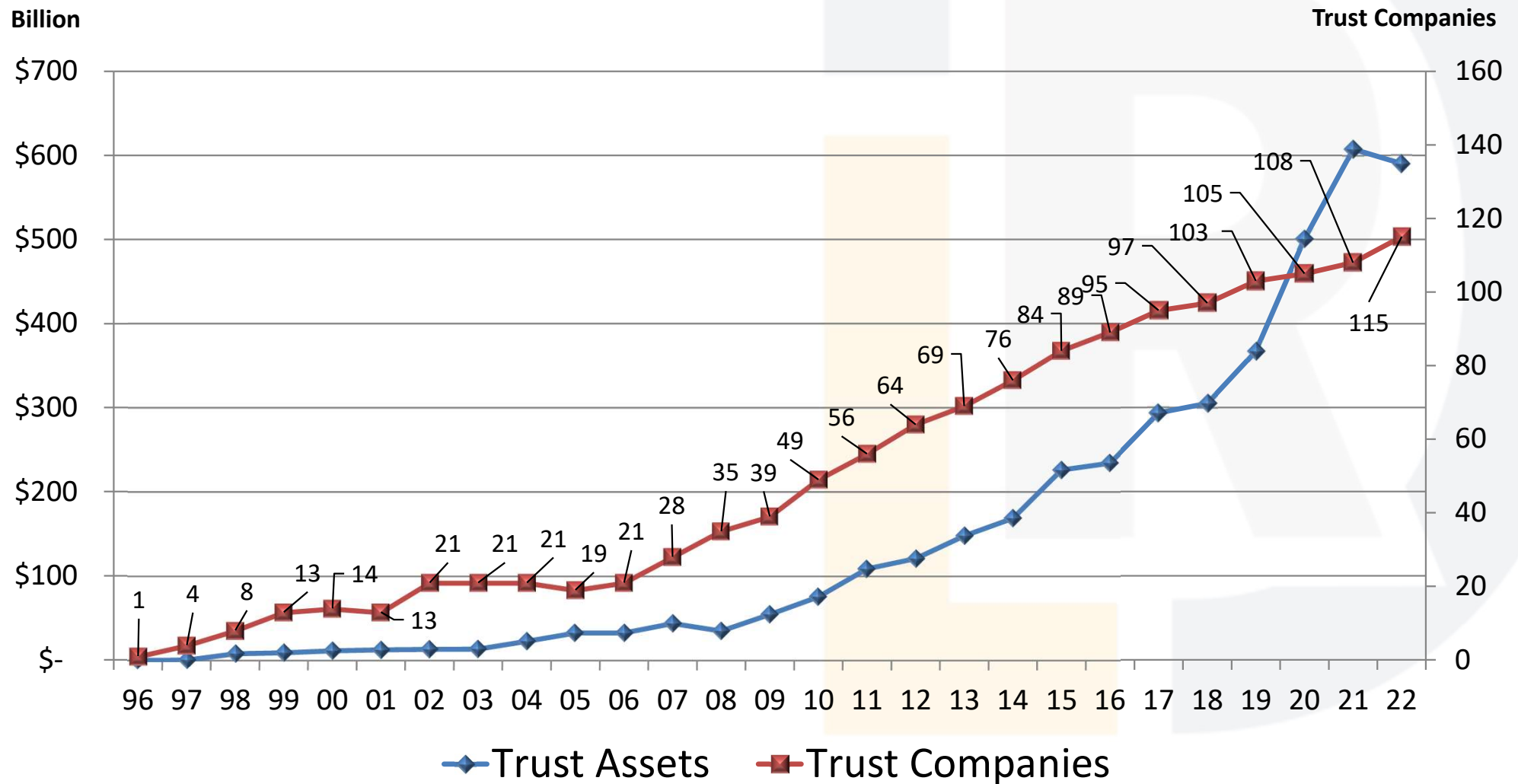


Bank Examination Staff

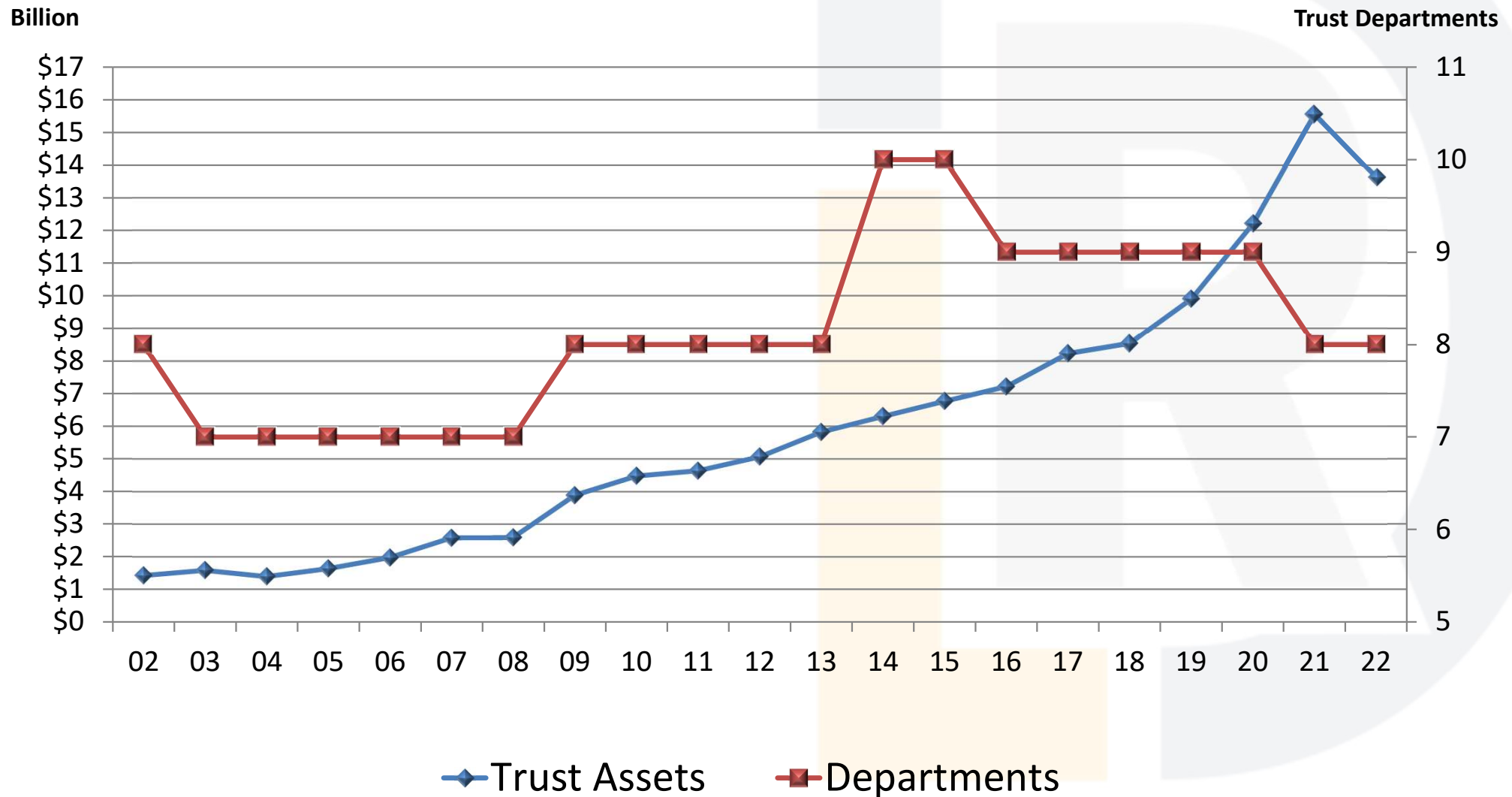
Banking Staff Tenure



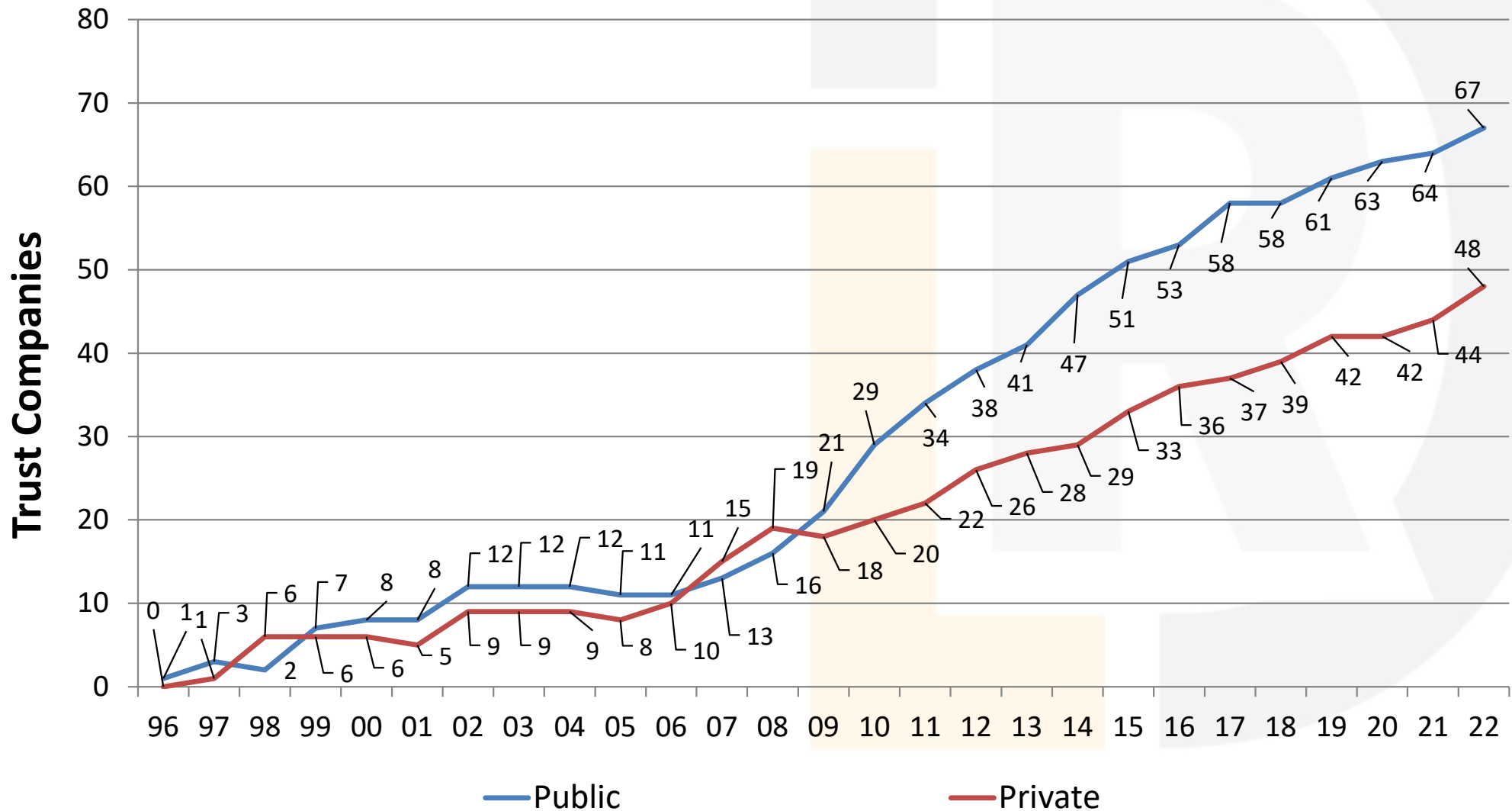
Trust Company Profile



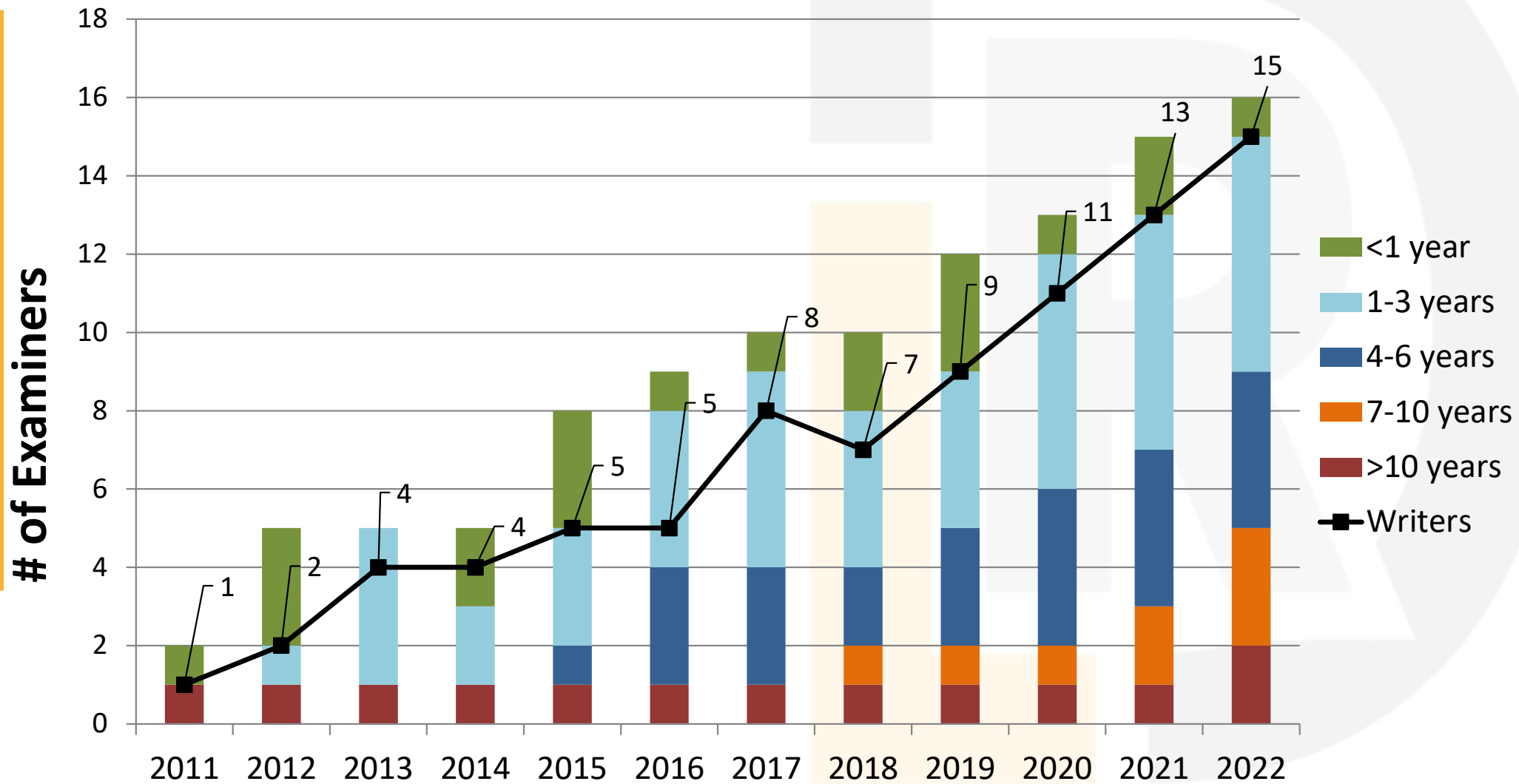
Trust Department Profile



Public vs. Private Trust Companies

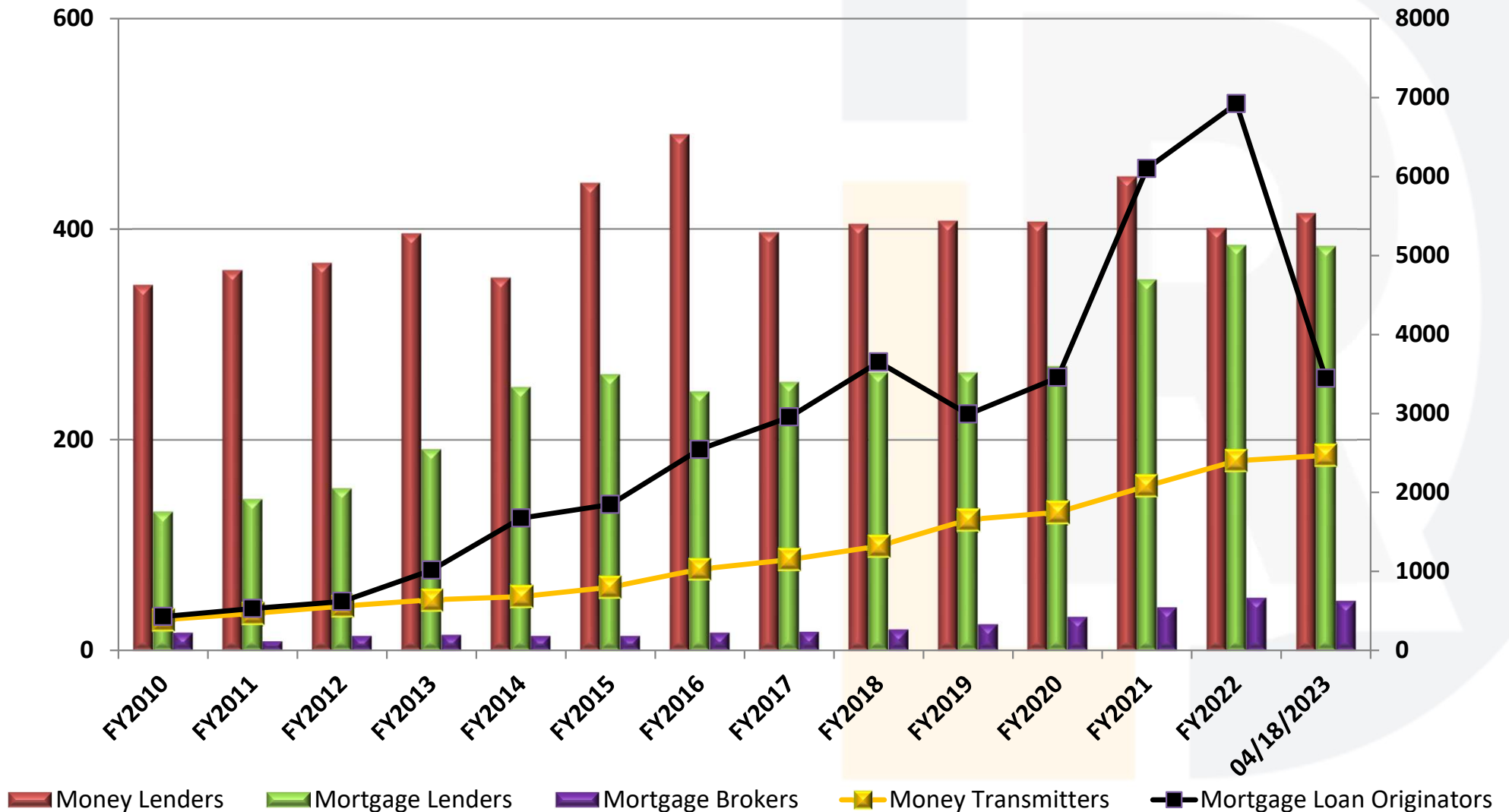


Trust Examination Staff



SD Licensee Profile

Total # Regulated Licensees – 4,474



IT update

- IT examinations completed on seven institutions starting in August 2022
- Four examiners have worked on IT exams; introducing two more in 2023
- Seven IT exams scheduled for remainder of 2023
- Training remains ongoing

Division Locations

South Dakota Division of Banking

1714 Lincoln Avenue, Suite 2

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?

