

**South Dakota Banks That Are Undercollateralized
at 100% of Public Funds
As of December 31, 2025**

Depository Name	Location	Collateral Pledged	100% of Uninsured Public Deposits	Percent of Uncollateralized Deposits at 100%
ANDES STATE BANK	LAKE ANDES	8,580,422.90	8,977,433.70	4.42%
BANKSTAR FINANCIAL	ELKTON	48,689,387.02	48,977,141.62	0.59%

An individual government's financial statement and legal compliance risk relating to undercollateralization is equal to each government's deposits in any of the above banks at 100% of undercollateralized deposits.