

# **PUBLIC DISCLOSURE**

September 11, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bravera Bank  
Certificate Number: 22559

140 First Avenue West  
Dickinson, North Dakota 58601

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Kansas City Regional Office

1100 Walnut Street, Suite 2100  
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.



## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	3
DESCRIPTION OF ASSESSMENT AREAS.....	4
SCOPE OF EVALUATION.....	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	7
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....	13
NORTH DAKOTA.....	14
DESCRIPTION OF INSTITUTION’S OPERATIONS IN NORTH DAKOTA.....	14
SCOPE OF EVALUATION – NORTH DAKOTA .....	14
CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH DAKOTA.....	14
WESTERN NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review.....	18
BISMARCK ASSESSMENT AREA – Full-Scope Review .....	25
NORTH CENTRAL NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review .....	31
FINLEY ASSESSMENT AREA – Full-Scope Review .....	38
GRAND FORKS ASSESSMENT AREA – Full-Scope Review .....	43
MONTANA.....	48
DESCRIPTION OF INSTITUTION’S OPERATIONS IN MONTANA.....	48
SCOPE OF EVALUATION – MONTANA .....	48
CONCLUSIONS ON PERFORMANCE CRITERIA IN MONTANA .....	48
GREAT FALLS, MT MSA – Full-Scope Review .....	51
GLENDDIVE ASSESSMENT AREA – Full-Scope Review .....	57
BILLINGS ASSESSMENT AREA – Full-Scope Review .....	61
APPENDICES .....	69
LARGE BANK PERFORMANCE CRITERIA.....	69
SUMMARY OF RATINGS FOR RATED AREAS.....	71
GLOSSARY .....	72



## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated High Satisfactory.**

- Lending levels reflect good responsiveness to the assessment areas' credit needs.
- A high percentage of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects excellent penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels.
- The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The institution is a leader in making community development loans.
- The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

**The Investment Test is rated High Satisfactory.**

- The institution has a significant level of qualified community development investments.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.



**The Service Test is rated High Satisfactory.**

- Delivery systems are accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate -income geographies and/or to low- and moderate -income individuals.
- Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate -income geographies and/or individuals.
- The institution provides a relatively high level of community development services.



## DESCRIPTION OF INSTITUTION

Bravera Bank is wholly owned by Bravera Holdings Corp., a three-bank holding company located in Dickinson, North Dakota. The institution is affiliated through common ownership with United Community Bank of North Dakota, Leeds, North Dakota, and Financial Security Bank, Kerkhoven, Minnesota. Since the prior examination, both the bank and the parent holding company have undergone name changes as they were previously called American Bank Center and American Bancor LTD., respectively. The bank received a “Satisfactory” CRA rating at its previous FDIC CRA Performance Evaluation dated November 16, 2020, based on Interagency Large Bank Examination Procedures. The institution demonstrated satisfactory performance under the Lending, Investment, and Services tests at that evaluation.

Bravera Bank currently operates 24 offices throughout North Dakota and Montana. The bank also operates three loan production offices (LPOs) (Minot, North Dakota; Great Falls, Montana; and Albertville, Minnesota). Since the prior examination, the bank relocated its main office (Dickinson), opened one branch (Billings), and acquired three new branches (Finley, Cooperstown, Northwood) with the acquisition of The Citizens State Bank of Finley, Finley, North Dakota. These office changes all occurred in 2021. Additional details on branch changes are included in the applicable assessment area sections of this evaluation.

The institution offers a variety of credit products, including commercial, agricultural, home mortgage, and consumer loans. While these loans are offered in all of the assessment areas, the lending focus varies slightly by market. Commercial lending continues to be the primary lending focus followed by agricultural and home mortgage lending, respectively. The bank also offers loan products through government-sponsored programs and local agencies and sells home mortgage loans to secondary market investors. Generally, the bank’s participation in these programs assists small businesses, small farms, and home mortgage borrowers, including low- and moderate-income individuals. Details are presented in the Lending Test under the Innovative or Flexible Lending Practices section of this evaluation. The institution also offers a full line of traditional deposit services, including checking and savings accounts, and certificates of deposit. In addition to the community development services offered, Bravera Bank offers alternative banking services that are readily accessible throughout the assessment areas and benefit low- and moderate-income individuals. These include services such as online and mobile banking, mobile check deposit, bill pay, person-to-person payments, mobile wallet, electronic periodic statements, and numerous ATMs.

As of March 31, 2023, the institution reported total assets of \$2.4 billion, total loans of \$1.5 billion, and total deposits of \$2.2 billion. Since the previous evaluation, assets, loans, and deposits grew 29.1, 24.9, and 31.7 percent, respectively. The acquisition of The Citizens State Bank of Finley contributed, in part, to this growth. Examiners did not identify any impediments that affect the bank’s ability to meet the credit needs of its assessment areas. The following table illustrates the bank’s loan portfolio. However, it does not include home mortgage loans originated by the bank and subsequently sold to secondary market investors.



<b>Loan Portfolio Distribution as of 3/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	71,599	4.7
Secured by Farmland	216,935	14.2
Secured by 1-4 Family Residential Properties	153,690	10.1
Secured by Multifamily (5 or more) Residential Properties	56,518	3.7
Secured by Nonfarm Nonresidential Properties	336,194	22.1
<b>Total Real Estate Loans</b>	<b>834,936</b>	<b>54.8</b>
Commercial and Industrial Loans	162,481	10.7
Agricultural Production and Other Loans to Farmers	160,376	10.5
Consumer Loans	331,810	21.8
Obligations of State and Political Subdivisions in the U.S.	20,190	1.3
Other Loans	1,475	0.1
Lease Financing Receivable (net of unearned income)	13,116	0.9
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>1,524,384</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0%</i>		

## DESCRIPTION OF ASSESSMENT AREAS

Bravera Bank operates in eight assessment areas, five in North Dakota and three in Montana. The North Dakota assessment areas include the Bismarck; Western North Dakota; North Central North Dakota; Finley; and Grand Forks assessment areas. In Montana, the assessment areas include the Glendive; Great Falls, MT Metropolitan Statistical Area (MSA); and Billings assessment areas. The Finley and Grand Forks assessment areas are new in conjunction with the acquisition of The Citizens State Bank of Finley in November 2021. Ratings are assigned for the states of North Dakota and Montana. The following table depicts the number of branches and census tracts in each assessment area. Refer to the rated areas and individual assessment areas for additional information.

<b>Description of Assessment Areas</b>				
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs (2015 ACS)</b>	<b># of CTs (2020 Census)</b>	<b># of Branches</b>
<b>North Dakota</b>				
Western North Dakota	Dunn, Hettinger, McLean, Mountrail, Sheridan, Stark	17	19	6
Bismarck	Burleigh, Morton	24	26	8
North Central North Dakota	Ramsey, Towner	4	4	2
Finley*	Griggs, Steele, Traill**	4	4	2
Grand Forks*	Grand Forks**	1	1	1
<b>Montana</b>				
Great Falls, MT MSA	Cascade	22	25	2
Glendive	Dawson	3	3	1
Billings	Yellowstone	32	36	2
<b>Total</b>		<b>107</b>	<b>118</b>	<b>24</b>
<i>Source: Bank Data; 2015 ACS &amp; 2020 Census Data; *new since the prior evaluation, **partial county only</i>				



## SCOPE OF EVALUATION

### General Information

This evaluation covered the period from the prior evaluation dated November 16, 2020, to the current evaluation dated September 11, 2023. Examiners used Interagency Large Bank Examination Procedures to evaluate Bravera Bank's CRA performance using the Lending, Investment, and Service tests. The criterion for the tests are outlined in the Appendices. The tests are used to determine the bank's overall rating as well as its ratings for the states of North Dakota and Montana. Banks must achieve at least a Low Satisfactory rating under the Lending Test to obtain an overall Satisfactory rating.

Examiners reviewed all of the assessment areas using full-scope examination procedures. The greatest weight was given to the bank's performance in North Dakota when arriving at conclusions. This is because the majority of the lending, deposit, and branch activity occurs in North Dakota, as indicated by the following table, which reflects the distribution of 2021 reported loans, deposits, and branches within each rated area. Performance in Montana was given lesser weight. This evaluation includes some community development loans of the affiliated United Community Bank, Leeds, North Dakota, as requested by the institution. The affiliated bank loans did not impact the ratings.

Assessment Area Breakdown of Loans, Deposits, and Branches			
Assessment Area	Loans % by \$	Deposits % by \$	Branches %
Western North Dakota	36.0	56.5	29.2
Bismarck	31.2	23.6	29.2
North Central North Dakota	4.4	2.7	8.3
Finley	0.6	4.7	8.3
Grand Forks	0.1	0.9	4.2
<b>North Dakota Subtotal</b>	<b>72.3</b>	<b>88.4</b>	<b>79.2</b>
Great Falls, MT MSA	13.8	5.3	8.3
Glendive	7.3	3.1	4.2
Billings	6.5	3.3	8.3
<b>Montana Subtotal</b>	<b>27.7</b>	<b>11.6</b>	<b>20.8</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2021 HMDA LAR, 2021 CRA Loan Register; FDIC Summary of Deposits (6/30/2022) Due to rounding, totals may not equal 100.0%</i>			

### Activities Reviewed

Examiners determined that the bank's primary product lines include commercial and agricultural lending, followed by home mortgage lending. This conclusion considered Consolidated Reports of Condition and Income data, the number and dollar volume of reported loans during the evaluation period, and the bank's business strategy.

This evaluation considered all small business and small farm loans reported under CRA data collection requirements for 2020, 2021, and 2022. In addition, examiners reviewed home mortgage loans reported on the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). See the following table for details on the loan products reviewed.



Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage				
2020	895	201,945	895	201,945
2021	812	181,637	812	181,637
2022	477	135,201	477	135,201
Small Business				
2020	1,326	147,261	1,326	147,261
2021	2,053	137,751	2,053	137,751
2022	638	117,934	638	117,934
Small Farm				
2020	751	103,413	751	103,413
2021	746	105,338	746	105,338
2022	921	128,837	921	128,837
Source: Bank Data				

CRA aggregate lending data for 2020 and 2021, as well as D&B data for 2020, 2021, and 2022 provided a standard of comparison for the small business and small farm loans reviewed. HMDA aggregate lending data for 2020, 2021, and 2022, as well as 2015 ACS and 2020 U.S. Census data provided a standard of comparison for the home mortgage loans reviewed. Examiners placed more weight on the comparisons to the aggregate lending data since it is typically a better indicator of market conditions and loan demand. Examiners did not identify any trends between the years of CRA and HMDA data that materially affected conclusions. Therefore, only 2021 small business and small farm, and 2022 home mortgage data is presented for the Geographic Distribution and Borrower Profile criteria as these are the most recent years with available aggregate data for each product type.

For the Lending Test, examiners analyzed the institution's lending activity, assessment area concentration, geographic distribution of loans, and borrowers' profile. Community development lending activities as well as product innovation were also reviewed. Small business lending received the most weight in drawing overall conclusions since commercial loans represent the institution's primary business focus. The secondary lending focus of the institution is agricultural loans, while home mortgage lending was given the least weight. It should be noted that loan product focus varies in certain assessment areas and will be discussed in the assessment area section of this evaluation.

Community development lending, qualified investments, and community development services were considered from the prior evaluation dated November 16, 2020, through the current evaluation date. In addition, investments that were made before the prior evaluation, and that remain outstanding, are included at the current book values as prior period investments. In addition to evaluating the institution's responsiveness to opportunities for qualified investments, the use of any innovative or complex investments was also considered.

For the Service Test, examiners analyzed community development services, the innovativeness of the services, including whether they serve low- or moderate-income customers in new ways or serve groups of customers not previously served, and the degree to which they serve low- or moderate-income areas or individuals. Examiners also considered the institution's hours of operations, and the accessibility and use of alternative systems for delivering retail banking services in low- and moderate-income geographies and to low- and moderate-income individuals.



## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Bravera Bank demonstrated good performance under the Lending Test. This is consistent with the bank's performance in North Dakota and Montana.

#### Lending Activity

Bravera Bank demonstrates good responsiveness to credit needs of its assessment areas. Bravera Bank's average net loan-to-deposit ratio for the most recent 10 quarters ending March 31, 2023 was 68.6 percent. This ratio does not represent all lending activity as a significant volume of home mortgage loans are sold to secondary market investors and are not reflected on the institution's balance sheet. This activity included 1,273 home mortgage loans totaling approximately \$310.1 million since the prior evaluation. Secondary market lending is responsive to the credit needs of the assessment areas as it provides long-term home mortgage financing, which further supports an overall good record of responsiveness.

#### Assessment Area Concentration

As detailed in the following table, Bravera Bank made a high percentage of loans within its assessment areas.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	753	84.1	142	15.9	895	171,428	84.9	30,517	15.1	201,945
2021	666	82.0	146	18.0	812	149,329	82.2	32,307	17.8	181,637
2022	368	77.1	109	22.9	477	105,447	78.0	29,753	22.0	135,201
Subtotal	1,787	81.1	397	18.9	2,184	426,204	81.7	62,824	18.3	518,783
Small Business										
2020	1,151	86.8	175	13.2	1,326	128,555	87.3	18,706	12.7	147,261
2021	1,586	77.3	467	22.7	2,053	104,817	76.1	32,934	23.9	137,751
2022	456	71.5	182	28.5	638	79,134	67.1	38,800	32.9	117,934
Subtotal	2,737	81.0	642	19.0	3,379	233,372	81.9	51,640	18.1	285,012
Small Farm										
2020	525	69.9	226	30.1	751	69,784	67.5	33,629	32.5	103,413
2021	491	65.8	255	34.2	746	69,035	65.5	36,303	34.5	105,338
2022	601	65.3	320	34.7	921	83,229	64.6	45,608	35.4	128,837
Subtotal	1,016	67.9	481	32.1	1,497	138,819	66.5	69,932	33.5	208,751
Total	5,172	78.6	1,411	21.4	6,583	692,948	79.0	184,396	21.0	877,345
Source: Bank Data; Due to rounding, totals may not equal 100.0%										



### **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration throughout the assessment areas. Conclusions regarding the bank's overall lending performance are supported by excellent dispersion in North Dakota and good dispersion in Montana. When reviewing geographic distribution, examiners only reviewed those loans extended within the assessment areas with emphasis placed on the bank's record of lending in low- and moderate-income census tracts. A complete discussion of the institution's geographic distribution lending performance can be found in the separate assessment area sections of this evaluation.

### **Borrower Profile**

The distribution of borrowers reflects good penetration among business and farm customers of different sizes and retail customers of different income levels. Good penetration was noted in North Dakota and Montana. Examiners reviewed only those loans extended within the assessment areas to perform this analysis. The review focused on the percentage by number of small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less and home mortgage loans to low- and moderate-income borrowers. A complete discussion of the bank's borrower profile lending performance can be found in the separate assessment area sections of this evaluation.

### **Innovative or Flexible Lending Practices**

Bravera Bank makes limited use of innovative and/or flexible lending practices to address the credit needs of low- or moderate-income individuals or geographies throughout its assessment areas. However, there is some flexible lending programs offered through a variety of government-sponsored agencies. Most of these flexible lending programs, with the exception of a few state- or market-specific programs, are offered in all of the assessment areas and are designed to assist borrowers who might not otherwise qualify for credit. They require extra effort and expertise by bank personnel and meet a defined need compared to conventional loans.

The bank also used innovative lending practices in response to economic hardships related to the COVID-19 pandemic. These included originating loans under the SBA's Paycheck Protection Program (PPP) that assisted businesses in continuing operations during the pandemic. Please see the following table for details regarding specific lending activities since the prior evaluation.



Innovative or Flexible Lending Programs										
Program	2020*		2021		2022		2023*		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
North Dakota Housing Finance Agency	3	437	46	8,508	62	13,268	28	5,589	139	27,802
U.S. Department of Veterans Affairs	1	175	33	9,923	25	7,850	8	2,741	67	20,689
Federal Housing Authority	2	555	27	5,884	22	5,259	14	2,751	65	14,449
U.S. Department of Agriculture (Rural Development Program)	2	218	16	2,323	16	3,645	8	1,347	42	7,533
Montana Board of Housing	1	135	6	711	2	132	3	846	12	1,824
Farm Service Agency (guaranteed loans)	2	740	15	9,419	12	7,330	13	7,078	42	24,567
Bank of North Dakota	0	0	3	908	11	3,543	0	0	14	4,451
SBA Loans	0	0	1	329	1	109	1	4,320	3	4,758
SBA PPP loans	0	0	1,603	57,554	0	0	0	0	1,603	57,554
SBA 504 loans	0	0	1	1,442	1	569	1	1,008	3	3,019
<b>Totals</b>	<b>11</b>	<b>2,260</b>	<b>1,751</b>	<b>97,001</b>	<b>152</b>	<b>41,705</b>	<b>76</b>	<b>25,680</b>	<b>1,990</b>	<b>166,646</b>
<i>Source: Bank Data; Due to rounding, totals may differ slightly; *Partial Year</i>										

### **Community Development Loans**

Bravera Bank is a leader in making community development loans as supported by the bank's high satisfactory performance in North Dakota, as it received the most weight in the analysis. In Montana, Bravera Bank made a relatively high level of community development loans. Bravera Bank originated 122 community development loans totaling \$300.9 million during the evaluation period. This includes 7 loans totaling \$10.0 million originated under the SBA's PPP program related to the COVID-19 pandemic that were submitted by the bank and qualified as community development loans. The volume of community development lending is significantly higher than the prior evaluation where 100 loans totaling \$157.2 million qualified as community development loans. The volume of community development loans represents 12.4 percent of total assets and 20.0 percent of net loans as of March 31, 2023. To further analyze, examiners compared the bank's community development lending to two similar institutions. Bravera Bank's record of community development lending is outstanding in relation to the comparable institution, where these activities ranged from 2.7 to 3.2 percent of total assets and 2.0 to 4.5 percent of total loans. The ratios for the comparable bank also included SBA PPP loans.

The following tables reflect the bank's responsiveness to community development lending opportunities by rated area and by year. Regional activities include those activities outside of the rated areas that also met the qualifications for community development loans. The totals for each state also include activities outside of the designated assessment areas yet benefit the states of North Dakota and Montana. In order for activities outside of the assessment areas to qualify, the bank must first meet the needs of the assessment areas.



Community Development Lending by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
North Dakota	11	11,512	2	686	47	206,078	33	49,379	93	267,655
Montana	6	1,911	0	0	10	9,496	2	1,900	18	13,307
Regional Activities	0	0	0	0	7	13,497	4	6,440	11	19,937
<b>Total</b>	<b>17</b>	<b>13,423</b>	<b>2</b>	<b>686</b>	<b>64</b>	<b>299,071</b>	<b>39</b>	<b>57,719</b>	<b>122</b>	<b>300,899</b>
<i>Source: Bank Data</i>										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	1	2,226	0	0	2	3,070	1	3,000	4	8,296
2021	6	5,241	2	686	25	91,445	17	24,282	50	121,654
2022	10	5,956	0	0	30	102,402	18	22,887	58	131,245
YTD 2023	0	0	0	0	7	32,154	3	7,550	10	39,704
<b>Total</b>	<b>17</b>	<b>13,423</b>	<b>2</b>	<b>686</b>	<b>64</b>	<b>229,071</b>	<b>39</b>	<b>57,719</b>	<b>122</b>	<b>300,899</b>
<i>Source: Bank Data</i>										

## INVESTMENT TEST

Bravera Bank demonstrated good performance under the Investment Test. This is supported by the bank's performance in both North Dakota and Montana.

### Investment and Grant Activity

Bravera Bank has a significant level of qualified community development investments and grants, including some that are not routinely provided by private investors. The institution made or retained 373 qualified investments totaling approximately \$26.6 million during the evaluation period.

This represents an increase of 93 investments totaling \$13.1 million. Qualified investments represent 1.1 percent of total assets and 4.0 percent of total securities. However, it should be noted that 30 of the prior period investments totaling \$7.8 million are investments that were not presented for community development consideration at the prior evaluation; therefore, the increase in investments from the prior evaluation is skewed. The bank's performance compares favorably to similarly situated institutions where qualified investments represented 0.5 to 0.6 percent and 1.4 to 4.1 percent of total assets and total securities, respectively.

The following tables illustrate qualified investments by assessment area and by year. These tables include statewide community development investments since the bank was responsive to community development investment activities in its assessment areas.



Qualified Investments by Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
North Dakota	4	306	78	462	78	150	157	20,341	317	21,259
Montana	3	1,501	13	2,014	20	27	20	1,826	56	5,368
<b>Total</b>	<b>7</b>	<b>1,807</b>	<b>91</b>	<b>2,476</b>	<b>98</b>	<b>177</b>	<b>177</b>	<b>22,167</b>	<b>373</b>	<b>26,627</b>
<i>Source: Bank Data</i>										

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	45	12,280	45	12,280
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	15	6,055	15	6,055
2022	2	800	0	0	0	0	9	3,525	11	4,325
YTD 2023	1	1,000	1	2,000	0	0	0	0	2	3,000
<b>Subtotal</b>	<b>3</b>	<b>1,800</b>	<b>1</b>	<b>2,000</b>	<b>0</b>	<b>0</b>	<b>69</b>	<b>21,860</b>	<b>73</b>	<b>25,660</b>
Qualified Grants & Donations	4	7	90	476	98	177	108	307	300	967
<b>Total</b>	<b>7</b>	<b>1,807</b>	<b>91</b>	<b>2,476</b>	<b>98</b>	<b>177</b>	<b>177</b>	<b>22,167</b>	<b>373</b>	<b>26,627</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits good responsiveness to credit and community development needs. This conclusion is supported by good responsiveness in the rated areas. Further details are located in the separate assessment area sections of this evaluation.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives. While the bank's investments are beneficial to the needs of the assessment areas, they are noncomplex and routinely provided by private investors.

## **SERVICE TEST**

The bank demonstrated good performance under the Service Test. This is supported by its performance in both North Dakota and Montana.

### **Accessibility of Delivery Systems**

Bravera Bank's delivery systems are accessible to essentially all portions of its assessment areas. The bank's service delivery systems include 24 offices and 47 ATMs located within its assessment areas. During the evaluation period, the bank had 4 branches and 4 ATMs located in moderate-income census tracts. Additionally, the bank operates 7 branches and 14 ATMs in middle-income census tracts that were also designated distressed and/or underserved during the review period. Finally, Bravera Bank offers alternative banking services, as previously mentioned, that are accessible throughout the assessment areas and benefit low- and moderate-income individuals.



The following table shows the overall distribution of branches and ATMs as of the evaluation date, as well as population by census tract income level based on 2015 ACS data.

Branch and ATM Distribution by Census Tract Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	1	0.9	4,317	1.0	0	0.0	0	0.0
Moderate	18	16.8	65,284	14.8	4	16.7	4	8.5
Middle	70	65.4	284,377	64.3	16	66.7	33	70.2
Upper	18	16.8	88,235	20.0	4	16.7	10	21.3
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>107</b>	<b>100.0</b>	<b>442,213</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data; Due to rounding, totals may not equal 100.0%</i>								

The following table shows the overall distribution of branches and ATMs as of the evaluation date, as well as population by census tract income level based on 2020 Census data.

Branch and ATM Distribution by Census Tract Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	16.9	68,936	14.5	2	8.3	2	4.3
Middle	84	71.2	328,948	69.2	19	79.2	36	76.6
Upper	14	11.9	77,475	16.3	3	12.5	9	19.1
NA	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>118</b>	<b>100.0</b>	<b>475,359</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>47</b>	<b>100.0</b>
<i>Source: 2020 U.S Census; Bank Data</i>								

### **Changes in Branch Locations**

The bank's record of closing branches has not adversely affected the accessibility of its delivery systems, particularly for low- and moderate-income geographies and/or individuals. Only one office closed since the prior evaluation; however, the bank opened at a location less than 500 feet away. There have been four branch openings during the same time frame, including those acquired in conjunction with the acquisition of The Citizens State Bank of Finley, one of which is located in a distressed and underserved geography. Details are discussed in the separate assessment area sections.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. Branch hours and services are convenient and reasonable. Bravera Bank offers a wide variety of deposit and loan products, as well as other services, at all locations, some of which benefit low- and moderate-income individuals.



### **Community Development Services**

Bravera Bank provided a relatively high level of community development services during the evaluation period. Bank employees provided 185 instances of financial expertise or technical assistance to community development organizations in the rated areas, the majority of which benefited North Dakota. The number of community development services increased from the prior evaluation, at which time employees provided 133 instances of community development services. This compares favorably to similarly situated institutions in which community development services ranged from 58 to 154 despite some of those institutions being notably larger than Bravera Bank. It should be noted that partial year 2020 is somewhat skewed since some of the services for that year were likely included in the previous performance evaluation due to the ongoing nature of those services. As mentioned in other community development sections, the following tables include services outside of the designated assessment areas (both within the rated states and the broader regional area) since the bank has met the assessment area's community development needs.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
North Dakota	9	44	44	37	134
Montana	8	8	13	10	39
Regional Activities	3	0	3	6	12
<b>Total</b>	<b>20</b>	<b>52</b>	<b>60</b>	<b>53</b>	<b>185</b>
Source: Bank Data					

Community Development Services by Year					
Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
2020 (Partial)	4	9	13	9	35
2021	4	17	18	10	49
2022	6	17	17	22	62
2023 (YTD)	6	9	12	12	39
<b>Total</b>	<b>20</b>	<b>52</b>	<b>60</b>	<b>53</b>	<b>185</b>
Source: Bank Data					

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.



## **NORTH DAKOTA**

### **CRA RATING FOR NORTH DAKOTA: SATISFACTORY**

**The Lending Test is rated: High Satisfactory**

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: High Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH DAKOTA**

Bravera Bank has five assessment areas in North Dakota: Western North Dakota, Bismarck, North Central North Dakota, Finley and Grand Forks. As previously mentioned, the operations in North Dakota were expanded since the last evaluation to include the Finley and Grand Forks assessment areas. Further, there were fluctuations in the census tract demographics during the evaluation period. According to 2015 ACS data, the bank's North Dakota assessment areas consist of 5 moderate-, 37 middle-, and 8 upper-income census tracts. Census data from 2020 reflects the assessment areas as having 5 moderate- 44 middle- and 5 upper-income geographies. The bank currently operates 19 offices within these assessment areas. Details for the individual assessment areas are provided in subsequent sections.

### **SCOPE OF EVALUATION – NORTH DAKOTA**

Examiners evaluated the bank's CRA performance for North Dakota through full-scope reviews of all of the assessment areas. The greatest weight was given to the Western North Dakota Assessment Area, followed by the Bismarck Assessment Area, then the North Central North Dakota and Finley assessment areas, which were weighted equally, when drawing conclusions for the state. The least amount of weight was given to the Grand Forks Assessment Area. Examiners reviewed small business and small farm loans in all of the assessment areas since it is a lending focus for each area and the bank overall. Examiners reviewed home mortgage lending in all of the North Dakota assessment areas, except for the Finley and Grand Forks assessment areas since this product is not a focus there. When analyzing performance, examiners gave the greatest weight to small business lending, followed by small farm lending and then home mortgage in the all of the assessment areas with the exception of the Finley, Grand Forks, and Bismarck assessment areas. Small farm loans were given the greatest weight in the Finley Assessment Area, followed by small business lending. In the Bismarck Assessment Area, the greatest weight was given to small business lending, followed by home mortgage lending. Small farm lending was given the least weight in the Bismarck Assessment Area. Small business and small farm lending were given equal weight in the Grand Forks Assessment Area. Refer to the overall Scope of Evaluation section for additional information.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH DAKOTA**

#### **LENDING TEST**

Bravera Bank's Lending Test performance in North Dakota is good. This is supported by the bank's excellent lending performance in the Western North Dakota Assessment Area, its good performance in the Bismarck, Finley, and Grand Forks assessment areas. The North Central North Dakota Assessment Area was considered adequate. Further, the bank is a leader with regard to community development lending.



### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs in North Dakota. In 2021, the bank originated or purchased 2,044 small business, small farm, and home mortgage loans totaling \$233.7 million in this rated area. This accounts for 74.5 percent of the total loans reviewed, by number, in 2021. In comparison, 88.4 percent of the bank's deposits were from the rated area while 79.2 percent of the offices operate in North Dakota

### **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration in North Dakota. This is consistent with the bank's performance in the Western North Dakota Assessment Area, which received the most weight. The Bismarck Assessment area demonstrated good performance, while the North Central North Dakota Assessment Area's performance was poor. This criterion was not evaluated in the Finley and Grand Forks assessment areas, as these do not contain low- or moderate-income census tracts.

### **Borrower Profile**

The distribution of borrowers reflects good penetration among business and farm customers of different sizes and retail customers of different income levels in North Dakota. This is consistent with the bank's performance in the Western North Dakota, Bismarck, and Finley assessment areas. Performance in the North Central Assessment Area is adequate, while performance in the Grand Forks Assessment Area is excellent; however, these assessment areas received little weight in North Dakota.

### **Community Development Loans**

Bravera Bank is a leader in originating community development loans in North Dakota. This is consistent with performance in the Western North Dakota and Bismarck assessment areas, which received more weight than the other assessment areas. The North Central North Dakota and Finley assessment areas demonstrated a good level of community development loans while Grand Forks Assessment Area's performance was adequate. The institution originated a total of 93 loans totaling \$267.7 million, which is a significant increase, by dollar volume, from the prior evaluation when the bank made 96 loans totaling \$152.6 million. The bank's performance demonstrates responsiveness to identified community development needs as a majority of the loans assisted in economic development efforts. The following table details the bank's community development lending activity by assessment area.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Western North Dakota	1	482	0	0	22	41,176	11	8,833	<b>34</b>	<b>50,491</b>
Bismarck	6	6,817	2	686	7	48,175	12	30,249	<b>27</b>	<b>85,927</b>
North Central North Dakota	2	494	0	0	2	3,867	2	360	<b>6</b>	<b>4,721</b>
Finley	0	0	0	0	2	1,309	3	3,907	<b>5</b>	<b>5,216</b>
Grand Forks	0	0	0	0	1	822	0	0	<b>1</b>	<b>822</b>
North Dakota Statewide	2	3,719	0	0	13	110,729	5	6,030	<b>20</b>	<b>120,478</b>
<b>Total</b>	<b>11</b>	<b>11,512</b>	<b>2</b>	<b>686</b>	<b>47</b>	<b>206,078</b>	<b>33</b>	<b>49,379</b>	<b>93</b>	<b>267,655</b>
<i>Source: Bank Data</i>										



## INVESTMENT TEST

Bravera Bank demonstrated good performance under the Investment Test in North Dakota, which is consistent with the performance in the Western North Dakota Assessment Area, which received the most weight in North Dakota. Performance in the remaining assessment areas was adequate.

### **Investment and Grant Activity**

Bravera Bank has a significant level of qualified community development investments and grants in North Dakota, the majority of which benefited the Western North Dakota Assessment Area, which received the greatest weight. The investments also include 53 statewide investments totaling \$11.8 million that benefited areas within the state, but outside of the designated assessment areas. Overall, this is an increase from the prior evaluation where 261 investments and donations totaled \$13.5 million. It should be noted that 28 prior period investments totaling nearly \$7.2 million for statewide activities at this evaluation were qualified; however, these were not presented for consideration at the prior evaluation. This information indicates the investment totals from the two evaluations are more comparable than it first appears. Details regarding the level of qualified investment activity for each assessment area within North Dakota are provided under the individual assessment area sections.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Western North Dakota	0	0	24	175	37	100	59	7,442	120	7,717
Bismarck	3	6	53	287	26	49	4	45	86	387
North Central North Dakota	0	0	0	0	10	0	33	399	43	399
Finley	0	0	1	0	0	0	14	931	15	931
Grand Forks	0	0	0	0	0	0	0	0	0	0
North Dakota Statewide	1	300	0	0	5	1	47	11,524	53	11,825
<b>Total</b>	<b>4</b>	<b>306</b>	<b>78</b>	<b>462</b>	<b>78</b>	<b>150</b>	<b>157</b>	<b>20,341</b>	<b>317</b>	<b>21,259</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits a good responsiveness to credit and community development needs in North Dakota considering the available opportunities and investment capacity of the institution.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative or complex investments to support community development needs in North Dakota considering the available opportunities and investment capacity of the bank.

## SERVICE TEST

Bravera Bank demonstrated good performance under the Service Test in North Dakota. This is consistent with the performance in all assessment areas within the state with the exception of the Finley and Grand Forks assessment areas. Performance in those assessment areas reflects lower yet adequate performance; however, it did not change the overall conclusion.



### **Accessibility of Delivery Systems**

Bravera Bank's delivery systems are accessible to essentially all portions of the assessment areas in North Dakota, which is consistent with the bank's overall performance. Alternative delivery systems described earlier provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The institution's history of opening and closing of branches has not adversely affected the accessibility of its delivery systems within North Dakota, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank closed its main office and re-opened at another location a short distance away. It also added three new offices in conjunction with acquisition activities in 2021. Refer to the separate assessment area sections for additional information.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the North Dakota assessment areas, particularly moderate-income geographies and/or low- or moderate-income individuals. This performance is consistent with the bank's overall performance.

### **Community Development Services**

Bravera Bank provides a relatively high level of community development services in North Dakota. As depicted in the following table, the majority of the services were provided within the Western North Dakota and Bismarck assessment areas. These assessment areas are the two with the greatest weight in assessing performance in North Dakota. The 134 instances of community development services is an increase from the prior evaluation, which included 116 community development services.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
Western North Dakota	3	18	14	19	54
Bismarck	4	15	11	0	30
North Central North Dakota	0	8	5	8	21
Finley	0	0	7	7	14
Grand Forks	0	0	7	0	2
North Dakota Statewide	2	3	5	3	13
<b>Total</b>	<b>9</b>	<b>44</b>	<b>44</b>	<b>37</b>	<b>134</b>
<i>Source: Bank Data</i>					



## WESTERN NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE WESTERN NORTH DAKOTA ASSESSMENT AREA

This assessment area includes all of Dunn, Hettinger, Mclean, Mountrail, Sheridan, and Stark counties in western North Dakota. The assessment area boundaries are unchanged from the prior evaluation; however, census tract income levels have fluctuated between the two census years. According to 2015 ACS data, the assessment area consists of 1 moderate-, 10 middle-, and 6 upper-income census tracts. Census data from 2020 reflects the area as having 1 moderate-, 15 middle-, and 3 upper-income geographies. The bank operates 7 offices in the assessment area.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.0	5.9	58.8	35.3	0.0
Population by Geography	55,485	0.0	2.4	53.2	44.4	0.0
Housing Units by Geography	27,801	0.0	3.0	57.0	40.0	0.0
Owner-Occupied Units by Geography	15,979	0.0	3.3	53.0	43.7	0.0
Occupied Rental Units by Geography	6,141	0.0	2.0	57.2	40.9	0.0
Vacant Units by Geography	5,681	0.0	3.3	67.9	28.7	0.0
Businesses by Geography	6,948	0.0	2.4	47.5	50.0	0.0
Farms by Geography	807	0.0	8.6	61.0	30.5	0.0
Family Distribution by Income Level	14,466	17.1	16.3	21.8	44.8	0.0
Household Distribution by Income Level	22,120	21.1	14.7	16.7	47.5	0.0
Median Family Income - Nonmetropolitan ND		\$72,414	Median Housing Value			\$162,704
			Median Gross Rent			\$734
			Families Below Poverty Level			6.1%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						

The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.



Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	5.3	78.9	15.8	0.0
Population by Geography	61,075	0.0	1.7	76.5	21.8	0.0
Housing Units by Geography	31,198	0.0	1.7	78.4	19.9	0.0
Owner-Occupied Units by Geography	16,448	0.0	0.8	78.6	20.6	0.0
Occupied Rental Units by Geography	7,606	0.0	2.1	76.4	21.5	0.0
Vacant Units by Geography	7,144	0.0	3.5	80.0	16.5	0.0
Businesses by Geography	8,236	0.0	0.9	75.9	23.2	0.0
Farms by Geography	851	0.0	3.2	79.9	16.9	0.0
Family Distribution by Income Level	14,997	18.7	15.4	20.4	45.4	0.0
Household Distribution by Income Level	24,054	21.8	14.1	19.5	44.6	0.0
Median Family Income - Nonmetropolitan ND		\$82,366	Median Housing Value			\$205,515
			Median Gross Rent			\$876
			Families Below Poverty Level			6.3%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table reflects the 2022 FFIEC-estimated median family income levels for nonmetropolitan North Dakota, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$93,100)	<\$46,550	\$46,550 to <\$74,480	\$74,480 to <\$111,720	≥\$111,720
Source: FFIEC				

### **Competition**

This assessment area is relatively competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 16 FDIC-insured financial institutions operate 36 offices within the Western North Dakota Assessment Area. Of these institutions, Bravera Bank was ranked 1st for deposits with 33.3 percent of the market share by dollar volume. This deposit data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces a high level of competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 60 CRA data reporters collectively reported 2,355 small business loans within the assessment area. Bravera Bank ranked 1st with 33.8 percent of the market share by number. These loan totals do not include loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area.



The bank faces moderate, yet still notable, competition for small farm loans from other lenders and non-bank entities. The 2021 aggregate CRA data shows 17 lenders collectively reported 1,019 small farm loans within the assessment area. Again, Bravera Bank ranked 1st with 27.7 percent of the market share by number. These loan totals do not include loans originated by smaller institutions that are not required to report small farm lending data but operate within the assessment area.

Significant competition is present for home mortgage lending. In 2022, 106 HMDA-reporting institutions originated or purchased 1,343 home mortgage loans in the assessment area. Bravera Bank ranked 2nd among these entities with a 7.9 percent market share by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. For the Western North Dakota Assessment Area, a recently conducted community contact interview from an individual familiar with the local economy and economic development was reviewed.

The contact stated that the overall economy is relatively strong with the impacts of the COVID-19 pandemic being diminished. The area has a workforce shortage and rural areas have declining population, making it difficult to retain essential services. The contact indicated that there is competition between local financial institutions to be active in community development projects and the community development needs relate to economic development, affordable housing, and revitalization and stabilization. The contact stated that commercial, agriculture and home mortgage lending are all needed in the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that small business, small farm, and home mortgage lending all represent credit needs within the assessment area. Further, community development needs include affordable housing, community services, economic development, and revitalization/stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE WESTERN NORTH DAKOTA ASSESSMENT AREA**

### **LENDING TEST**

Bravera Bank demonstrated excellent performance under the Lending Test in the Western North Dakota Assessment Area. The bank's outstanding level of community development lending along with geographic distribution performance supports this conclusion. Small business lending received the greatest weight in the assessment area, followed by small farm and home mortgage lending.

### **Lending Activity**

The bank's lending activity reflects excellent responsiveness to the credit and community development lending needs of the Western North Dakota Assessment Area. In 2021, the bank originated or purchased 1,234 small business, small farm, and home mortgage loans totaling \$116.5 million in the assessment area. This accounts for 45.0 percent of the total loans reviewed, by number, in 2021.



In comparison, 56.5 percent of the bank's deposits were from the assessment area. The bank ranked 1st in market share for small business and small farm loans and 2<sup>nd</sup> for home mortgage loans in this assessment area.

### **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration throughout the assessment area. This is primarily supported by the bank's excellent small business and small farm lending performance. The institution's adequate mortgage lending performance was also considered, but given less weight in drawing conclusions.

### ***Small Business Loans***

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. The following table shows that the bank's performance in the moderate-income tract exceeds D&B and aggregate data.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	2.4	3.8	74	9.3	1,487	3.2
Middle	47.5	44.7	347	43.6	19,670	42.5
Upper	50.0	51.4	374	47.0	25,143	54.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>795</b>	<b>100.0</b>	<b>46,300</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects excellent dispersion throughout the assessment area. The following table indicates that the bank's performance in the moderate-income tract exceeds D&B and aggregate data.

<b>Geographic Distribution of Small Farm Loans</b>						
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	8.6	9.3	36	12.8	6,609	18.3
Middle	61.0	60.9	128	45.4	12,662	35.1
Upper	30.5	29.8	118	41.8	16,756	46.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>	<b>36,027</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate dispersion throughout the assessment area. The following table shows that the bank's performance in the moderate-income tract is relatively comparable to aggregate data. While there is no bank lending in this tract, aggregate lending is also miniscule in the area. Therefore, the bank's performance is reasonable.



Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	0.8	0.3	0	0.0	0	0.0
Middle	78.6	74.2	65	61.3	14,802	56.9
Upper	20.6	25.5	41	38.7	11,231	43.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>106</b>	<b>100.0</b>	<b>26,034</b>	<b>100.0</b>
Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

Bravera Bank's lending performance demonstrates a good penetration among farms and businesses of different revenue sizes and individuals of different income levels. This conclusion is supported by the bank's small farm and small business performance, which were considered good. Home mortgage lending performance was adequate; however, it received the least weight.

### ***Small Business Loans***

The following table indicates that the majority of the small business loans were to businesses where revenues were not available. The high level of PPP loans originated in 2021 represent the majority of the loans where revenue was not available as revenues were not requested for that loan program. Management stated that a majority of the PPP loans were to current borrowers and that most would have revenues under \$1 million. Further, management went on to say that the revenue information for 2022 small businesses loans would be relatively consistent to 2021 lending. When reviewing 2022 bank data, the bank's data shows that 70.9 percent of small business loans in this assessment area were originated to small businesses with revenues under \$1 million supporting management's statement. Therefore, the bank's performance in this area is good.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.1	35.4	104	13.1	11,234	24.3
>\$1,000,000	4.1	--	44	5.5	14,542	31.4
Revenue Not Available	11.8	--	647	81.4	20,524	44.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>795</b>	<b>100.0</b>	<b>46,300</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

As reflected in the following table, the distribution of borrowers reflects good penetration among businesses of different revenues, when compared to D&B and aggregate data.



Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	99.3	75.2	247	87.6	27,844	77.3
>\$1,000,000	0.4	--	30	10.6	7,262	20.2
Revenue Not Available	0.4	--	5	1.8	921	2.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>	<b>36,027</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

As reflected in the following table, the distribution of borrowers reflects adequate penetration among individuals of different income levels, including low- and moderate-income borrowers, when compared to aggregate data.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.7	7.1	9	8.5	852	3.3
Moderate	15.5	20.3	19	17.9	3,159	12.1
Middle	20.4	23.4	28	26.4	6,401	24.6
Upper	45.4	30.5	34	32.1	11,970	46.0
Not Available	0.0	18.8	16	15.1	3,651	14.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>106</b>	<b>100.0</b>	<b>26,034</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

Bravera Bank made a high level of community development loans in the Western North Dakota Assessment Area and is a leader for such activities. The institution originated 34 community development loans totaling approximately \$50.5 million. These activities included 1 loan that promoted affordable housing for low- and moderate-income individuals, 22 loans that promoted economic development, and 11 loans that revitalized or stabilized distressed, underserved, or moderate-income geographies. The level of community development lending decreased in number and dollar volume since the previous evaluation at which time the bank made 46 community development loans totaling approximately \$68.3 million.

### **INVESTMENT TEST**

Bravera Bank demonstrated good performance under the Investment Test in the Western North Dakota Assessment Area. This conclusion is primarily based on the level of investment and grant activity.



### **Investment and Grant Activity**

Bravera Bank has a significant level of qualified investments in the Western North Dakota Assessment area, where there are 120 community development investments totaling \$7.7 million. The bank made 22 investments totaling 7.3 million, all of which revitalized or stabilized distressed, underserved, or moderate-income geographies. These investments included 15 prior period investments totaling 4.5 million, one of which was an investment totaling \$195,000 that was not presented at the prior examination for community development consideration. Investment activity also includes 98 donations totaling \$382,000. The level of investment activity is less than the prior evaluation where the bank made 122 qualified investments totaling \$10.3 million.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits excellent responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's qualified investments that supported revitalizing or stabilizing distressed, underserved, or moderate-income geographies. This was an identified community development need in the assessment area.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

Bravera Bank demonstrated good performance under the Service Test in the Western North Dakota Assessment Area. Performance under the criterion described below collectively support this conclusion.

### **Accessibility of Delivery Systems**

Bravera Bank's delivery systems are accessible to essentially all portions of the Western North Dakota Assessment Area and are consistent with the bank's overall performance. Further, the bank operated one branch and one ATM in the moderate-income census tract during the review period. This tract was considered moderate income until the 2020 Census data was released and is now considered middle income. Alternative delivery systems provide further access to banking services and are consistent with those discussed in the bank's overall performance.

### **Changes in Branch Locations**

In May 2021, the bank relocated its main office in Dickinson; however, the new location was less than 500 feet from the previous location. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly the moderate-income geography and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at the branches throughout the assessment area.



### **Community Development Services**

Bravera Bank provides a relatively high level of community development services within the Western North Dakota Assessment Area. Bank employees provided 54 instances of financial expertise or technical assistance to community development organizations in the assessment area. These services were to organizations that promote affordable housing, economic development, community services, and revitalization or stabilization. The number of community development services is similar to the prior evaluation, which included 51 community development services.

## **BISMARCK ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE BISMARCK ASSESSMENT AREA**

This assessment area includes all of Burleigh and Morton counties in central North Dakota. These counties comprise a portion of the Bismarck, ND MSA. The assessment area boundaries are unchanged from the prior evaluation; however, census tract income levels have fluctuated between the two census years. According to 2015 ACS data, the assessment area consists of 4 moderate-, 18 middle-, and 2 upper-income census tracts. Census data from 2020 reflects the area as having 3 moderate-, 21 middle-, and 2 upper-income geographies. There are 7 bank branches in this assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	16.7	75.0	8.3	0.0
Population by Geography	117,208	0.0	13.8	78.5	7.7	0.0
Housing Units by Geography	51,984	0.0	15.8	78.2	6.1	0.0
Owner-Occupied Units by Geography	35,204	0.0	12.2	79.3	8.4	0.0
Occupied Rental Units by Geography	14,165	0.0	23.5	75.8	0.7	0.0
Vacant Units by Geography	2,615	0.0	21.5	75.7	2.9	0.0
Businesses by Geography	13,739	0.0	19.0	71.7	9.3	0.0
Farms by Geography	739	0.0	15.7	74.3	10.0	0.0
Family Distribution by Income Level	31,080	17.9	18.9	24.9	38.3	0.0
Household Distribution by Income Level	49,369	22.0	17.6	19.1	41.3	0.0
Median Family Income - Bismarck, ND MSA		\$80,768	Median Housing Value			\$190,457
			Median Gross Rent			\$737
			Families Below Poverty Level			5.0%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						



The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	0.0	11.5	80.8	7.7	0.0
Population by Geography	131,749	0.0	8.2	81.3	10.5	0.0
Housing Units by Geography	58,226	0.0	10.2	81.0	8.8	0.0
Owner-Occupied Units by Geography	37,381	0.0	7.6	80.1	12.2	0.0
Occupied Rental Units by Geography	15,926	0.0	14.8	83.0	2.2	0.0
Vacant Units by Geography	4,919	0.0	15.0	81.4	3.6	0.0
Businesses by Geography	15,800	0.0	10.3	79.5	10.2	0.0
Farms by Geography	786	0.0	4.8	84.2	10.9	0.0
Family Distribution by Income Level	33,977	17.9	18.0	25.5	38.6	0.0
Household Distribution by Income Level	53,307	23.0	16.2	19.5	41.3	0.0
Median Family Income - Bismarck, ND MSA		\$93,359	Median Housing Value			\$253,357
			Median Gross Rent			\$902
			Families Below Poverty Level			4.2%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table reflects the 2022 FFIEC-estimated median family income levels for the Bismarck, ND MSA, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$102,600)	<\$51,300	\$51,300 to <\$82,080	\$82,080 to <\$123,120	≥\$123,120
<i>Source: FFIEC</i>				

### **Competition**

The Bismarck Assessment Area is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 18 FDIC-insured financial institutions operate 57 offices within Burleigh and Morton counties. Bravera Bank ranked 6th with a deposit market share of 8.4 percent by dollar volume. As previously mentioned, this deposit data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

Bravera Bank also faces significant competition with regard to lending. For small business loans, 2021 aggregate CRA data shows that 63 CRA data reporters collectively reported 3,469 small business loans within the assessment area. Of these institutions, Bravera Bank ranked 5th with 8.5 percent of the market share by number. It should be noted that the top 4 lenders comprise 43.0 percent of these loans.



The market for small farm loans is also relatively competitive. Of the 16 lenders originating small farm loans in the assessment area per CRA aggregate data, Bravera Bank ranks 3rd with 11.7 percent of the market by number. The top two lenders comprise 61.6 percent of the total small farm loans originated in the assessment area.

There is also significant competition for home mortgage loans. In 2022, 142 HMDA-reporting institutions originated or purchased 3,848 home mortgage loans in the assessment area. Bravera Bank ranked 7th with a 2.7 percent market share by number.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, as well as comments from bank management, and determined that commercial lending represent the primary credit needs followed by home mortgage and agricultural lending. Community development needs are primarily related to economic development, affordable housing, and community services; however, there is a high level of competition for available opportunities.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE BISMARCK ASSESSMENT AREA**

### **LENDING TEST**

Bravera Bank demonstrated good lending performance in the Bismarck Assessment Area. This conclusion is supported by good performance in both geographic distribution and borrower profile analyses. Further supporting this assessment is the bank's leadership role in community development lending in the assessment area. Small business loans received the most weight in the assessment area, followed by home mortgages and small farm lending.

### **Lending Activity**

Bravera Bank's lending activity reflects good responsiveness to the credit needs of the Bismarck Assessment Area. In 2021, the bank originated or purchased 616 small business, small farm, and home mortgage loans totaling \$100.8 million in the assessment area. By number, this accounts for 22.5 percent of the total loans reviewed in 2021. For the same time period, 23.6 percent of the bank's deposits were from the Bismarck Assessment Area.

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. This is primarily supported by the bank's good small business lending and small farm lending, with small business lending given the greatest weight in drawing conclusions. The institution's excellent home mortgage lending was also considered, but given less weight in drawing conclusions.

### ***Small Business Loans***

As depicted in the following table, the geographic distribution of small business loans reflects good penetration throughout the assessment area when compared to aggregate data.



Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	19.0	20.0	68	23.1	12,009	44.6
Middle	71.7	69.5	202	68.7	13,244	49.2
Upper	9.3	10.5	24	8.2	1,693	6.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>294</b>	<b>100.0</b>	<b>26,946</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects good penetration throughout the assessment area, as bank performance nearly mirrors aggregate performance. Refer to the following table.

Geographic Distribution of Small Farm Loans						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	15.7	10.3	7	11.9	1,441	16.9
Middle	74.3	86.1	51	86.4	6,809	79.8
Upper	10.0	3.6	1	1.7	280	3.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>	<b>8,530</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The geographic distribution of home mortgages reflects excellent penetration throughout the assessment area, as bank performance compares favorably to D&B and aggregate data. See the following table for details.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	7.6	7.1	14	13.3	2,626	7.2
Middle	80.1	77.3	76	72.4	27,339	75.0
Upper	12.2	15.6	15	14.3	6,502	17.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>105</b>	<b>100.0</b>	<b>36,467</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects good penetration among businesses and farms of different sizes and retail customers of different income levels. The bank's good small business and home mortgage performance supports this conclusion.



### ***Small Business Loans***

As displayed in the following table, there is high level of small business loans with unreported revenues in 2021. The high level of PPP loans originated in 2021 represent the majority of the loans where revenue was not available, as revenues were not requested. Management stated that a majority of the PPP loans were to existing bank customers and that small business loans, including PPP loans, were similar in size and revenues to those made in 2022. When reviewing 2022 bank data, the bank's data shows that 50.5 percent of small business loans, by number, in this assessment area were originated to small businesses with revenues under \$1million supporting management's statement. Therefore, the bank's performance in this area is good.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.9	47.4	54	18.4	9,244	34.3
>\$1,000,000	4.3	--	52	17.7	9,975	37.0
Revenue Not Available	10.9	--	188	63.9	7,727	28.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>294</b>	<b>100.0</b>	<b>26,946</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.0	68.0	56	94.9	7,877	92.3
>\$1,000,000	1.1	--	3	5.1	653	7.7
Revenue Not Available	0.9	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>	<b>8,530</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						



### ***Home Mortgage Loans***

The distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers, when compared to aggregate data. See the following table for details.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	17.9	9.7	12	11.4	1,711	4.7
Moderate	18.0	21.7	26	24.8	5,375	14.7
Middle	25.5	24.2	19	18.1	5,199	14.3
Upper	38.6	29.7	27	25.7	11,178	30.7
Not Available	0.0	14.7	21	20.0	13,003	35.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>105</b>	<b>100.0</b>	<b>36,467</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

Bravera Bank is a leader in community development lending in the Bismarck Assessment Area having made a significant level of community development loans. There are 27 loans totaling \$85.9 million. Of this total, 7 loans totaling approximately \$48.2 million promoted economic development, 6 for \$6.8 million promoted affordable housing for low- and moderate-income individuals, 2 loans totaling \$686,000 were for community service, and 12 loans for approximately \$30.2 million revitalized or stabilized moderate-income geographies. The level of community development lending increased significantly, by dollar volume, since the previous evaluation at which time the bank made 36 community development loans totaling approximately \$64.5 million.

### **INVESTMENT TEST**

Bravera Bank demonstrated adequate performance under the Investment Test in the Bismarck Assessment Area. This conclusion is primarily based on the level of investment and grant activity.

### **Investment and Grant Activity**

Bravera Bank made an adequate number of investments in the Bismarck Assessment Area especially when considering the high level of competition for community development activities in the area. In the Bismarck Assessment Area, there are 86 community development investments totaling \$387,000, all of which were donations. There were donations that benefited each community development qualifying purpose. The level is similar to the prior evaluation at which time the bank made 81 qualified investments totaling \$319,000. Management stated that they actively look for investment opportunities in the assessment area, but the high level of competition for these activities makes it more difficult.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's qualified investments.



### **Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

### **SERVICE TEST**

Bravera Bank demonstrated good performance under the Service Test in the Bismarck Assessment Area. Performance under the criterion described below collectively support this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 7 branches in the Bismarck Assessment Area, two of which are in moderate-income geographies according to 2015 ACS with only one located in a moderate-income geography according to 2020 Census data. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

No changes have been made with regard to branch structure in the Bismarck Assessment Area during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at the branches throughout the assessment area.

### **Community Development Services**

Bravera Bank provides a relatively high level of community development services within the Bismarck Assessment Area. There were 30 instances where bank employees provided financial expertise or technical assistance. The services were to organizations that promote affordable housing, community services and economic development initiatives. The number of instances is relatively similar to the prior evaluation, at which 25 instances were reported.

## **NORTH CENTRAL NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL NORTH DAKOTA ASSESSMENT AREA**

This assessment area includes all of Ramsey and Towner counties in north central North Dakota. The assessment area boundaries have not changed since the previous evaluation; however, census tract income levels have fluctuated slightly between the two census years.



According to 2015 ACS data, the assessment area consists of all (4) middle-income census tracts. Census data from 2020 reflects the area as having 1 moderate- and 3 middle-income geographies. The bank currently operates 2 offices in the assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	13,860	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	7,129	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,960	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	2,059	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,110	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,502	0.0	0.0	100.0	0.0	0.0
Farms by Geography	268	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,497	24.0	15.4	24.1	36.4	0.0
Household Distribution by Income Level	6,019	29.2	17.1	17.1	36.6	0.0
Median Family Income - Nonmetropolitan ND		\$72,414	Median Housing Value			\$97,759
			Median Gross Rent			\$516
			Families Below Poverty Level			7.2%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.



Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	75.0	0.0	0.0
Population by Geography	13,767	0.0	31.9	68.1	0.0	0.0
Housing Units by Geography	7,355	0.0	35.4	64.6	0.0	0.0
Owner-Occupied Units by Geography	3,722	0.0	21.7	78.3	0.0	0.0
Occupied Rental Units by Geography	2,285	0.0	57.6	42.4	0.0	0.0
Vacant Units by Geography	1,348	0.0	36.0	64.0	0.0	0.0
Businesses by Geography	1,674	0.0	31.4	68.6	0.0	0.0
Farms by Geography	287	0.0	4.9	95.1	0.0	0.0
Family Distribution by Income Level	3,331	23.8	19.6	19.9	36.7	0.0
Household Distribution by Income Level	6,007	30.5	17.5	17.5	34.5	0.0
Median Family Income – Nonmetropolitan ND		\$82,366	Median Housing Value			\$137,916
			Median Gross Rent			\$598
			Families Below Poverty Level			9.1%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The FFIEC-estimated median family income levels for nonmetropolitan North Dakota were presented under the Western North Dakota Assessment Area section of the evaluation.

### **Competition**

The North Central North Dakota Assessment Area is somewhat competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 8 FDIC-insured financial institutions operate 12 offices within Ramsey and Towner counties. Bravera Bank ranked 5th with a deposit market share of 5.8 percent by dollar volume. The institution ranked 1st held 45.4 percent of the deposit share alone. As previously mentioned, this deposit data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

Bravera Bank also has moderate competition with regard to lending. For small business loans, 2021 aggregate CRA data shows that 33 CRA data reporters collectively reported 369 small business loans within the assessment area. Of these institutions, Bravera Bank ranked 1<sup>st</sup> with 29.0 percent of the market share by number. These loan totals do not include loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area.

With regard to small farm loans, there were 14 lenders originating 265 small farm loans in the assessment area per CRA aggregate data, Bravera Bank ranks 3rd with 12.8 percent of the market by number. The top two lenders comprise nearly 56.0 percent of the total small farm loans.

Competition for home mortgage lending is moderate in the assessment area. In 2022, 39 HMDA-reporting institutions originated 236 home mortgage loans in the assessment area. Bravera Bank ranked 4th with 8.9 percent market share by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.



### **Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, as well as comments from bank management, and determined that commercial, agriculture, and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development, community services, affordable housing, and revitalization and stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NORTH CENTRAL NORTH DAKOTA ASSESSMENT AREA**

### **LENDING TEST**

Bravera Bank demonstrated adequate performance under the Lending Test in the North Central North Dakota Assessment Area. The bank's lending activities and borrower profile performance supports this conclusion. Small business lending received the greatest weight in the assessment area, followed by small farm and then, home mortgage lending.

#### **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the assessment area. In 2021, the bank originated 169 reportable small business, small farm and home mortgage loans totaling \$14.1 million in the North Central North Dakota Assessment Area. Bravera Bank exhibited strong market performance in both small business and small farm lending. Specifically, the bank ranked 1st among all small business and 3rd among small farm reporters according to 2021 aggregate data.

#### **Geographic Distribution**

Geographic distribution was only reviewed for home mortgage loans in this assessment area. There were no low-or moderate geographies during the evaluation period (2021) for which small business and small farm loans were reviewed. Given the assessment area was all middle-income, an analysis would not be meaningful. During the home mortgage evaluation period (2022), there was one moderate-income geography and therefore, an analysis provides conclusions. The analysis reflected a poor penetration of lending in the moderate-income geography.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects poor penetration throughout the assessment area, especially in the moderate-income geography when compared to aggregate data. Management indicated that there is a heavy amount of competition in this area for few home mortgage loans. Further, home mortgage lending is not a primary focus in this assessment area. See the following table for details.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	21.7	26.7	1	4.8	175	4.8
Middle	78.3	73.3	20	95.2	3,458	95.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>3,633</b>	<b>100.0</b>

*Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*



### **Borrower Profile**

Borrower profile is considered adequate and supported by the institution's adequate performance in small business lending, which received the most weight, and its excellent performance with regard to small farm lending. Home mortgage lending performance was poor, and while it was considered in the overall evaluation, it had limited impact as it was given the least weight in this assessment area.

### ***Small Business Loans***

Similar to previously discussed assessment areas, there are a significant level of small business loans with unreported revenues in 2021. The high level of PPP loans originated in 2021 represents the majority of the loans where revenue was not available, as revenues were not requested. Management stated that the 2021 small business revenues would be similar to those made in 2022 had they been reported. When reviewing 2022 bank data, the bank's data shows that 77.8 percent of small business loans, by number, in this assessment area were originated to small businesses with revenues under \$1 million supporting management's statement. Further, this level is comparable to 2022 D&B Data and exceeds 2021 aggregate lending. Therefore, the bank's performance in this area is considered adequate.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	77.4	48.2	31	29.0	1,541	45.8
>\$1,000,000	4.5	--	2	1.9	95	2.8
Revenue Not Available	18.1	--	74	69.2	1,728	51.4
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>107</b>	<b>100.0</b>	<b>3,364</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	97.0	51.5	25	73.5	3,797	62.3
>\$1,000,000	1.9	--	9	26.5	2,300	37.7
Revenue Not Available	1.1	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>6,097</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The bank did not originate any home mortgage loans to low- or moderate-income individuals, and therefore, the distribution of borrowers reflects poor penetration among individuals of different income levels. However, certain factors have affected the analysis and should be considered. The 2020 Census reports that 9.1 percent of families in the assessment area live below the poverty level and may have difficulties in qualifying for a home mortgage loan.



Furthermore, 38.1 percent of the bank’s reported loans were reported as income “Not Available” which, in turn, skews the bank’s performance of lending in all borrower income level categories. These loans reflect HMDA-reportable transactions that are not subject to income reporting requirements, such as multi-family dwellings, loans to non-natural persons, or purchased loans. Finally, home mortgage lending is not a primary focus in this assessment area. Management stated competition is also a factor for the limited number of home mortgage loans. These factors do not mitigate the lack of lending to low-and moderate-income borrowers, however, it provides context for the performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	23.8	16.5	0	0.0	0	0.0
Moderate	19.6	20.3	0	0.0	0	0.0
Middle	19.9	21.6	6	28.6	1,042	28.7
Upper	36.7	25.0	7	33.3	1,483	40.8
Not Available	0.0	16.5	8	38.1	1,109	30.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>3,633</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

Bravera Bank has made a relatively high level of community development loans in the North Central North Dakota Assessment Area. The bank originated 6 loans totaling \$4.7 million that benefited affordable housing, economic development and revitalize and stabilization initiatives. This is a significant increase from the prior evaluation where 2 community development loans totaling \$1.3 million were originated.

### **INVESTMENT TEST**

Bravera Bank demonstrated adequate performance under the Investment Test in the North Central North Dakota Assessment Area. This conclusion is primarily based on the level of investment and grant activity.

### **Investment and Grant Activity**

The bank has an adequate level of qualified community development investments and grants in the assessment area. The bank made 43 qualified investments and donations totaling approximately \$399,000 including 1 investment for \$380,000 for revitalize and stabilization initiatives in the area. The donations were to entities that promoted economic development and revitalize and stabilization activities. The level of qualified investments and donations reflects a significant decrease from the previous evaluation, at which time the bank made 53 qualified investments totaling approximately \$2.6 million; however \$2.3 million of those investments were from the prior period and are now no longer held by the bank.



### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's investments that promote community development needs in the assessment area.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

Bravera Bank demonstrated good performance under the Service Test in the North Central North Dakota Assessment Area. Performance under the criterion described below collectively support this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 2 branches in the North Central North Dakota Assessment Area, both of which were in middle-income geographies according to 2015 ACS data. With updated 2020 Census data, one of the locations was changed to being in a moderate-income geography. The other location was within in a distressed and underserved area during the whole evaluation period. Alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

No changes were made with regard to opening and/or closing branches during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at the branches throughout the assessment area.

### **Community Development Services**

Bravera Bank provides a relatively high level of community development services in the North Central North Dakota Assessment Area. Bank employees provided 21 instances of financial expertise or technical assistance to community development organizations in the assessment area. These services were to organizations that provide community services, promote economic development, and revitalization or stabilization. The number of community development services is similar to the prior evaluation, which included 17 community development services.



## FINLEY ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE FINLEY ASSESSMENT AREA

This assessment area includes all of Griggs and Steele counties and a portion of Traill County in eastern North Dakota. This assessment area is new since the previous evaluation and was the result of the acquisition of The Citizens State Bank of Finley in November 2021. According to both 2015 ACS data and 2020 Census data, the assessment area consists of all (4) middle-income census tracts. The bank currently operates 2 offices in the assessment area.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	9,119	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,944	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,895	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,044	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,005	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	960	0.0	0.0	100.0	0.0	0.0
Farms by Geography	233	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,406	18.2	19.0	24.1	38.8	0.0
Household Distribution by Income Level	3,939	27.1	16.2	19.8	36.8	0.0
Median Family Income - Nonmetropolitan ND		\$72,414	Median Housing Value			\$90,019
			Median Gross Rent			\$514
			Families Below Poverty Level			6.0%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						



The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	8,971	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,972	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,880	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	975	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,117	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,148	0.0	0.0	100.0	0.0	0.0
Farms by Geography	254	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,462	16.7	17.7	22.8	42.7	0.0
Household Distribution by Income Level	3,855	22.8	16.7	18.3	42.2	0.0
Median Family Income – Nonmetropolitan ND		\$82,366	Median Housing Value			\$120,155
			Median Gross Rent			\$611
			Families Below Poverty Level			3.5%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The FFIEC-estimated median family income levels for nonmetropolitan North Dakota were presented under the Western North Dakota Assessment Area section of the evaluation.

### **Competition**

This assessment area is highly competitive for financial services especially for the geographical and population size of the assessment area. According to June 30, 2022 FDIC Deposit Market Share data, 9 FDIC-insured financial institutions operate 15 offices within the Finley Assessment Area. Of these institutions, Bravera Bank ranked 1st for deposits with 22.2 percent of the market share by dollar volume.

The institution faces a high level of competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 33 CRA data reporters collectively reported 223 small business loans within Griggs, Steele, and Traill counties. Bravera Bank ranked 15<sup>th</sup> with 2.2 percent of the market share by number. These loan totals do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

Similarly, the bank has notable competition for small farm loans from other lenders and non-bank entities. The 2021 aggregate CRA data shows 18 lenders collectively reported 176 small farm loans within Griggs, Steele, and Traill counties. Bravera Bank ranked 5<sup>th</sup> with 4.0 percent of the market share by number. Again, these loan totals do not include loans originated by smaller institutions and other entities that are not required to report.



### **Community Contact**

Examiners reviewed a previously conducted interview with a representative of an organization that is familiar with the farm economy in the area. The community contact indicated that current economic conditions with regard to agriculture are strong. The COVID-19 pandemic has not negatively impacted the agricultural industry or the general economy in the area. There is a high demand for labor in all sectors of the economy. Agricultural lending is the primary credit need. Finally, the individual felt that local financial institutions are meeting the area's credit needs.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, bank data, as well as comments from the community contact and bank management, and determined that agriculture and commercial lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development and revitalization and stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE FINLEY ASSESSMENT AREA**

### **LENDING TEST**

Bravera Bank demonstrated good performance under the Lending Test in the Finley Assessment Area. The bank's borrower profile and community development lending performance support this conclusion. Small farm lending received the greatest weight in the assessment area, followed by small business lending.

### **Lending Activity**

Bravera Bank's lending activity reflects good responsiveness to the credit needs of the Finley Assessment area. In 2021, the bank originated or purchased 21 small business, small farm, and home mortgage loans totaling \$2.1 million in the assessment area. This accounts for 0.8 percent of the total loans reviewed, by number, in 2021. As a reminder, this assessment area began reporting in November 2021, thus the limited number of loans. Lending in 2022 is more representative of performance. In comparison, 4.7 percent of the bank's deposits were from the assessment area.

### **Geographic Distribution**

The assessment area does not include any low- or moderate-income geographies and a review of geographic distribution would not result in meaningful conclusions. Therefore, this criterion was not evaluated for this assessment area.

### **Borrower Profile**

The institution demonstrated good performance with regard to borrower profile and supported by the institution's excellent performance in small farm lending, which received the most weight in this assessment area, and its adequate performance with regard to small business lending.

### ***Small Business Loans***

The distribution of borrowers reflects adequate penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data. Given the limited number of reported loans in 2021 making it difficult to draw conclusions, examiners looked to 2022 lending data for further support.



In 2022, small business lending indicated 47.1 percent of the 17 small business loans originated were to businesses with gross annual revenues of \$1 million or less. Based on this information, bank performance is considered adequate. See following table for additional details.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	80.8	50.6	0	0.0	0	0.0
>\$1,000,000	6.6	--	1	20.0	250	80.1
Revenue Not Available	12.6	--	4	80.0	62	19.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>312</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data. Given the limited number of reported loans, examiners looked to 2022 lending data to further support conclusions. In 2022, small farm lending noted 70.1 percent of the 67 small farm loans originated were to farms with gross annual revenues equal to or less than \$1 million.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	97.9	36.9	4	57.1	170	17.0
>\$1,000,000	1.3	--	3	42.9	832	83.0
Revenue Not Available	0.9	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>1,002</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### **Community Development Loans**

Bravera Bank made a relatively high level of community development loans in the Finley Assessment Area especially when considering the assessment area was added in November 2021 and its relatively small size. The institution originated 5 community development loans totaling approximately \$5.2 million. These activities included loans that promote economic development and revitalized or stabilized distressed and/or underserved, geographies.

### **INVESTMENT TEST**

Bravera Bank demonstrated adequate performance under the Investment Test in the Finley Assessment Area. This conclusion is primarily based on the level of investment and grant activity.



**Investment and Grant Activity**

Bravera Bank has made an adequate level of qualified investments in the Finley Assessment Area, where there are 15 community development investments totaling \$931,000. The bank made 2 investments totaling 905,000, all of which revitalized or stabilized distressed and/or underserved geographies. Investment activity also includes 13 donations totaling \$26,000, the majority of which were to revitalize or stabilize distressed and/or underserved areas.

**Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's investments that promote community development needs in the assessment area.

**Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area.

**SERVICE TEST**

Bravera Bank demonstrated adequate performance under the Service Test in the Finley Assessment Area. Performance in community development services support this conclusion.

**Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. Alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

**Changes in Branch Locations**

Since the addition of this assessment area in November 2021, no changes were made with regard to opening and/or closing branches. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

**Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at both branches in the assessment area.

**Community Development Services**

Bravera Bank provides an adequate level of community development services within the Finley Assessment Area. Bank employees provided 14 instances of financial expertise or technical assistance to community development organizations in the assessment area. These services were equally divided between economic development and revitalization and stabilization activities.



## GRAND FORKS ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GRAND FORKS ASSESSMENT AREA

This assessment area includes one middle-income census tract (2015 ACS data and 2020 Census data) of Grand Forks County in eastern North Dakota. This assessment area is new since the previous evaluation and was the result of the acquisition of The Citizens State Bank of Finley in November 2021. The Grand Forks Assessment Area is contiguous with the Finley Assessment Area; however, it must be evaluated separately as its single census tract is part of the Grand Forks ND-MN MSA. The Northwood location is located in the southwest portion of Grand Forks County, just under 40 miles from the city of Grand Forks. Bravera Bank did not include the remainder of the MSA due to the distance from the Northwood branch to other census tracts in the MSA.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.0	0.0	100.0	0.0	0.0
Population by Geography	1,394	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	803	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	477	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	154	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	172	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	155	0.0	0.0	100.0	0.0	0.0
Farms by Geography	40	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	382	18.1	20.9	21.7	39.3	0.0
Household Distribution by Income Level	631	23.0	23.5	15.8	37.7	0.0
Median Family Income - Grand Forks, ND-MN MSA		\$70,827	Median Housing Value			\$114,100
			Median Gross Rent			\$546
			Families Below Poverty Level			4.5%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						



The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.0	0.0	100.0	0.0	0.0
Population by Geography	1,712	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	639	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	434	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	103	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	102	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	191	0.0	0.0	100.0	0.0	0.0
Farms by Geography	42	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	365	16.2	15.9	26.6	41.4	0.0
Household Distribution by Income Level	537	21.4	11.2	10.6	56.8	0.0
Median Family Income - Grand Forks, ND-MN MSA		\$82,257	Median Housing Value			\$172,500
			Median Gross Rent			\$641
			Families Below Poverty Level			9.3%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

### **Competition**

This assessment area is highly competitive for financial services. Further, just in the town of Northwood, there are three bank and one credit union locations. According to June 30, 2022 FDIC Deposit Market Share data, 3 FDIC-insured financial institutions operate 3 offices within the assessment area. Bravera Bank ranked 2<sup>nd</sup> with a deposit market share of 26.7 percent by dollar volume. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

In Grand Forks County, there is significant level of competition for loans. With regard to small business loans, 2021 aggregate lending data shows 52 lenders making 1,816 small business loans. Bravera Bank ranked 25<sup>th</sup> with 0.3 percent of the market share by number. For small farm loans there were 13 lenders originating 430 loans in the county. Bravera Bank ranked 12<sup>th</sup> with 0.5 percent of the market share by number.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, as well as comments from bank management, and determined that commercial and agriculture lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development, community services, affordable housing, and revitalization and stabilization.



## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GRAND FORKS ASSESSMENT AREA

### LENDING TEST

Bravera Bank demonstrated good performance under the Lending Test in the Grand Forks Assessment Area. The bank's excellent borrower profile performance supports this conclusion. Small business and small farm loans received equal weight in the assessment area. Home mortgage lending was not reviewed as it is not a primary lending focus in this assessment area. Community development lending was adequate.

#### **Lending Activity**

Bravera Bank's lending activity reflects adequate responsiveness to the credit needs in the Grand Forks Assessment area. In 2021, the bank originated or purchased 4 small business and small farm loans totaling \$210,000 in the assessment area. This accounts for 0.1 percent of the total loans reviewed, by number, in 2021. The numbers are low due to the acquisition of The Citizens State Bank of Finley occurring in November 2021 and therefore, the entire year is not accounted for in these numbers. In comparison, 0.9 percent of the bank's deposits were from the assessment area.

#### **Geographic Distribution**

The assessment area is only comprised of one census tract, which is not a low- or moderate-income geography. Therefore, a review of geographic distribution would not result in meaningful conclusions. As such, this criterion was not evaluated.

#### **Borrower Profile**

Borrower profile is considered excellent and supported by the institution's excellent performance in both small business and small farm lending.

#### ***Small Business Loans***

As indicated in the following table, the bank had excellent performance with regard to businesses with revenues of \$1 million or less. Data was limited for 2021 as there were only 3 small business loans to analyze due to the late 2021 acquisition; however, in 2022, more loans were originated. In 2022, Bravera Bank originated 18 small business loans, with 14 or 77.1 percent to businesses with gross revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	76.8	50.0	3	100.0	205	100.0
>\$1,000,000	9.0	--	0	0.0	0	0.0
Revenue Not Available	14.2	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>205</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						



### **Small Farm Loans**

As indicated in the following table, the bank had excellent performance with regard to farms with revenues of \$1 million or less. Data was limited for 2021 as there were only 1 small farm loan to analyze due to the late 2021 acquisition; however, in 2022, more loans were originated. In 2022, Bravera Bank originated 17 small farm loans, 16 (94.1 percent) of which were to farms with gross revenues of \$1 million or less.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	100.0	77.1	1	100.0	5	100.0
>\$1,000,000	0.0	--	0	0.0	0	0.0
Revenue Not Available	0.0	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

Bravera Bank made an adequate level of community development loans in the Grand Forks Assessment Area especially when considering the assessment area was included only part way through the review period in November 2021. The institution originated one community development loan totaling approximately \$822,000, which benefited economic development.

### **INVESTMENT TEST**

Bravera Bank demonstrated adequate performance under the Investment Test in the Grand Forks Assessment Area. This conclusion is based on the factors below.

#### **Investment and Grant Activity**

The institution did not make any qualified investments in the Grand Forks Assessment Area. Given the recent addition of this assessment area, the single location, and the competition for community development activities in the entire Grand Forks MSA, this performance is considered adequate during this evaluation period.

#### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits adequate responsiveness to credit and community development needs in the assessment area. While there are no qualified investments, this is not unreasonable for the limited timeframe and geographical presence in the assessment area.

#### **Community Development Initiatives**

Bravera Bank does not use innovative and/or complex investments to support community development initiatives in the assessment area.



## **SERVICE TEST**

Bravera Bank demonstrated adequate performance under the Service Test in the Grand Forks Assessment Area. Performance under the criterion described below collectively support this conclusion,

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

Since the addition of this assessment area in November 2021, no changes were made with regard to opening and/or closing branches. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income individuals, and are consistent with the bank's overall performance.

### **Community Development Services**

Bravera Bank provides an adequate level of community development services within the Grand Forks Assessment Area given its limited presence in the area. Bank employees provided 2 instances of financial expertise or technical assistance to community development organizations in the assessment area, both of which promoted economic development.



## **MONTANA**

### **CRA RATING FOR MONTANA: SATISFACTORY**

**The Lending Test is rated: High Satisfactory**

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: High Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN MONTANA**

Bravera Bank has three assessment areas in Montana: Great Falls, MT MSA; Glendive; and Billings. As previously mentioned, the operations in Montana were expanded just prior to the last evaluation to include the Great Falls, MT MSA and Billings Assessment Area. As such, this is the first evaluation where those assessment areas are considered. In 2021, the bank opened a new branch in Billings. There were fluctuations in the census tract demographics during the evaluation period. According to 2015 ACS data, the Montana assessment areas consisted of 1 low-, 13 moderate, 33 middle-, and 10 upper-income census tracts. Census data from 2020 reflects the area as having 15 moderate- 40 middle- and 9 upper-income geographies. The bank currently operates 5 offices within these assessment areas. Details for the individual assessment areas are provided in subsequent sections.

### **SCOPE OF EVALUATION – MONTANA**

Examiners evaluated the bank's CRA performance for Montana through full-scope reviews of all of the assessment areas. The greatest weight was given to the Great Falls, MT MSA when drawing conclusions, with the Billings and Glendive assessment areas getting lessor but equal weight. Examiners reviewed small business and home mortgage lending in all of the state's assessment areas, with the exception of the Glendive Assessment Area. Home mortgage loans were not reviewed in the Glendive Assessment Area since there were too few loans to provide meaningful conclusions and this product is not a focus in this assessment area. Small farm lending was reviewed in the Billings and Glendive assessment areas; however, it was not reviewed in the Great Falls Assessment Area since this product is not a focus. When analyzing performance, examiners gave the greatest weight to small business lending, followed by home mortgage lending. Refer to the overall Scope of Evaluation section for additional information.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN MONTANA**

#### **LENDING TEST**

Bravera Bank's Lending Test performance in Montana is good. This is supported by the bank's overall good lending performance in the Great Falls, MT MSA, which received the most weight, as well as its adequate performance in the Glendive and Billings assessment areas.

#### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs in Montana. In 2021, the bank originated or purchased 699 small business, small farm, and home mortgage loans totaling \$89.5 million in this rated area.



This accounts for 25.5 percent of the total loans reviewed, by number, in 2021. In comparison, 11.6 percent of the bank's deposits were from the rated area while 20.8 percent of the offices operate in the state.

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration in Montana. This is consistent with the bank's performance in the Great Falls, MT MSA, which received the most weight. The Billings Assessment Area demonstrated adequate performance. This criterion was not evaluated in the Glendive Assessment Area, as this assessment area did not contain low- or moderate-income census tracts during the 2021 evaluation period.

### **Borrower Profile**

The distribution of borrowers reflects good penetration among business and farm customers of different sizes and retail customers of different income levels in Montana. This is consistent with the bank's performance in all of the assessment areas.

### **Community Development Loans**

Bravera Bank made a relatively high level of community development loans in Montana. This is consistent with performance in the Billings and Great Falls, MT MSA assessment areas. The institution originated a total of 18 loans totaling \$13.3 million, which is a significant increase, by number and dollar volume, from the prior evaluation when the bank made 4 community development loans totaling \$4.6 million in the assessment areas reviewed. The bank's performance demonstrates responsiveness to identified community development needs as a majority of the loans assisted in economic development efforts. The following table details the bank's community development lending activity by assessment area.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Great Falls, MT MSA	4	1,484	0	0	6	6,565	1	500	11	8,549
Glendive	0	0	0	0	2	1,161	0	0	2	1,161
Billings	2	427	0	0	2	1,770	1	1,400	5	3,597
<b>Total</b>	<b>6</b>	<b>1,911</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>9,496</b>	<b>2</b>	<b>1,900</b>	<b>18</b>	<b>13,307</b>
<i>Source: Bank Data</i>										

## **INVESTMENT TEST**

Bravera Bank demonstrated good performance under the Investment Test in Montana, which is consistent with the performance in all of the state's assessment areas, with the exception of the Glendive Assessment Area, where performance was adequate.

### **Investment and Grant Activity**

The bank made a significant level of investments in Montana during the evaluation period. Bravera Bank made a sufficient amount of investments within its assessment areas; therefore, the total in the following table includes investments and donations made within the state of Montana that did not benefit a specific assessment area.



Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Great Falls, MT MSA	1	1	7	2,011	4	8	3	565	15	2,585
Glendive	0	0	4	1	11	2	10	3	25	6
Billings	2	1,500	2	2	5	17	2	1	11	1,520
Montana Statewide	0	0	0	0	0	0	5	1,257	5	1,257
<b>Total</b>	<b>3</b>	<b>1,501</b>	<b>13</b>	<b>2,014</b>	<b>20</b>	<b>27</b>	<b>20</b>	<b>1,826</b>	<b>56</b>	<b>5,368</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits good responsiveness to credit and community development needs in Montana considering the available opportunities and investment capacity of the institution.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative or complex investments to support community development needs in Montana considering the available opportunities and investment capacity of the bank.

### **SERVICE TEST**

Bravera Bank provides a good level of community development services in the state of Montana. This performance is supported by good levels of qualified services in all of the Montana assessment areas.

### **Accessibility of Delivery Systems**

Bravera Bank's delivery systems are accessible to essentially all portions of the assessment areas within Montana, which is consistent with the bank's overall performance. Furthermore, alternative delivery systems provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly for low- or moderate-income geographies and/or low- or moderate-income individuals. The bank opened one branch in Billings in May 2021. See subsequent sections for more details.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the Montana assessment areas, particularly low- and moderate-income geographies and/or low- or moderate-income individuals. This performance is consistent with the bank's overall performance.

### **Community Development Services**

The institution provided a relatively high level of community development services in Montana. The 39 qualified services is an increase from the prior evaluation, which included 17 community development services in the Glendive Assessment Area since this was the only Montana assessment area evaluated at that time.



Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Total
	#	#	#	#	#
Great Falls, MT MSA	4	-	8	4	16
Glendive	4	-	5	3	12
Billings	-	8	-	1	9
Montana Statewide	-	-	-	2	2
<b>Total</b>	<b>8</b>	<b>8</b>	<b>13</b>	<b>10</b>	<b>39</b>
<i>Source: Bank Data</i>					

## GREAT FALLS, MT MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GREAT FALLS, MT MSA

This assessment area includes all of Cascade County, which comprises the entire Great Falls, MT MSA in western Montana. This assessment area was also added just prior to the last evaluation and therefore, was not included in the prior analysis. The assessment area boundaries have not changed since the previous evaluation; however, census tract income levels have fluctuated slightly between the two census years. According to 2015 ACS data, the assessment area consists of 5 moderate-, 13 middle -, and 4 upper-income census tracts. Census data from 2020 reflects the area as having 7 moderate-, 15 middle-, and 3 upper-income geographies. The bank currently operates 2 offices in the assessment area.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.



Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	22.7	59.1	18.2	0.0
Population by Geography	82,090	0.0	18.0	55.7	26.2	0.0
Housing Units by Geography	37,553	0.0	19.5	56.9	23.6	0.0
Owner-Occupied Units by Geography	21,469	0.0	12.0	56.5	31.5	0.0
Occupied Rental Units by Geography	12,315	0.0	33.5	53.6	12.9	0.0
Vacant Units by Geography	3,769	0.0	16.7	69.4	13.8	0.0
Businesses by Geography	7,481	0.0	25.1	49.0	25.9	0.0
Farms by Geography	481	0.0	7.5	77.5	15.0	0.0
Family Distribution by Income Level	21,168	19.8	18.5	22.1	39.6	0.0
Household Distribution by Income Level	33,784	23.4	16.4	18.2	42.0	0.0
Median Family Income - Great Falls, MT MSA		\$58,102	Median Housing Value			\$158,997
			Median Gross Rent			\$660
			Families Below Poverty Level			11.0%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	28.0	60.0	12.0	0.0
Population by Geography	84,414	0.0	21.7	61.3	17.0	0.0
Housing Units by Geography	39,012	0.0	22.9	62.7	14.3	0.0
Owner-Occupied Units by Geography	22,928	0.0	14.3	64.6	21.1	0.0
Occupied Rental Units by Geography	11,512	0.0	38.3	57.4	4.3	0.0
Vacant Units by Geography	4,572	0.0	27.4	67.0	5.6	0.0
Businesses by Geography	8,432	0.0	27.9	56.0	16.1	0.0
Farms by Geography	512	0.0	9.2	79.9	10.9	0.0
Family Distribution by Income Level	20,933	20.6	18.4	20.6	40.4	0.0
Household Distribution by Income Level	34,440	23.6	16.8	18.1	41.5	0.0
Median Family Income - Great Falls, MT MSA		\$67,789	Median Housing Value			\$187,401
			Median Gross Rent			\$755
			Families Below Poverty Level			8.8%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						



The following table reflects the 2022 FFIEC-estimated median family income levels for the Great Falls, MT MSA, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$72,700)	<\$36,350	\$36,350 to <\$58,160	\$58,160 to <\$87,240	≥\$87,240
<i>Source: FFIEC</i>				

### **Competition**

The Great Falls MSA is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 11 FDIC-insured financial institutions operate 20 offices within the MSA. Bravera Bank ranked 5<sup>th</sup> with 5.2 percent of the deposit market share by dollar volume. As previously mentioned, this deposit data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

Bravera Bank also faces a high level competition with regard to lending. For small business loans, 2021 aggregate CRA data shows that 54 CRA data reporters collectively reported 2,024 small business loans within the MSA. Of these institutions, Bravera Bank ranked 5<sup>th</sup> with 9.2 percent of the market share by number. It should be noted that the top 4 lenders comprise nearly 48.0 percent of these loans.

Competition for home mortgage loans is significant. In 2022, 147 HMDA-reporting institutions originated or purchased 2,582 home mortgage loans in the assessment area. Bravera Bank ranked 12<sup>th</sup> with 2.5 percent market share by number.

### **Credit and Community Development Needs and Opportunities**

Through a review of demographic and economic data, as well as comments from bank management, examiners determined that commercial and home mortgage lending represent the primary credit needs of this assessment area. Community development needs are primarily related to economic development and revitalization and stabilization initiatives.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GREAT FALLS, MT MSA**

### **LENDING TEST**

Bravera Bank demonstrated good lending performance in the Great Falls, MT, MSA. This conclusion is supported by good performance for both the geographic distribution and borrower profile analyses. Further supporting is the relatively high level of community development loans. Small business lending received the greatest weight in the assessment area, followed by home mortgage lending.

### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the Great Falls, MT MSA. In 2021, the bank originated or purchased 326 small business, small farm, and home mortgage loans totaling \$44.7 million in the assessment area. This accounts for 11.9 percent of the total loans reviewed, by number. In comparison, 5.3 percent of the bank's deposits were from this assessment area.



### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. This is supported by the bank's good small business and excellent home mortgage performance. While both product types were considered, small business lending was given more weight in drawing conclusions.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects good dispersion throughout the assessment area when compared to aggregate data. See the following table for details.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	25.1	24.2	47	25.1	3,746	24.1
Middle	49.0	52.0	94	50.3	9,452	60.7
Upper	25.9	23.8	46	24.6	2,372	15.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>15,570</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. The following table shows that the bank's performance in the moderate-income census tracts exceeds the aggregate and Census data.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	14.3	17.9	16	24.6	3,698	17.9
Middle	64.6	61.4	36	55.4	11,783	57.0
Upper	21.1	20.7	13	20.0	5,198	25.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>	<b>20,680</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

Bravera Bank's lending performance demonstrates good penetration among businesses of different revenue sizes and individuals of different income levels. This conclusion is supported by the bank's small business and home mortgage lending performance, which are both considered good.

#### ***Small Business Loans***

As depicted in the following table, a high level of small business loans have unreported revenues in 2021. The high level of PPP loans originated in 2021 represent the majority of the loans where revenue was not available as revenues were not requested. Management stated that a majority of the PPP loans were to bank customers and that small business loans, including PPP loans, were similar to those made in 2022 and more loans would be to entities with gross revenues of \$1 million or less.



When reviewing 2022 bank data, the bank's data shows that 72.6 percent of small business loans, by number, in this assessment area were originated to small businesses with revenues under \$1 million supporting management's statement. Therefore, the bank's performance in this area is good.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.9	51.9	83	44.4	7,815	50.2
>\$1,000,000	4.5	--	17	9.1	4,930	31.7
Revenue Not Available	10.6	--	87	46.5	2,825	18.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>15,570</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers. The following table demonstrates that the bank's performance is relatively comparable to aggregate data.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.6	5.2	3	4.6	293	1.4
Moderate	18.4	17.3	6	9.2	1,117	5.4
Middle	20.6	23.8	15	23.1	3,334	16.1
Upper	40.4	35.2	24	36.9	8,081	39.1
Not Available	0.0	18.5	17	26.2	7,855	38.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>65</b>	<b>100.0</b>	<b>20,680</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The bank made a relatively high level of qualified community development loans with 11 totaling approximately \$8.5 million in the Great Falls, MT MSA since the previous evaluation. The loans were to entities that promoted affordable house, economic development, and revitalization and stabilization efforts in moderate-income census tracts.

## **INVESTMENT TEST**

Bravera Bank demonstrated good performance under the Investment Test in the Great Falls, MT MSA. This conclusion is primarily based on the level of investment and grant activity.



### **Investment and Grant Activity**

Bravera Bank made a significant level of qualified investments with 15 investments totaling approximately \$2.6 million in the assessment area since the previous evaluation. There were 2 investments totaling \$2.6 million that were for entities that promote community service and revitalized and/or stabilized moderate-income geographies. The remainder were donations totaling \$20,000 to entities that promote all aspects of community development.

### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits good responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's investments that promote community development needs in the assessment area.

### **Community Development Initiatives**

The bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

Bravera Bank demonstrated good performance under the Service Test in this assessment area. The criterion described in subsequent sections collectively support this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are accessible to essentially all portions of the assessment area. The bank operates two branches in this assessment area. According to 2020 Census data, both branches are located in middle-income census tracts. However, one of the branches is in close proximity to three moderate-income census tracts.

### **Changes in Branch Locations**

No changes were made with regard to opening and/or closing branches during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the Great Falls, MT MSA Assessment Area, particularly moderate-income geographies and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at the branches throughout the assessment area.

### **Community Development Services**

Bravera Bank provides a relatively high level of community development services within the assessment area. Bank employees provided 16 instances of financial expertise or technical assistance to community development organizations in the assessment area, which benefitted affordable house, economic development, and revitalization and/or stabilization efforts.



# **GLENDIVE ASSESSMENT AREA – Full-Scope Review** **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GLENDIVE** **ASSESSMENT AREA**

This assessment area includes all of Dawson County in eastern Montana. The assessment area boundaries have not changed since the previous evaluation; however, census tract income levels have fluctuated between the two census years. According to 2015 ACS data, the assessment area consists of 2 middle-, and 1 upper-income census tracts. Census data from 2020 reflects the area as having 3 middle-income geographies. The bank currently operates 1 office in the assessment area.

## **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	66.7	33.3	0.0
Population by Geography	9,365	0.0	0.0	44.9	55.1	0.0
Housing Units by Geography	4,317	0.0	0.0	46.2	53.8	0.0
Owner-Occupied Units by Geography	2,755	0.0	0.0	52.9	47.1	0.0
Occupied Rental Units by Geography	1,219	0.0	0.0	25.2	74.8	0.0
Vacant Units by Geography	343	0.0	0.0	67.1	32.9	0.0
Businesses by Geography	1,026	0.0	0.0	41.9	58.1	0.0
Farms by Geography	188	0.0	0.0	80.9	19.1	0.0
Family Distribution by Income Level	2,660	17.1	18.6	21.0	43.3	0.0
Household Distribution by Income Level	3,974	19.1	16.8	16.2	48.0	0.0
Median Family Income – Nonmetropolitan MT		\$59,777	Median Housing Value			\$151,311
			Median Gross Rent			\$559
			Families Below Poverty Level			8.6%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						



The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	8,940	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,447	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,561	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,331	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	555	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,169	0.0	0.0	100.0	0.0	0.0
Farms by Geography	200	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,368	19.2	20.8	23.4	36.5	0.0
Household Distribution by Income Level	3,892	19.6	21.2	21.7	37.5	0.0
Median Family Income - Nonmetropolitan MT		\$70,967	Median Housing Value			\$150,503
			Median Gross Rent			\$725
			Families Below Poverty Level			6.6%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table reflects the 2022 FFIEC-estimated median family income levels for nonmetropolitan Montana, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$81,600)	<\$40,800	\$40,800 to <\$65,280	\$65,280 to <\$97,920	≥\$97,920
Source: FFIEC				

### **Competition**

This assessment area is somewhat competitive for financial services especially for the geographical and population size of the assessment area. According to June 30, 2022 FDIC Deposit Market Share data, 3 FDIC-insured financial institutions operate 4 offices within the Glendive Assessment Area. Of these institutions, Bravera Bank was ranked 2nd for deposits with 19.7 percent of the market share by dollar volume.

The institution faces a high level of competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 28 CRA data reporters collectively reported 385 small business loans within the assessment area. Bravera Bank ranked 2nd with 31.7 percent of the market share by number.

The bank has some competition for small farm loans from other lenders and non-bank entities. The 2021 aggregate CRA data shows 10 lenders collectively reported 328 small farm loans within the assessment area. Again, Bravera Bank ranked 2nd with 25.3 percent of the market share by number.



### **Credit and Community Development Needs and Opportunities**

Through a review of demographic and economic data, as well as comments from bank management, examiners determined that agriculture and commercial lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development and revitalization and stabilization initiatives.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GLENDIVE ASSESSMENT AREA**

### **LENDING TEST**

Bravera Bank demonstrated adequate lending performance in the Glendive Assessment Area. This conclusion is supported by adequate lending activity and performance in community development lending. While Borrower Profile performance was good, it did not elevate the assessment area conclusion. Small farm lending received the greatest weight in the assessment area, followed by small business lending.

#### **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the Glendive Assessment area. In 2021, the bank originated or purchased 235 small business, small farm, and home mortgage loans totaling \$23.7 million in the assessment area. This accounts for 8.6 percent of the total loans reviewed, by number, in 2021. In comparison, 3.1 percent of the bank's deposits were from the assessment area.

#### **Geographic Distribution**

Given the lack of any low- or moderate-income geographies in this assessment area, review of geographic distribution would be meaningless. Therefore, this criterion was not evaluated for this assessment area.

#### **Borrower Profile**

The distribution of borrowers reflects a good penetration among businesses and farms of different sizes. The bank's good small business lending performance supports this conclusion.

#### ***Small Business Loans***

Due to the significant level of PPP loans originated, there is high level of small business loans with unreported revenues in 2021. Management again stated that a majority of the PPP loans were to bank customers and that small business loans, including PPP loans, were similar to those made in 2022 and more loans would be to entities with gross revenues of \$1 million or less. When reviewing 2022 bank data, the bank's data shows that 54.5 percent of small business loans, by number, in this assessment area were originated to small businesses with revenues under \$1 million. Therefore, the bank's performance in this area is good.



Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.3	52.6	10	8.2	907	16.2
>\$1,000,000	2.9	--	7	5.7	2,825	50.5
Revenue Not Available	12.8	--	105	86.1	1,859	33.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>122</b>	<b>100.0</b>	<b>5,591</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### ***Small Farm Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.9	87.2	81	97.6	13,535	96.9
>\$1,000,000	0.5	--	1	1.2	300	2.1
Revenue Not Available	0.5	--	1	1.2	130	0.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>	<b>13,965</b>	<b>100.0</b>
Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

### **Community Development Loans**

The bank made an adequate level of community development loans in the assessment area during the evaluation period. Specifically, the institution originated 2 community development loan totaling nearly \$1.2 million that promoted economic development initiatives. This is a decrease from the previous evaluation, at which time the bank originated 2 community development loans totaling approximately \$3.2 million.

### **INVESTMENT TEST**

Bravera Bank demonstrated adequate performance under the Investment Test in the Glendive Assessment Area. This conclusion is primarily based on the level of investment and grant activity.

### **Investment and Grant Activity**

Bravera Bank has an adequate level of qualified community development investments and grants in the Glendive Assessment Area. The bank made 25 donations totaling \$6,000 in the assessment area. These donations were to organizations that promote revitalization or stabilization, economic development, and community services. The level of qualified investments is similar to the prior evaluation, which included 16 qualified investments totaling \$9,000, when performance was also considered adequate.



### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits adequate responsiveness to credit and community economic development needs in the Glendive Assessment Area, which is reflected through the bank's investments that support economic development, revitalization or stabilization, and community services.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

Bravera Bank demonstrated good performance under the Service Test in the Glendive Assessment Area. The level of community development services primarily supports this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are accessible to essentially all portions of the assessment area. The bank operates one branch in the Glendive Assessment Area, which was located in an upper-income geography according to 2015 ACS data. With updated 2020 Census data, the geography is now considered middle-income and underserved. Alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

No changes were made to branch structure in this assessment area during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and/or low- or moderate-income individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the Glendive Assessment Area, particularly low- and moderate-income individuals, and are consistent with the bank's overall performance.

### **Community Development Services**

Bravera Bank provides a good level of community development services within the Glendive Assessment Area. There are 12 instances where bank employees provided financial expertise or technical assistance. The services were to organizations that promote affordable housing, economic development, and revitalization and/or stabilization initiatives.

## **BILLINGS ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BILLINGS ASSESSMENT AREA**

This assessment area includes all of Yellowstone County, which is part of the Billings, MT MSA in central Montana. This assessment area was new just prior to the last evaluation and therefore, was not included in the prior analysis.



The assessment area boundaries have not changed since the previous evaluation; however, census tract income levels have fluctuated slightly between the two census years. According to 2015 ACS data, the assessment area consists of 1 low-, 8 moderate-, 18 middle-, and 5 upper-income census tracts. Census data from 2020 reflects the area as having 8 moderate-, 22 middle-, and 6 upper-income geographies. The bank currently operates 2 offices in the assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS and 2021 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	3.1	25.0	56.3	15.6	0.0
Population by Geography	153,692	2.8	21.5	57.6	18.1	0.0
Housing Units by Geography	65,792	2.5	24.1	57.1	16.4	0.0
Owner-Occupied Units by Geography	41,950	1.2	19.0	60.2	19.6	0.0
Occupied Rental Units by Geography	19,492	5.1	34.8	49.6	10.5	0.0
Vacant Units by Geography	4,350	3.0	24.7	60.5	11.8	0.0
Businesses by Geography	18,590	2.3	28.2	53.2	16.4	0.0
Farms by Geography	804	1.5	14.8	64.7	19.0	0.0
Family Distribution by Income Level	38,586	19.5	18.1	21.9	40.5	0.0
Household Distribution by Income Level	61,442	23.3	16.2	18.2	42.3	0.0
Median Family Income - Billings, MT MSA		\$66,565	Median Housing Value			\$193,434
			Median Gross Rent			\$799
			Families Below Poverty Level			8.1%
Source: 2015 ACS and 2021 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						



The following table illustrates select demographic characteristics of the assessment area using 2020 Census and 2022 D&B Data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	36	0.0	22.2	61.1	16.7	0.0
Population by Geography	164,731	0.0	20.9	57.3	21.8	0.0
Housing Units by Geography	72,524	0.0	22.0	57.9	20.1	0.0
Owner-Occupied Units by Geography	46,866	0.0	17.6	59.6	22.8	0.0
Occupied Rental Units by Geography	21,181	0.0	30.7	54.3	14.9	0.0
Vacant Units by Geography	4,477	0.0	28.0	56.7	15.3	0.0
Businesses by Geography	21,439	0.0	22.1	54.5	23.3	0.0
Farms by Geography	893	0.0	12.2	63.3	24.5	0.0
Family Distribution by Income Level	42,284	20.4	17.7	21.5	40.4	0.0
Household Distribution by Income Level	68,047	23.7	15.9	19.2	41.3	0.0
Median Family Income - Billings, MT MSA		\$80,720	Median Housing Value			\$238,215
			Median Gross Rent			\$931
			Families Below Poverty Level			6.9%
Source: 2020 U.S. Census and 2022 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The following table reflects the 2022 FFIEC-estimated median family income levels for the Billings, MT MSA, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$84,800)	<\$42,400	\$42,400 to <\$67,840	\$67,840 to <\$101,760	≥\$101,760
Source: FFIEC				

### **Competition**

The Billings Assessment Area is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 12 FDIC-insured financial institutions operate 46 offices within Yellowstone County. Bravera Bank ranked 8th with a deposit market share of 1.0 percent by dollar volume.

Bravera Bank also faces significant competition with regard to lending. For small business loans, 2021 aggregate CRA data shows that 66 CRA data reporters collectively reported 5,035 small business loans within the assessment area. Of these institutions, Bravera Bank ranked 15th with 1.5 percent of the market share by number.

The market for small farm loans is relatively competitive. Of the 13 lenders originating 251 small farm loans in the assessment per CRA aggregate data, Bravera Bank ranks 4th with 8.0 percent of the market by number. The top three lenders comprise 67.3 percent of the total small farm loans.



The home mortgage market is also highly competitive. In 2022, 224 HMDA-reporting institutions originated or purchased 5,653 home mortgage loans in the assessment area. Bravera Bank ranked 32nd with a 0.8 percent market share by number.

### **Community Contact**

For the Billings Assessment Area, examiners reviewed a recently conducted community contact interview from an individual familiar with the housing economy and the general economy. The contact stated that the overall economy is robust with the impacts of the COVID-19 pandemic being diminished lately. Affordable housing is in shortage in the Billings area, which is making it difficult for businesses to attract a workforce. Regarding credit needs, the contact stated that all types of lending are needed in the area. The contact also specifically indicated that local financial institutions are meeting home mortgage credit needs and stated that demand for credit is strong.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business, small farm, and home mortgage lending all represent credit needs within the assessment area. Further, community development needs include affordable housing, community services, economic development, and revitalization/stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE BILLINGS ASSESSMENT AREA**

### **LENDING TEST**

Bravera Bank demonstrated adequate lending performance in the Billings Assessment Area. This conclusion is supported by its adequate performance in lending activities and geographic distribution analyses. While Borrower Profile performance was good, it did not elevate the assessment area conclusion. Small business lending received the greatest weight in the assessment area, followed by home mortgage, and small business lending.

### **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the Billings Assessment Area. In 2021, the bank originated or purchased 138 small business, small farm, and home mortgage loans totaling \$21.1 million in the assessment area. This accounts for 5.0 percent of the total loans reviewed, by number. In comparison, 3.3 percent of the bank's deposits were from the Billings Assessment Area.

### **Geographic Distribution**

The geographic distribution of loans reflects an adequate penetration throughout the assessment area. This is supported by the bank's adequate small business lending and small farm lending, and good home mortgage performance. Small business lending was given the greatest weight in drawing conclusions.

### ***Small Business Loans***

The geographic distribution of small farm loans reflects adequate dispersion throughout the assessment area. As depicted in the following table, bank performance, while somewhat lower, is still relatively comparable to aggregate lending.



Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.3	2.0	0	0.0	0	0.0
Moderate	28.2	24.8	12	16.4	1,436	22.0
Middle	53.2	58.6	56	76.7	4,622	70.8
Upper	16.4	14.6	5	6.8	471	7.2
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>73</b>	<b>100.0</b>	<b>6,529</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects adequate dispersion throughout the assessment area. The following table shows that the bank does not have any lending in the low- and moderate-income census tracts; however, these areas are located within the city of Billings and have limited farm operations and limited opportunity to provide small farm lending. Therefore, this performance is reasonable.

Geographic Distribution of Small Farm Loans						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.5	0.4	0	0.0	0	0.0
Moderate	14.8	3.2	0	0.0	0	0.0
Middle	64.7	84.0	19	95.0	2,718	99.6
Upper	19.0	12.4	1	5.0	10	0.4
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>2,728</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects good dispersion throughout the assessment area. The following table shows that the bank's performance in the moderate-income census tracts is comparable to aggregate data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	17.6	15.4	8	17.4	2,687	18.3
Middle	59.6	58.2	28	60.9	7,703	52.6
Upper	22.8	26.4	10	21.7	4,266	29.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>14,657</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						



### **Borrower Profile**

The distribution of borrowers reflects good penetration among businesses and farms of different sizes and retail customers of different income levels. The bank's good small business lending performance supports this conclusion.

### ***Small Business Loans***

As depicted in the following table, there is high level of small business loans with unreported revenues in 2021. The high level of PPP loans originated in 2021 represent the majority of the loans where revenue was not requested. Management stated that a majority of the PPP loans were to bank customers and that small business loans, including PPP loans, were similar to those made in 2022 and more loans would be to entities with gross revenues of \$1 million or less. When reviewing 2022 bank data, the bank's data shows that 65.4 percent of small business loans, by number, in this assessment area were originated to small businesses with revenues under \$1 million supporting management's statement. Therefore, the bank's performance in this area is good.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	87.2	53.3	26	35.6	3,034	46.5
>\$1,000,000	4.1	--	6	8.2	2,256	34.6
Revenue Not Available	8.7	--	41	56.2	1,239	19.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>73</b>	<b>100.0</b>	<b>6,529</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	97.0	80.8	19	95.0	2,702	99.0
>\$1,000,000	1.9	--	1	5.0	26	1.0
Revenue Not Available	1.1	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>2,728</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The distribution of borrowers reflects adequate penetration among individuals of different income levels, including low- and moderate-income borrowers. The following table demonstrates that the bank's performance is relatively comparable to aggregate data.



Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.4	5.4	3	6.5	463	3.2
Moderate	17.7	16.4	5	10.9	1,049	7.2
Middle	21.5	24.3	7	15.2	1,778	12.1
Upper	40.4	37.9	22	47.8	8,465	57.8
Not Available	0.0	16.0	9	19.6	2,902	19.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>46</b>	<b>100.0</b>	<b>14,657</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loan**

Bravera Bank made a relatively high level of community development loans in the assessment area especially considering the level of competition. Since the prior evaluation, the bank originated 5 community development loans totaling approximately \$3.6 million in the assessment area. These loans benefited entities that promote affordable housing, economic development, and the revitalization and stabilization of low- or moderate-income geographies.

## **INVESTMENT TEST**

Bravera Bank demonstrated good performance under the Investment Test in the Billings Assessment Area. This conclusion is primarily based on the level of investment and grant activity.

### **Investment and Grant Activity**

Bravera Bank made a significant level of investments in the Billings Assessment Area especially when considering the high level of competition for community development activities in the area. There are 11 community development investments totaling \$1.5 million, most of which were centered in 2 investments that focused on affordable housing. There were donations that benefited the remaining community development activity areas.

### **Responsiveness to Credit and Community Development Needs**

Bravera Bank exhibits a good responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's investments that promote community development needs in the assessment area.

### **Community Development Initiatives**

Bravera Bank rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

Bravera Bank demonstrated good performance under the Service Test in the Billings Assessment Area. The criterion described in subsequent sections collectively support this conclusion,



### **Accessibility of Delivery Systems**

The institution's delivery systems are accessible to essentially all portions of the assessment area. The bank operates two branches in the Billings Assessment Area. With updated 2020 Census data, one branch is located in a middle-income geography, while the other is in an upper-income geography. Alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly for low- or moderate-income geographies and/or low- or moderate-income individuals. The bank opened one branch in Billings in May 2021. At the time of opening, 2015 ACS data indicated this branch was located in a moderate-income census tract. According to 2020 Census data, it is now located in a middle-income geography and bordered by 2 moderate- and 1 middle-income census tracts. As such, the bank's record of opening and closing branches has had a positive impact on the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at the branches throughout the assessment area.

### **Community Development Services**

The bank provides a good level of community development services within the Billings Assessment Area especially considering the competition for such services in the assessment area. During the review period, bank employees provided 9 instances of financial expertise or technical assistance to community development organizations in the assessment area, which primarily benefitted community service initiatives.



## **APPENDICES**

### **LARGE BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.



## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (e.g., RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.



## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
North Dakota	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Montana	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory



## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types



of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.



**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.



Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.



**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



## **Bravera Bank CRA Facility Based Assessment Area Statement**

The Community Reinvestment Act was created to encourage Banks to ascertain and help meet the needs of individual communities, including the needs of low- and moderate-income neighborhoods, and small minority businesses within those communities, without compromising sound credit judgment. The Bank is dedicated to servicing the credit needs of all the communities it serves, including low- and moderate-income neighborhoods, consistent with safe and sound banking practices and within the principles embodied in the Community Reinvestment Act.

Lending personnel are to be familiar with the Bank's CRA Policy and conduct business in accordance with that policy statement.

In situations that clearly provide a distinct economic benefit to the Bank's CRA Facility Based Assessment Area, including low- and moderate-income areas, the bank may use flexible underwriting standards that may create exceptions to loan policy. These exceptions are to be clearly documented and justified.

The delineation of the community, assessment of community needs, marketing efforts and products and services offered are critical in terms of the Community Reinvestment Act. The Board of Directors of Bravera Bank has recognized the following as the Bank's CRA Facility Based Assessment Areas:

**Bismarck assessment area:** Burleigh County (Bismarck branches) and Morton County (Mandan branch)

**Dickinson assessment area:** Stark County (Dickinson branches), Dunn County (Killdeer branch), and Hettinger County (New England branch)

**North Central assessment area:** Mountrail County (Stanley branch), Mclean County (Underwood branch), and Sheridan County (McClusky branch)

**North East assessment area:** Towner County (Cando branch), Ramsey County (Devils Lake), and Benson County (Leeds branch)

**Minot assessment area:** Ward County (Minot branch and Burlington branch), and McHenry County (Drake branch)

**Finley assessment area:** Steele County (Finley branch) and Griggs County (Cooperstown branch)

**Northwood assessment area:** Grand Forks County (Northwood branch)

**Helena assessment area:** Lewis and Clark County (Helena branch)

**Glendive assessment area:** Dawson County (Glendive branch)

**Great Falls assessment area:** Cascade County (Great Falls branches)





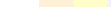






**Billings assessment area:** Yellowstone County (Billings branches)

**Kerkhoven assessment area:** Swift County (Kerkhoven branch)



**Albertville assessment area:** Wright County (Albertville branch)



<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
 	Incorporated Place <sup>1,2</sup>	
 	Census Designated Place (CDP) <sup>2</sup>	
	Census Tract <sup>3</sup>	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		Pleasant Lake
College or University		Coll/Univ
Military		Fort Belvoir
Prison or Juvenile Detention Center		P/D/C
National or State Park, Forest, or Recreation Area		Yosemite NP
Outside Subject Area		

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code:

- 1. A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2. Place label color corresponds to the place fill color.
- 3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts with no suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

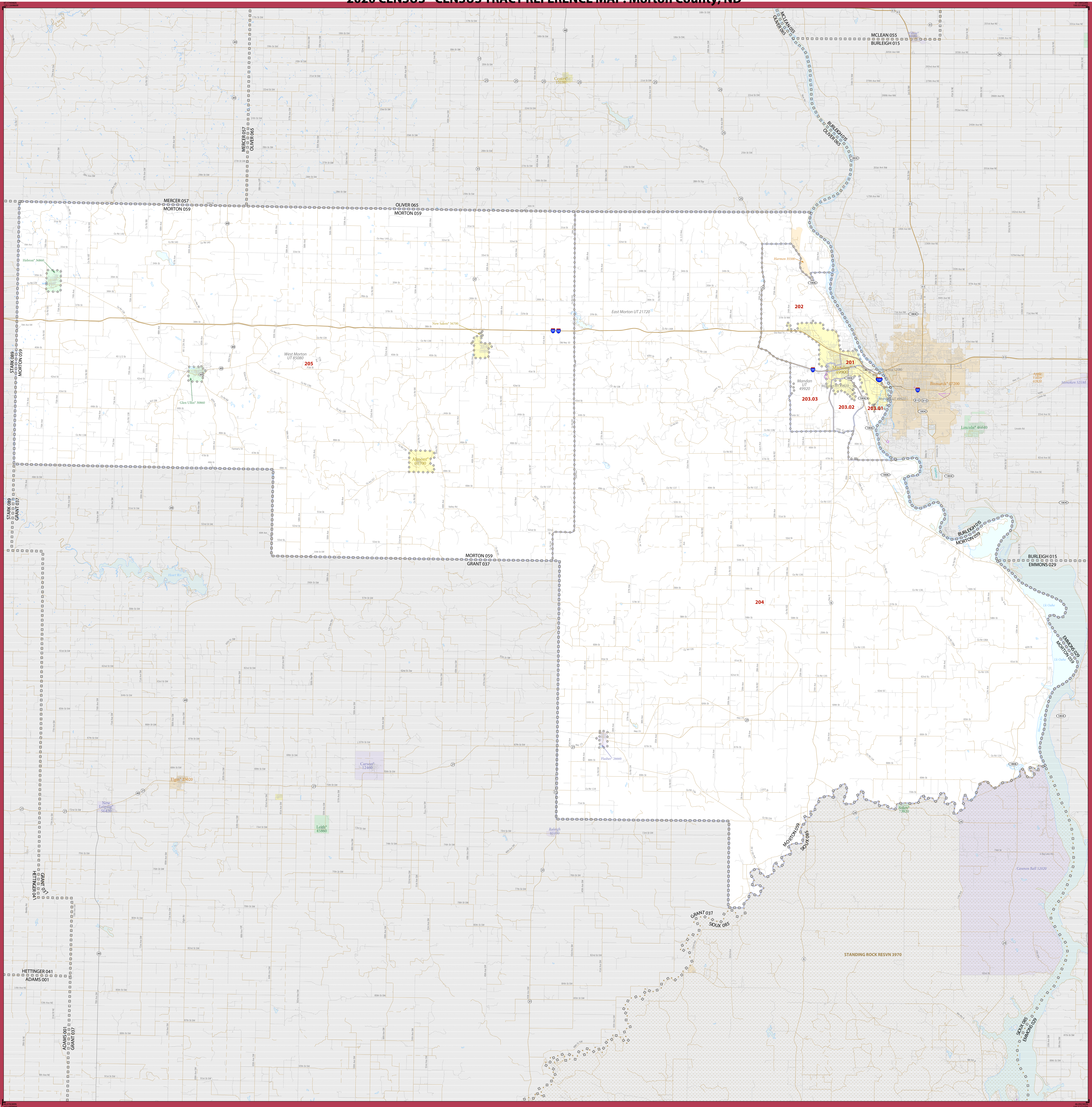


Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by Geography Division: January 06, 2021

2020 CENSUS TRACT REF MAP (PARENT  
Sheet ID: 249538015001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Morton County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land (CDP)	■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	■■■■■■■	NANA ANRC 52120
State (or statistically equivalent) entity	■■■■■■■	NEW YORK 36
County (or statistically equivalent) entity	■■■■■■■	ERIE 029
Minor Civil Division (MCD)	■■■■■■■	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	■■■■■■■	Hanna CDP 91650
Consolidated City	■■■■■■■	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■■■	Davis 18100
Census Designated Place (CDP)	■■■■■■■	Incline Village 35100
Census Tract 3	■■■■■■■	33.07

DESCRIPTION	SYMBOL
Water Body	■■■■■■■
College or University	■■■■■■■
Prison or Juvenile Detention Center	■■■■■■■
Natural or State Park, Forest, or Recreation Area	■■■■■■■
Outside Subject Area	■■■■■■■

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■■■■■■■
State Highway or State Road	■■■■■■■
Other Road	■■■■■■■
4WD Trail, Railway, Alley, Walkway, or Ferry	■■■■■■■
Neighboring Boundary or Feature Not Elsewhere Classified	■■■■■■■
Inset Area	■■■■■■■

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



[illegible]

Where international, state, county, and/or MCD/CBD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "..." following an MCD name denotes a false MCD. A "..." following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection's Origin: 45 56 06  
False Easting: 0  
False Northing: 0

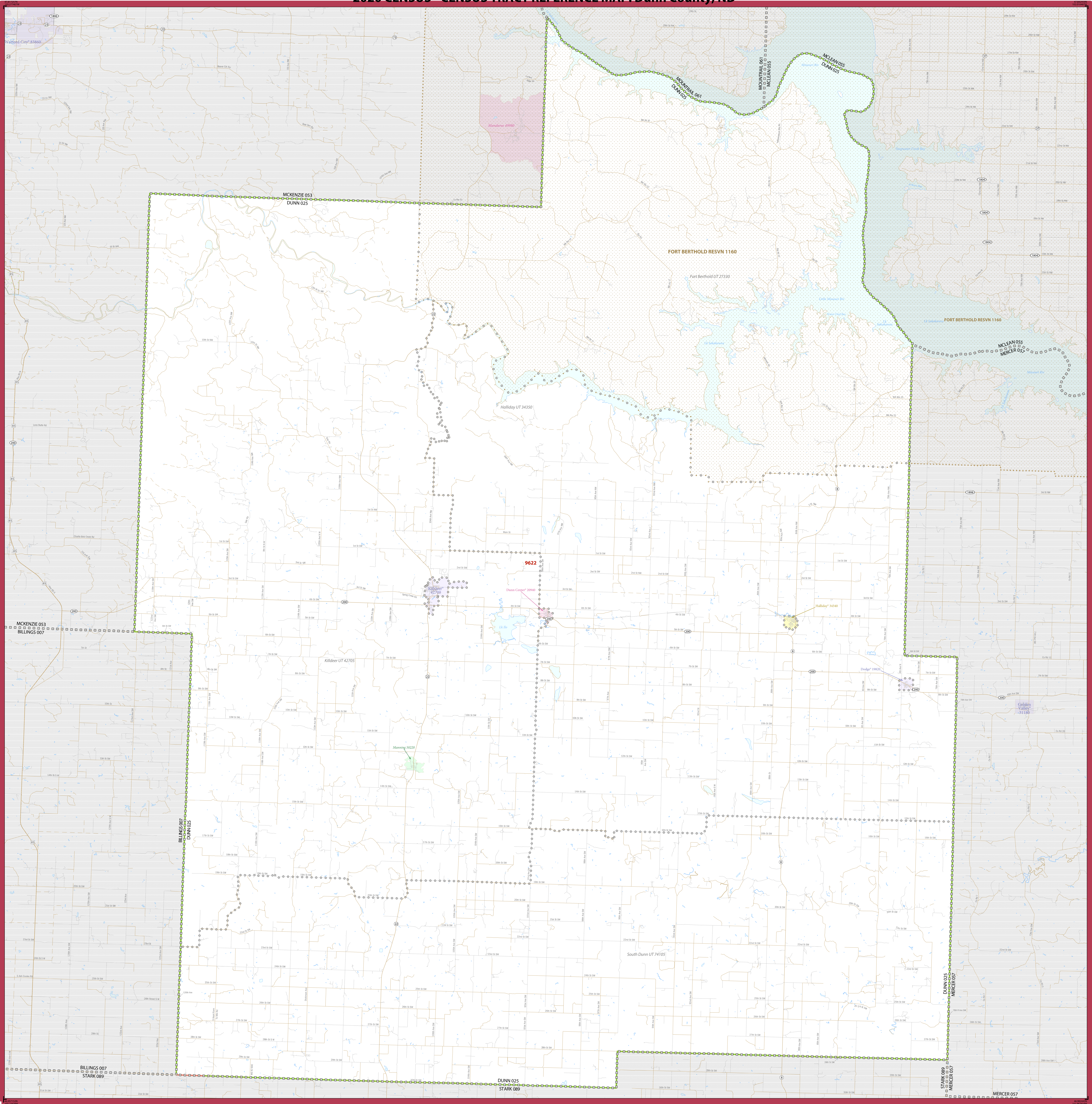


NAME: Stark County (089)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

United States  
**Census**  
**2020**



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dunn County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■	TI880
State American Indian Reservation	■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▲▲▲▲▲	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIC 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CSD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■■
Census Designated Place (CDP) <sup>3</sup>	■■■■■
Census Tract <sup>3</sup>	■■■■■
Description	SYMBOL
Water Body	■
College or University	■
Military	■
Prison or Juvenile Detention Center	■
Navigable Boundary or Feature Not Elsewhere Classified	■
Natural or State Park, Forest, or Recreation Area	■
Outside Subject Area	■

SYMBOL DESCRIPTION	SYMBOL
Interstate or U.S. Highway	■
State Highway or State Road	■
Other Road	■
4WD Trail, Stairway, Alley, Walkway, or Ferry	■
Navigable Boundary or Feature Not Elsewhere Classified	■
Inset Area	■

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 15 04  
Latitude of Projection Origin: 45 56 06  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

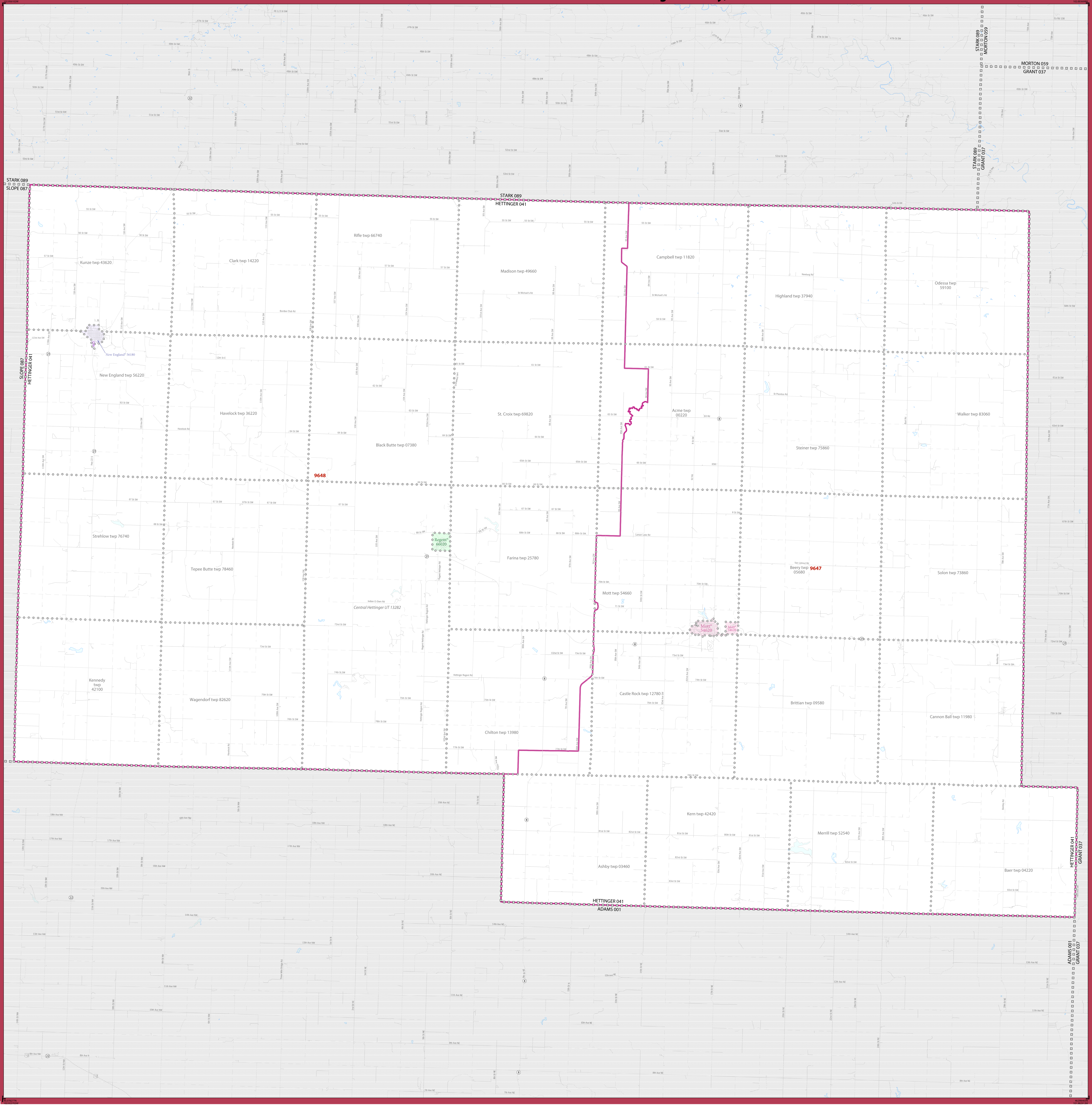
NAME: Dunn County (025)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249538025001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hettinger County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■	TI1880
State American Indian Reservation	■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CSD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Navigable Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAINTIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 15 04  
Latitude of Projection Origin: 45 54 06  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

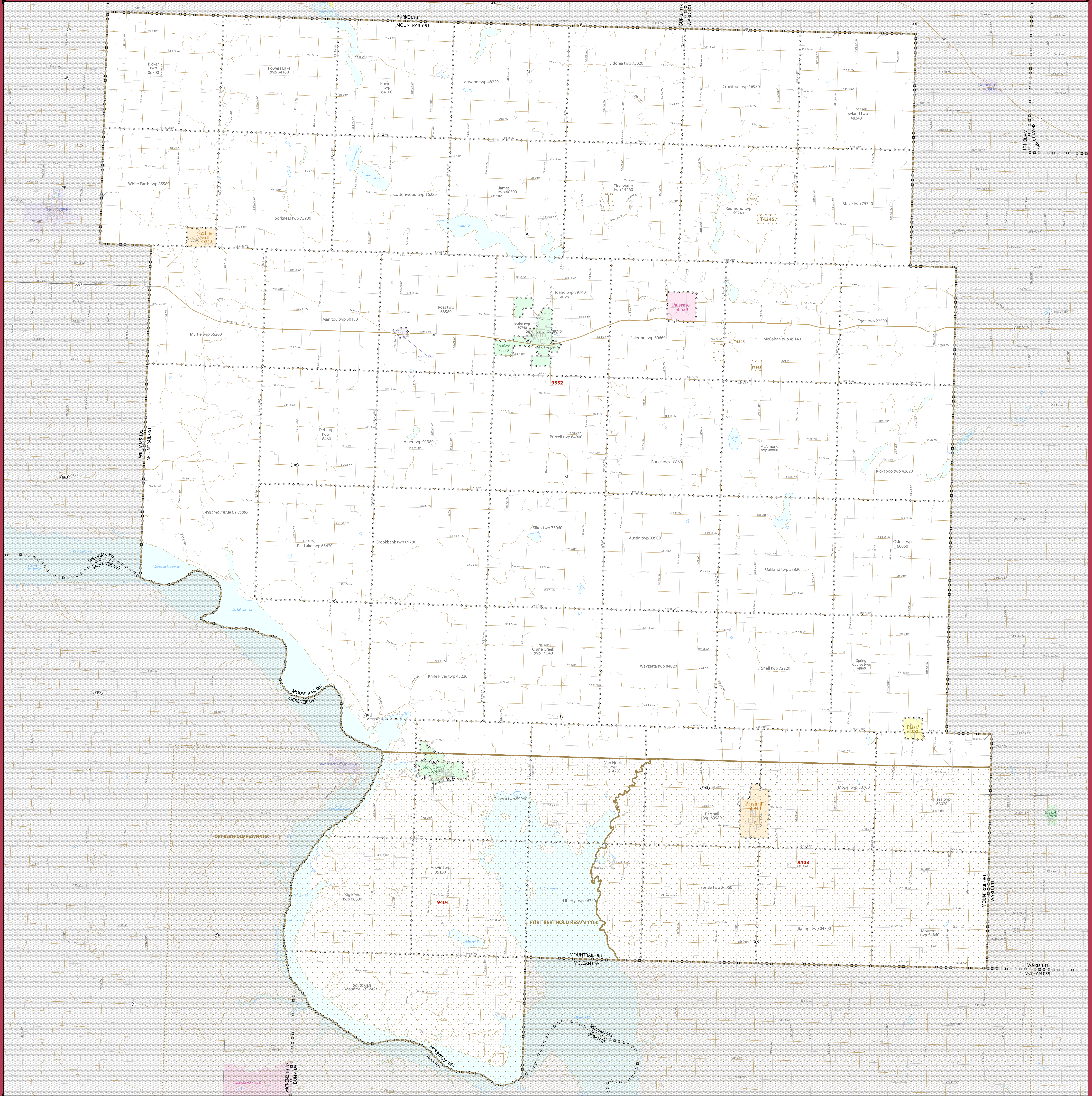
NAME: Hettinger County (041)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249538041001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Mountrail County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land (CDP) <sup>2</sup>	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>3</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CDP 91650
Consolidated City	ooooo	MILLFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) <sup>2</sup>	■■■■■■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Neighboring Boundary or Feature Not Elsewhere Classified	
Outside Subject Area			

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Pleasant Lake		Interstate or U.S. Highway	
Canal		State Highway or State Road	
Fort Berthold		Other Road	
Pond		4WD Trail, Railway, Alley, Walkway, or Ferry	
Yosemite NP		Neighboring Boundary or Feature Not Elsewhere Classified	

DESCRIPTION	SYMBOL
Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

**OFF-RESERVATION TRUST LAND NAMES**

14345 Turtle Mountain

0 2 4 6 8 10 12 14 16 Miles

The printed map scale is 1:100,000

NAME: Mountrail County (061)

ENTITY TYPE: County or statistically equivalent entity

ST: North Dakota (38)

Sheet 1 of 1 PARENT sheets

Total Sheets: 1 (Index 0; Parent 1; Inset 0)

2020 CENSUS TRACT REF MAP (PARENT)

Sheet ID: 249538061001

Projection: Albers Equal Area Conic

Datum: NAD 83

Spheroid: GRS 80

1st Standard Parallel: 46 26 45

2nd Standard Parallel: 48 29 20

Central Meridian: -100 15 04

Latitude of Projection Origin: 45 56 06

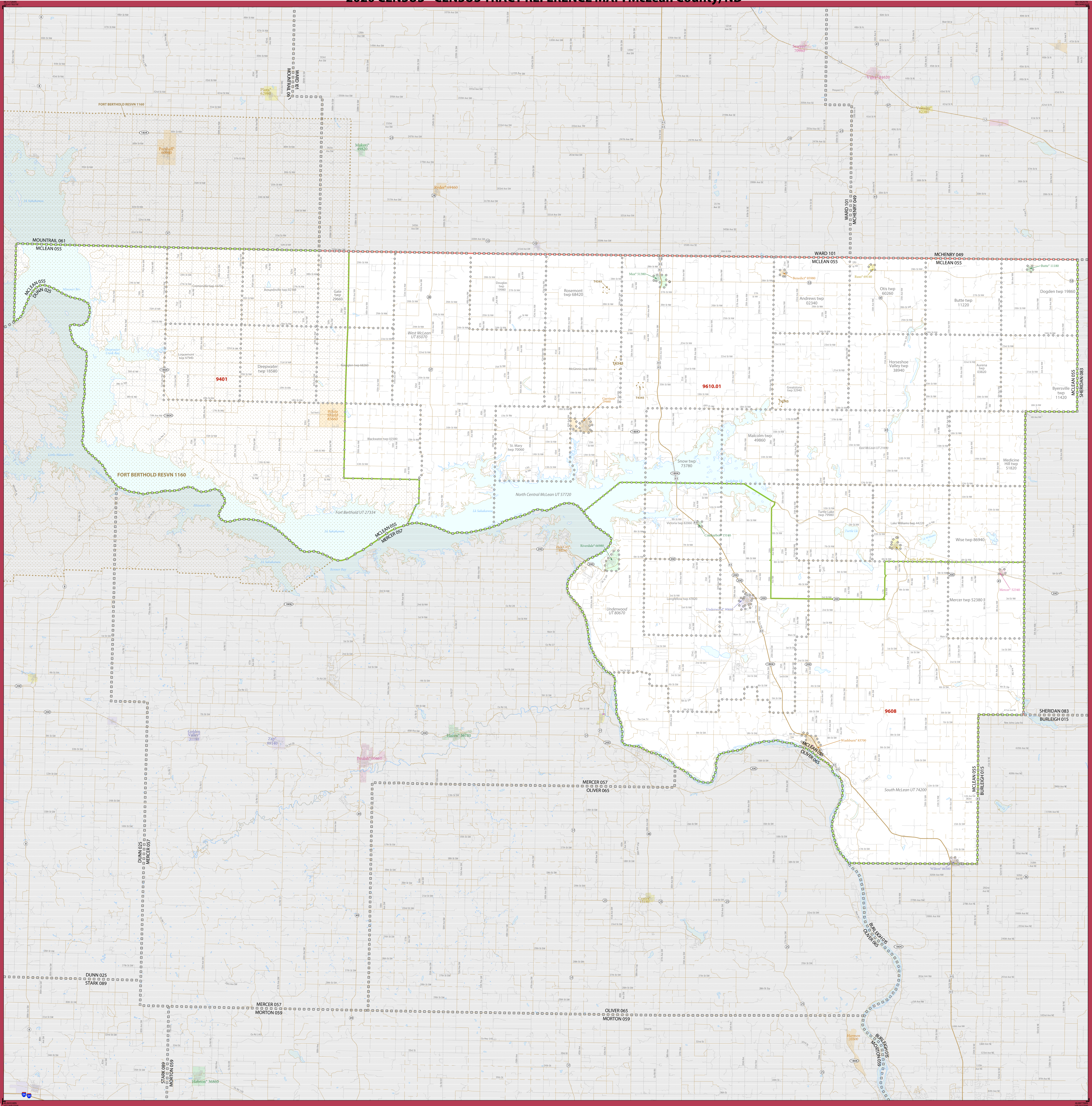
False Easting: 0

False Northing: 0










United States 2020



2020 CENSUS - CENSUS TRACT REFERENCE MAP: McLean County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CSD 91650
Consolidated City	ooooo	MILLFORD 47500

<u>SYMBOL DESCRIPTION</u>	<u>SYMBOL</u>
Incorporated Place <sup>1,2</sup>	
Census Designated Place (CDP) <sup>2</sup>	
Census Tract <sup>3</sup>	
<u>DESCRIPTION</u>	<u>SYMBOL</u>
Water Body	 Pleasant Lake
College or University	 Cal Poly Univ
Military	 "Fort Belvoir"
Prison or Juvenile Detention Center	 PDOC
National or State Park, Forest, or Recreation Area	 Yosemite NP
Outside Subject Area	

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Interstate or U.S. Highway		
State Highway or State Road		
Other Road		
4WD Trail, Railway, Alley, Walkway, or Ferry		
Nonresidential Boundary or Feature Not Elsewhere Classified		
Inset Area		A1

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

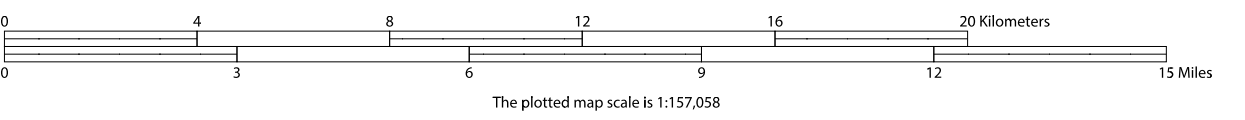
2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

OFF-RESERVATION TRUST LAND NAMES

14345 Turtle Mountain



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection Origin: 45 56 06  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: McLean County (055)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24953805001





<u><b>Symbology Description</b></u>	<u><b>Symbology</b></u>	<u><b>Label Style</b></u>	<u><b>Symbology Description</b></u>	<u><b>Symbology</b></u>	<u><b>Label Style</b></u>
International	☆☆☆☆	CANADA	Incorporated Place <sup>1,2</sup>		Davis 18100
Federal American Indian Reservation	☆☆☆☆	L'ANSE RESV N 1880	Census Designated Place (CDP) <sup>3</sup>		<i>Incline Village 35100</i>
Off Reservation Trust Land	☆☆☆☆	T1880	Census Tract <sup>3</sup>		<b>33.07</b>
State American Indian Reservation	☆☆☆☆	Tama Resvn 9400			
Alaska Native Regional Corporation	▽▲▽▲▽▲	NANA ANCR 52120	<u><b>Description</b></u>	<u><b>Symbology</b></u>	<u><b>Description</b></u>
State (or statistically equivalent entity)	□□□□□	NW YORK 36	Water Body		
County (or statistically equivalent entity)	□□□□□	ERIE 029	College or University		
Minor Civil Division (MCD) <sup>1</sup>	□□□□□	Bristol town 07485	Military		
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	□□□□□	Hanna CDP 91650	Prison or Juvenile Detention Center		
Consolidated City	□□□□□	MILFORD 47500	National or State Park, Forest, or Recreation land		
			Outside Subject Area		

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.









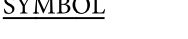




U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection's Origin: 45 56 06  
False Easting: 0  
False Northing: 0

NAME: Sheridan County (083)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT  
Sheet ID: 249538083001



<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
	Incorporated Place <sup>1,2</sup>	
	Census Designated Place (CDP) <sup>2</sup>	
	Census Tract <sup>3</sup>	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body		
College or University		
Military		
Prison or Juvenile Detention Center		
National or State Park, Forest, or Recreation Area		
Outside Subject Area		

When international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, with leading zeros, and trailing zeros for census tracts that are not numbered. The first number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



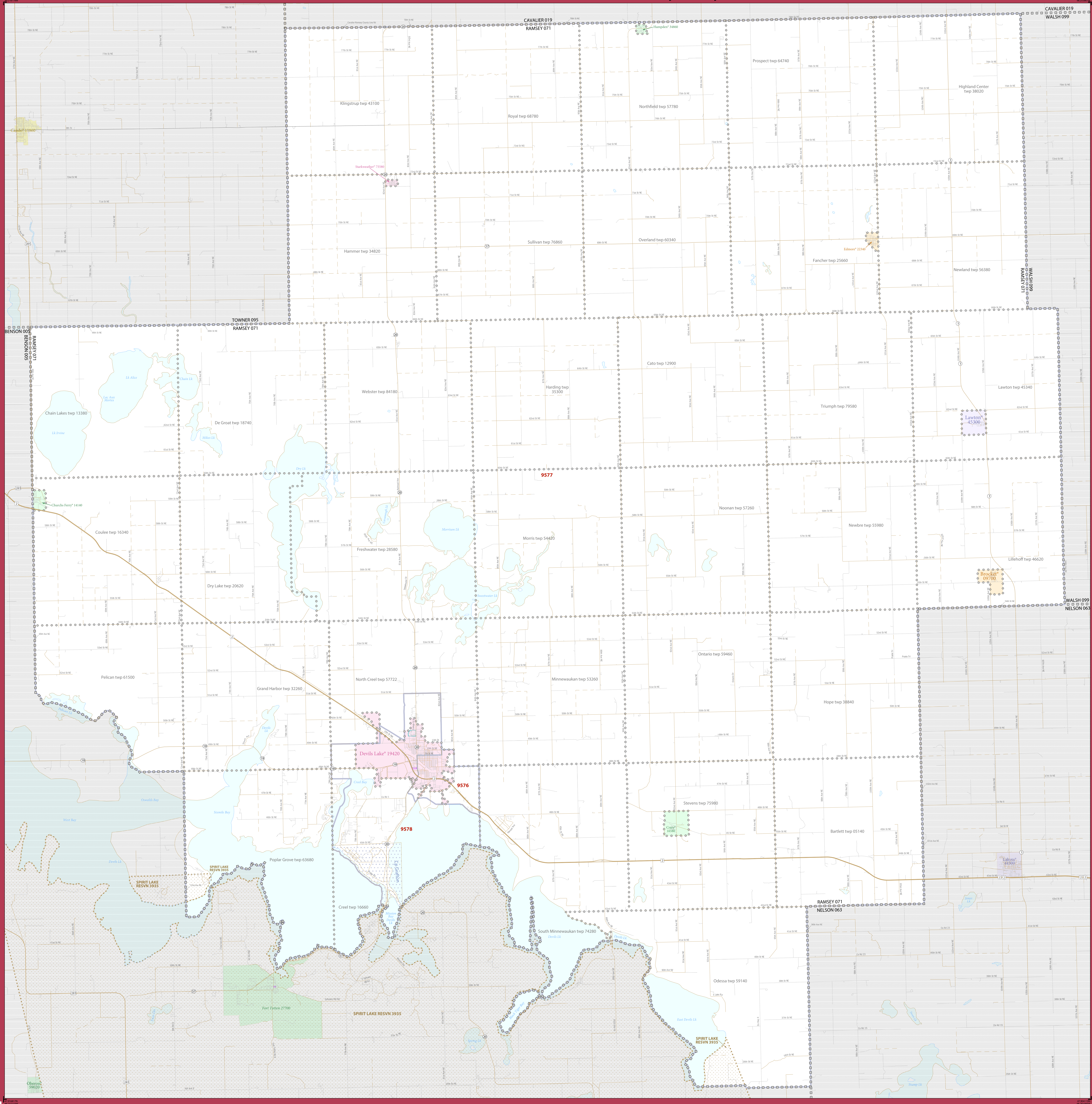
Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection's Origin: 45 56 06  
False Easting: 0  
False Northing: 0

NAME: Towner County (095)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)











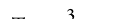



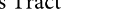









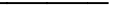




















2020 CENSUS TRACT REF MAP (PARENT  
Sheet ID: 249538095001









## 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Ramsey County, ND



SYMBOL	DESCRIPTION	SYMBOL	LABEL STYLE
	International	☆☆☆☆☆☆	CANADA
	Federal American Indian Reservation		L'ANSE RESVN 188
	Off-Reservation Trust Land		T1880
	State American Indian Reservation		Tama Resvn 9400
	Alaska Native Regional Corporation	▼▲▼▲▼▲▼	NANA ANRC 52 1210
	State (or statistically equivalent) entity	□ □ □ □ □ □	NEW YORK 36
	County (or statistically equivalent) entity	□ □ □ □ □ □	ERIE 029
	Minor Civil Division (MCD)	○ ○ ○ ○ ○ ○	Bristol town 07485
	Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○ ○ ○ ○ ○ ○	HANDY CCD 91650
	Consolidated City	○ ○ ○ ○ ○ ○	MILFORD 47500

SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
	Incorporated Place <sup>1,2</sup>								Davis 18100
	Census Designated Place (CDP) <sup>3</sup>								<i>Incline Village 33500</i>
	Census Tract <sup>3</sup>								<b>33.07</b>
	Water Body		<i>Pleasant Lake</i>						Interstate or U.S. Highway
	College or University		<i>Colville</i>						State Highway or State Road
	Military		<i>Ft. Belvoir</i>						Other Road
	Prison or Juvenile Detention Center		<i>Prude</i>						RDP Trail, Stateways, Alley, Walkways or Ferry
	National or State Park, Forest, or Recreation Area		<i>Yosemite NP</i>						Nonresidential Classified or Feature Not Elsewhere Classified
	Outside Subject Area								Inset Area

LABEL STYLE	
Davis 18100	
Incline Village 35100	
33.07	
DESCRIPTION	SYMBOL
Interstate or U.S. Highway	
State Highway or State Road	
Other Road	
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvariable Boundary or Feature Not Elsewhere Classified	
Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A '°' following an MCD name denotes a false MCD. A '°' following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

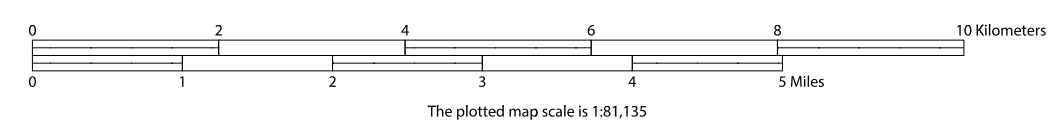
2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

DESCRIPTION	SYMBOL
Water Body	 Pleasant Lake
College or University	 Coll' Univ
Military	 Fort Belvoir
Prison or Juvenile Detention Center	 P/ADC
National or State Park, Forest, or Recreation Area	 Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	
State Highway or State Road	
Other Road	
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)

Map Created by Geography Division: January 06, 2021

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection's Origin: 45 56 06  
False Easting: 0  
False Northing: 0

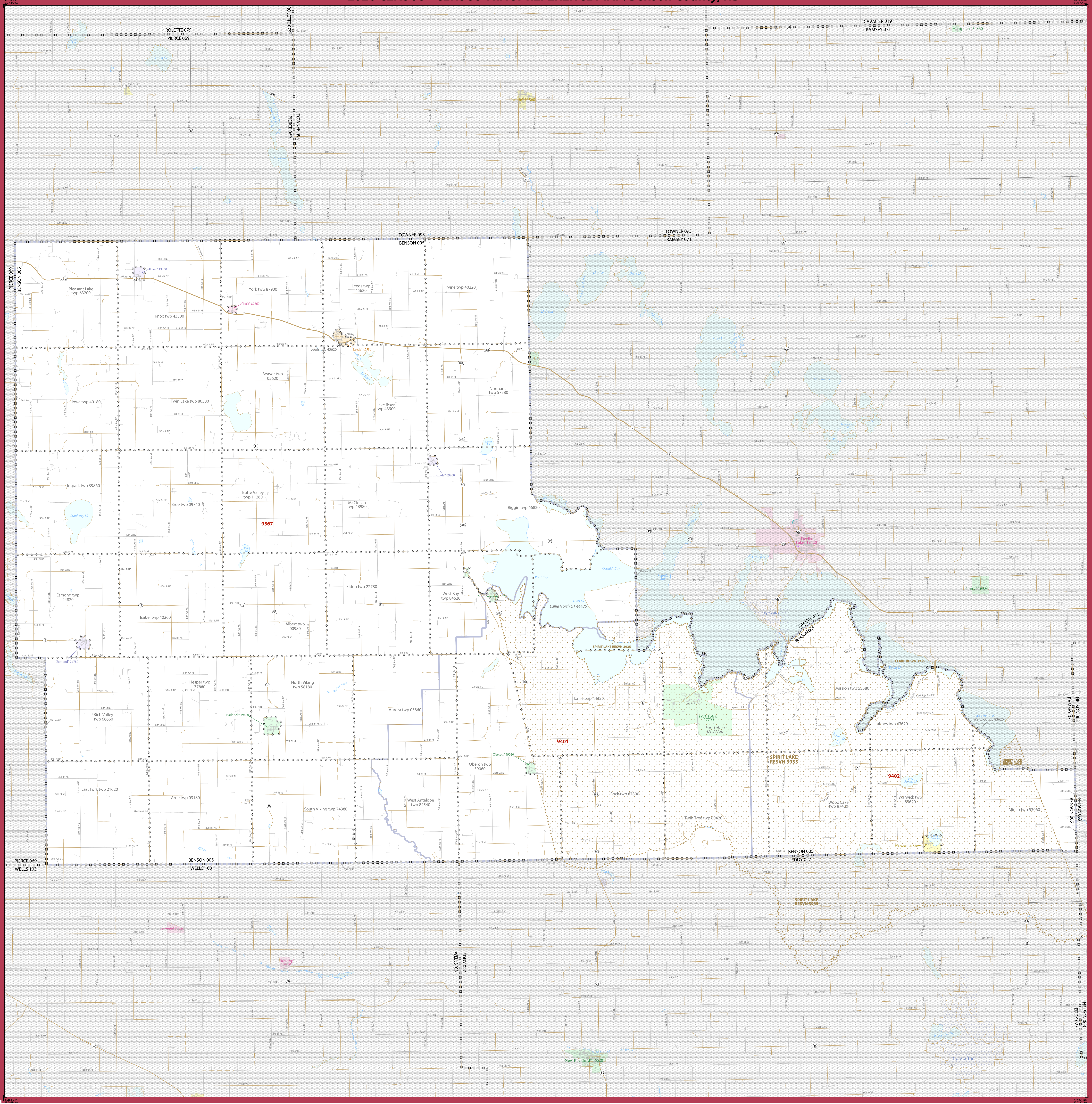
Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Ramsey County (071)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249538071001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Benson County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Oil Reservation Trust Land	■■■■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIC 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CSD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■■■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Navigable Boundary or Feature Not Elsewhere Classified		Non-navigable Boundary or Feature Not Elsewhere Classified	
Natural or State Park, Forest, or Recreation Area		Yosemite NP	
Outside Subject Area		Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

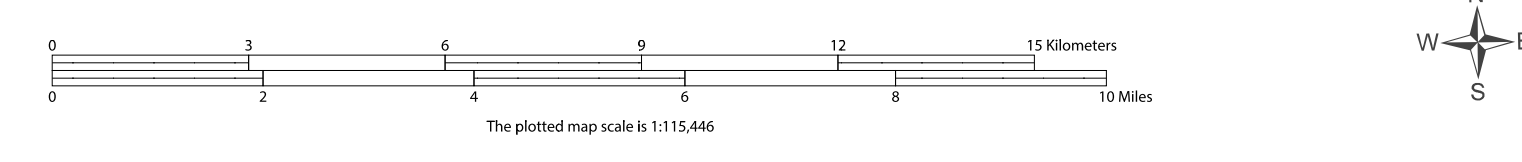
Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection Origin: 45 54 06  
False Easting: 0  
False Northing: 0



Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

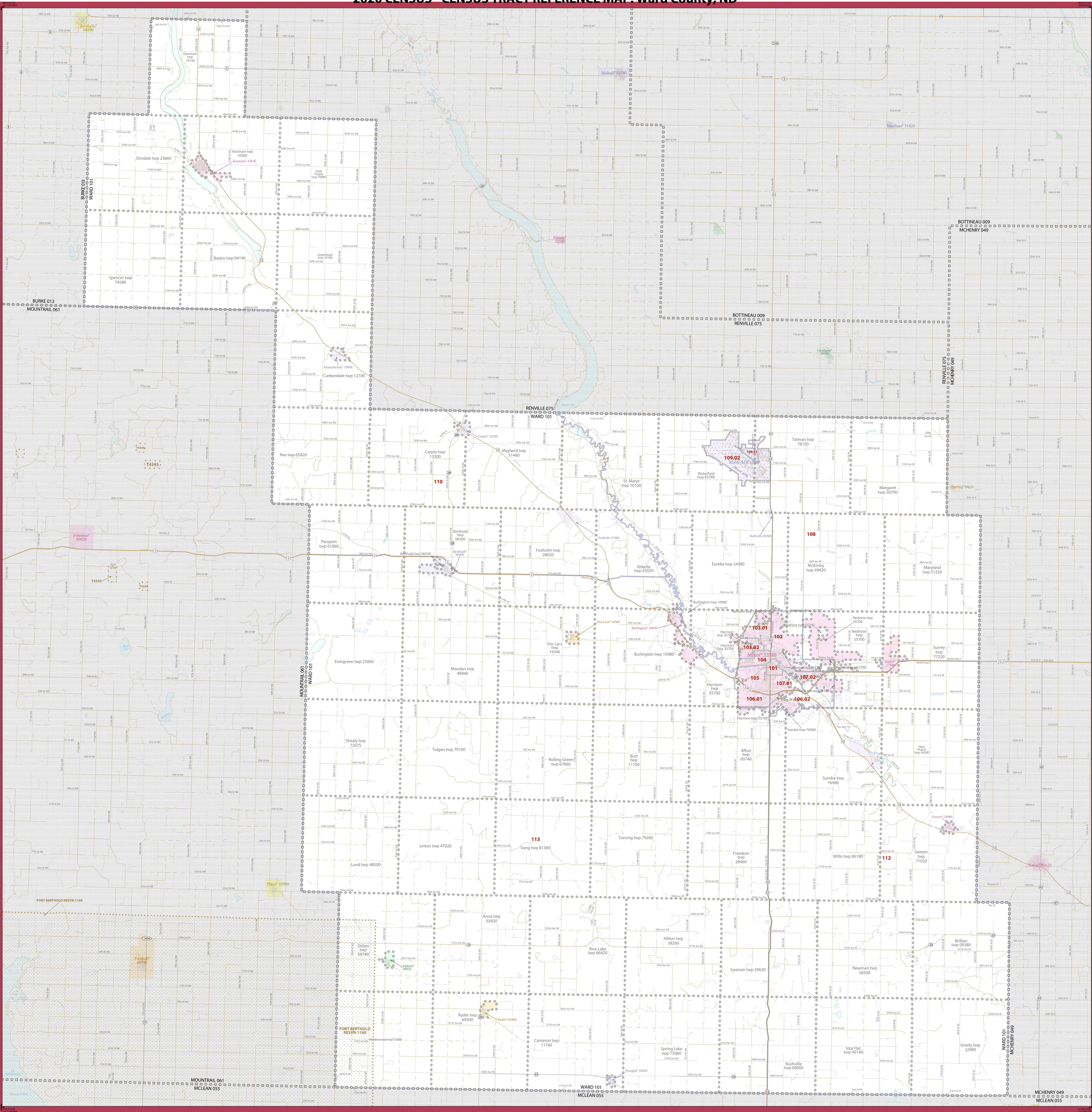
NAME: Benson County (005)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24938005001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Ward County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land (CDP)	■■■■■■■	TI880
State American Indian Reservation	■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	■■■■■■■	NANA ANRC 52120
State (or statistically equivalent entity)	■■■■■■■	NEW YORK 36
County (or statistically equivalent entity)	■■■■■■■	ERIC 029
Minor Civil Division (MCD)	■■■■■■■	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	■■■■■■■	Hanna CDP 91650
Consolidated City	■■■■■■■	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■■■	Davis 18100
Census Designated Place (CDP)	■■■■■■■	Incline Village 31000
Census Tract 3	■■■■■■■	33.07

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Water Body	■■■■■■■	Placid Lake
College or University	■■■■■■■	Calvary
Military	■■■■■■■	Fort Belknap
Prison or Juvenile Detention Center	■■■■■■■	Prison
National or State Park, Forest, or Recreation Area	■■■■■■■	Yosemite NP
Outside Subject Area	■■■■■■■	Inset Area

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

OFF-RESERVATION TRUST LAND NAMES

14345 Turtle Mountain

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)

Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)

Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic

Datum: NAD 83

Spheroid: GRS 80

1st Standard Parallel: 46 26 45

2nd Standard Parallel: 48 29 20

Central Meridian: -100 18 04

Latitude of Projection Origin: 45 56 06

False Easting: 0

False Northing: 0



Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

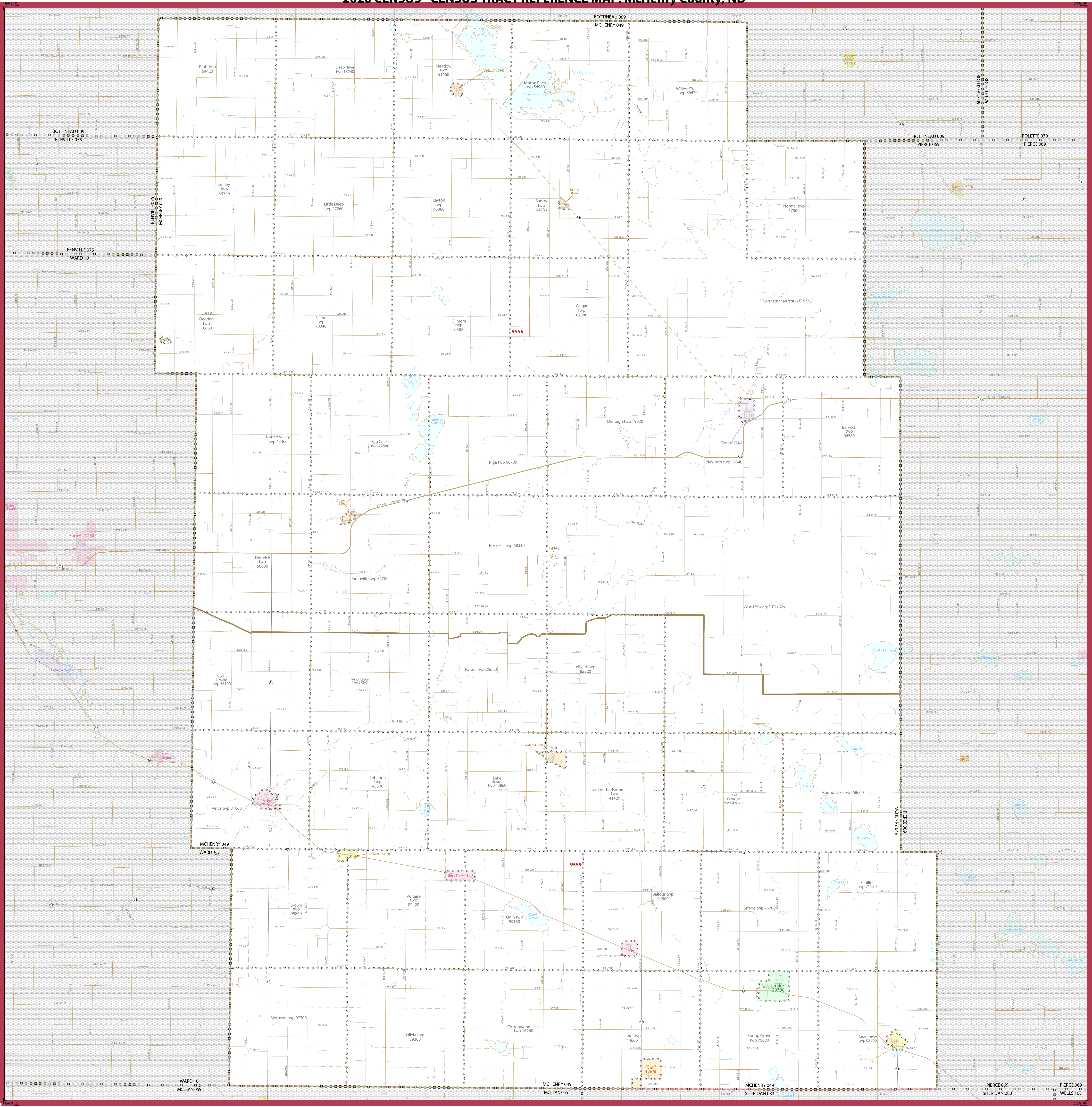
NAME: Ward County (101)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249538101001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: McHenry County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CSD 91650
Consolidated City	○○○○○	MILLFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place 1,2	■■■■■■■■■■
Census Designated Place (CDP) <sup>3</sup>	■■■■■■■■■■
Census Tract <sup>3</sup>	■■■■■■■■■■
Description	SYMBOL
Water Body	■ Pleasant Lake
College or University	■ University
Military	■ Military
Prison or Juvenile Detention Center	■ Prison
National or State Park, Forest, or Recreation Area	■ National Park
Outside Subject Area	■ Outside Subject Area

LEGEND

LABEL STYLE

Davis 18100

Incline Village 35100

33.07

DESCRIPTION

SYMBOL

Interstate or U.S. Highway

State Highway or State Road

Other Road

Navigable Boundary or Feature Not Elsewhere Classified

Inset Area

A1

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

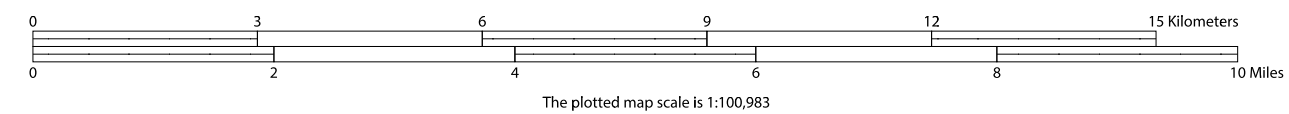
2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

OFF-RESERVATION TRUST LAND NAMES

14345 Turtle Mountain



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 15 04  
Latitude of Projection Origin: 45 56 06  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

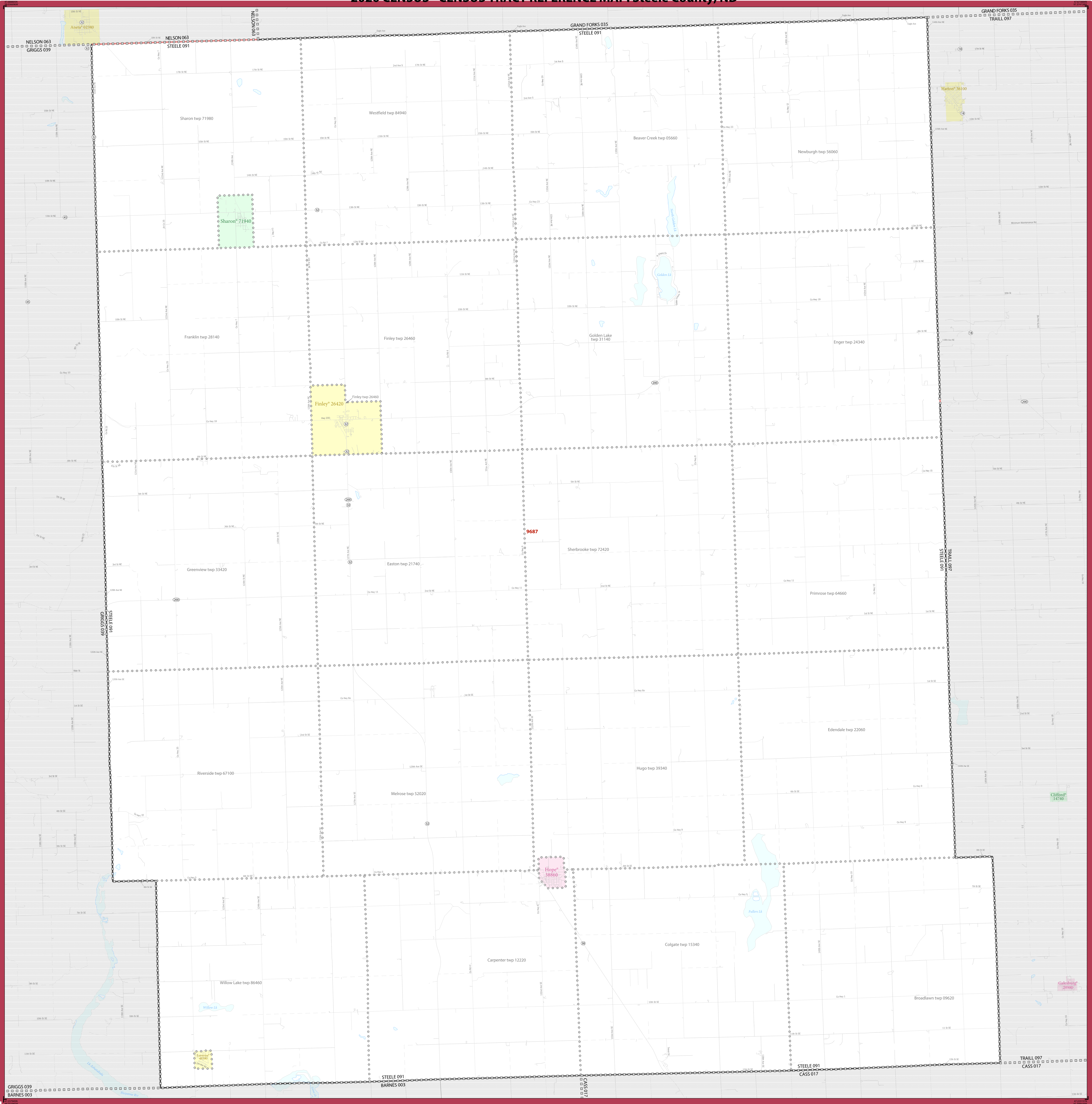
NAME: McHenry County (049)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249538049001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Steele County, ND



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CSD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) <sup>2</sup>	■■■■■■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Navigable Boundary		Inter or Private Not Elsewhere Classified	
Natural or State Park, Forest, or Recreation Area		Inset Area	
Outside Subject Area			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46 26 45  
2nd Standard Parallel: 48 29 20  
Central Meridian: -100 18 04  
Latitude of Projection's Origin: 45 54 06  
False Easting: 0  
False Northing: 0



Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Steele County (091)  
ENTITY TYPE: County or statistically equivalent entity  
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249538091001





0 1 2 3 4 5 Kilometers

0 1 2 3 4 5 Miles

The plotted map scale is 1:56,464

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 46.26 45  
2nd Standard Parallel: 48.29 20  
Central Meridian: -100 18 04  
Latitude of Projection's Origin: 45 56 06  
False Easting: 0

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

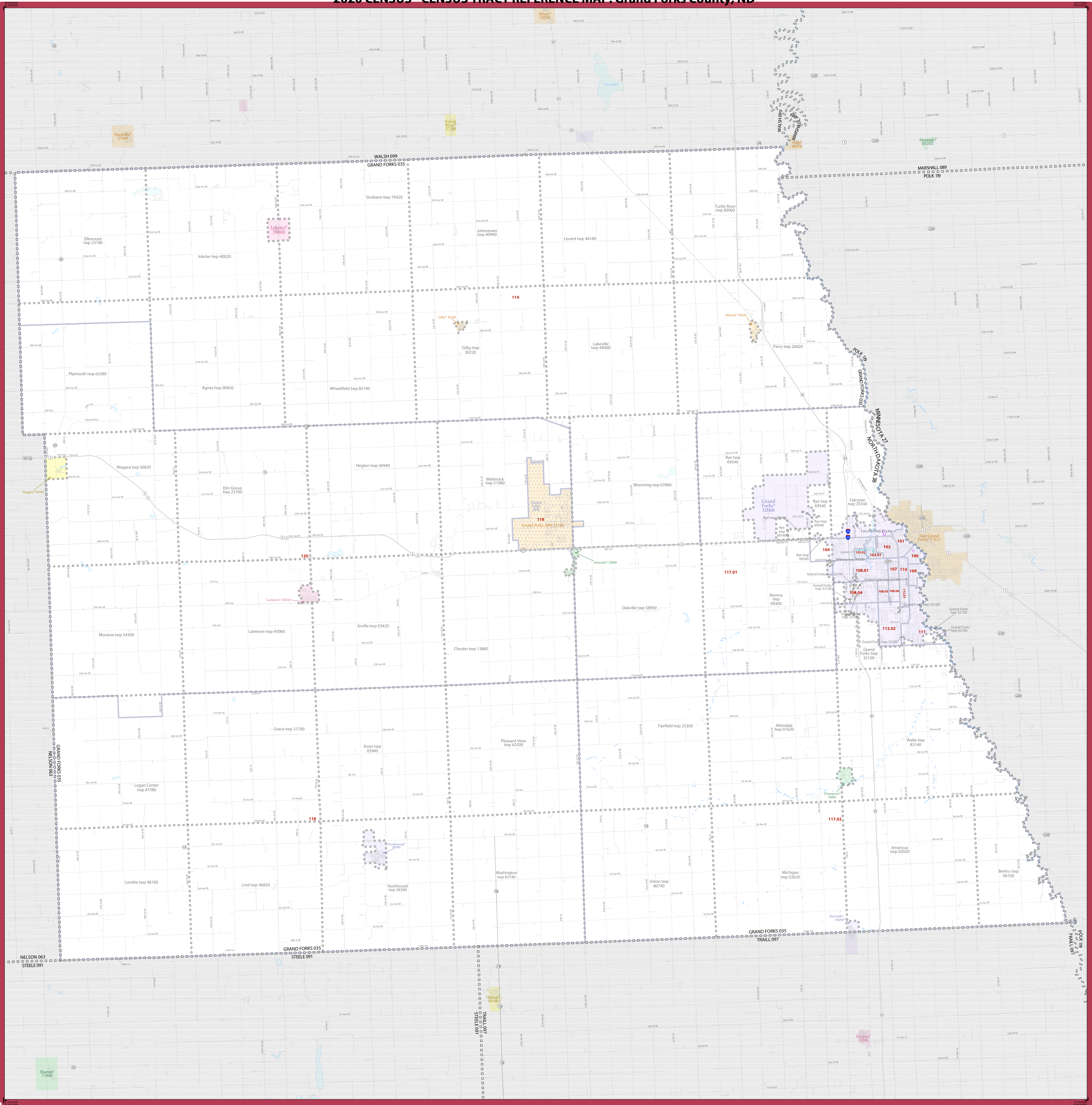
Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by Geography Division: January 06, 2021



United States<sup>®</sup>  
**Census**  
**2020**



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Grand Forks County, ND





The plotted map scale is 1:106,311

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 45 07 55  
2nd Standard Parallel: 48 13 38  
Central Meridian: -110 02 38  
Latitude of Projection's Origin: 44 21 29  
False Easting: 0  
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249530049001



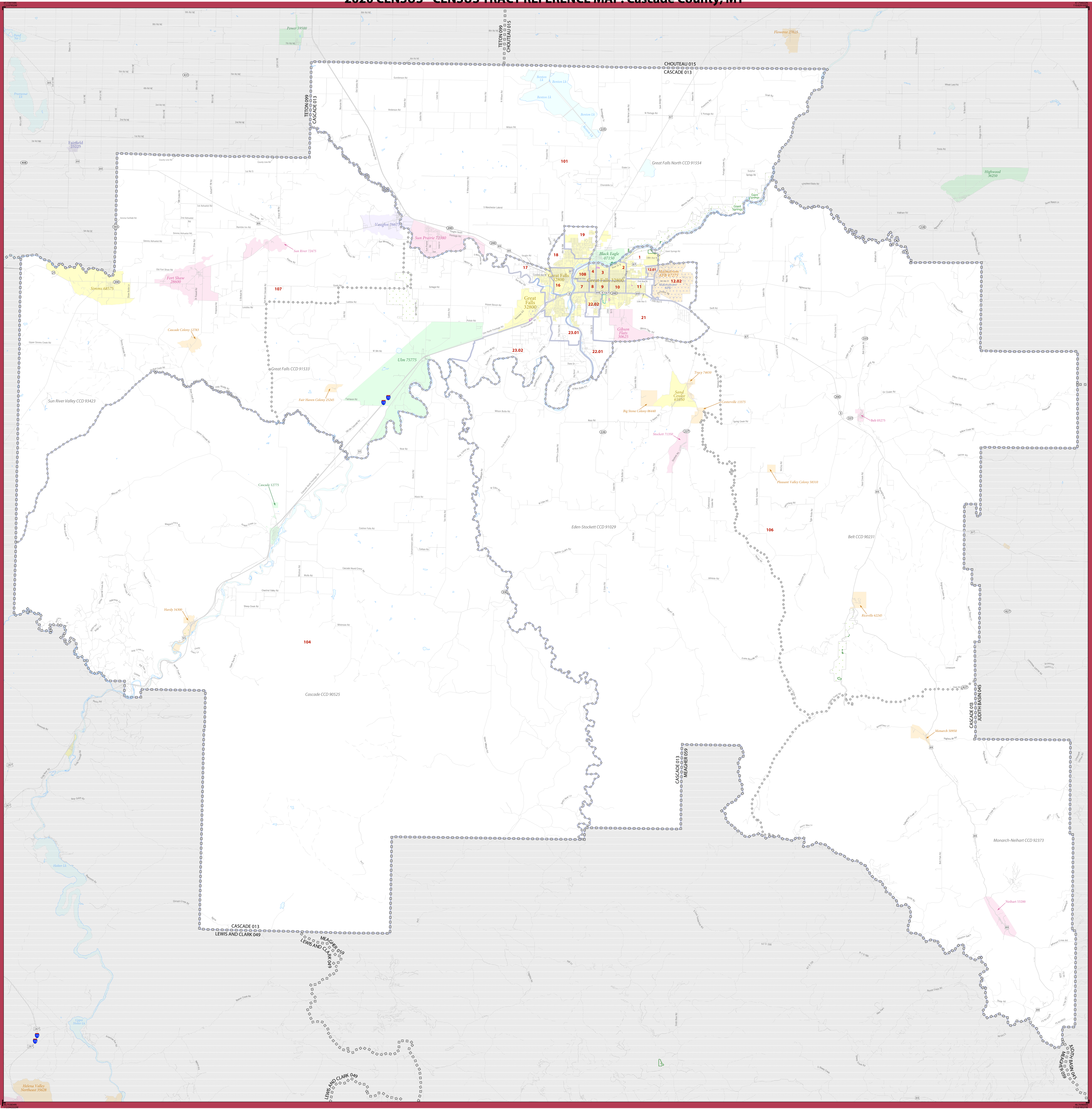
The plotted map scale is 1:117,200

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 45 07 55  
2nd Standard Parallel: 48 13 38  
Central Meridian: -110 02 38  
Latitude of Projection's Origin: 44 21 29  
False Easting: 0  
False Northing: 0

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249530021001



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cascade County, MT



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvm 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650
Consolidated City	○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■	Davis 18100
Census Designated Place (CDP) <sup>2</sup>	■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Nonresidential Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 45 00 55  
2nd Standard Parallel: 48 13 38  
Central Meridian: -110 02 38  
Latitude of Projection Origin: 44 21 29  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

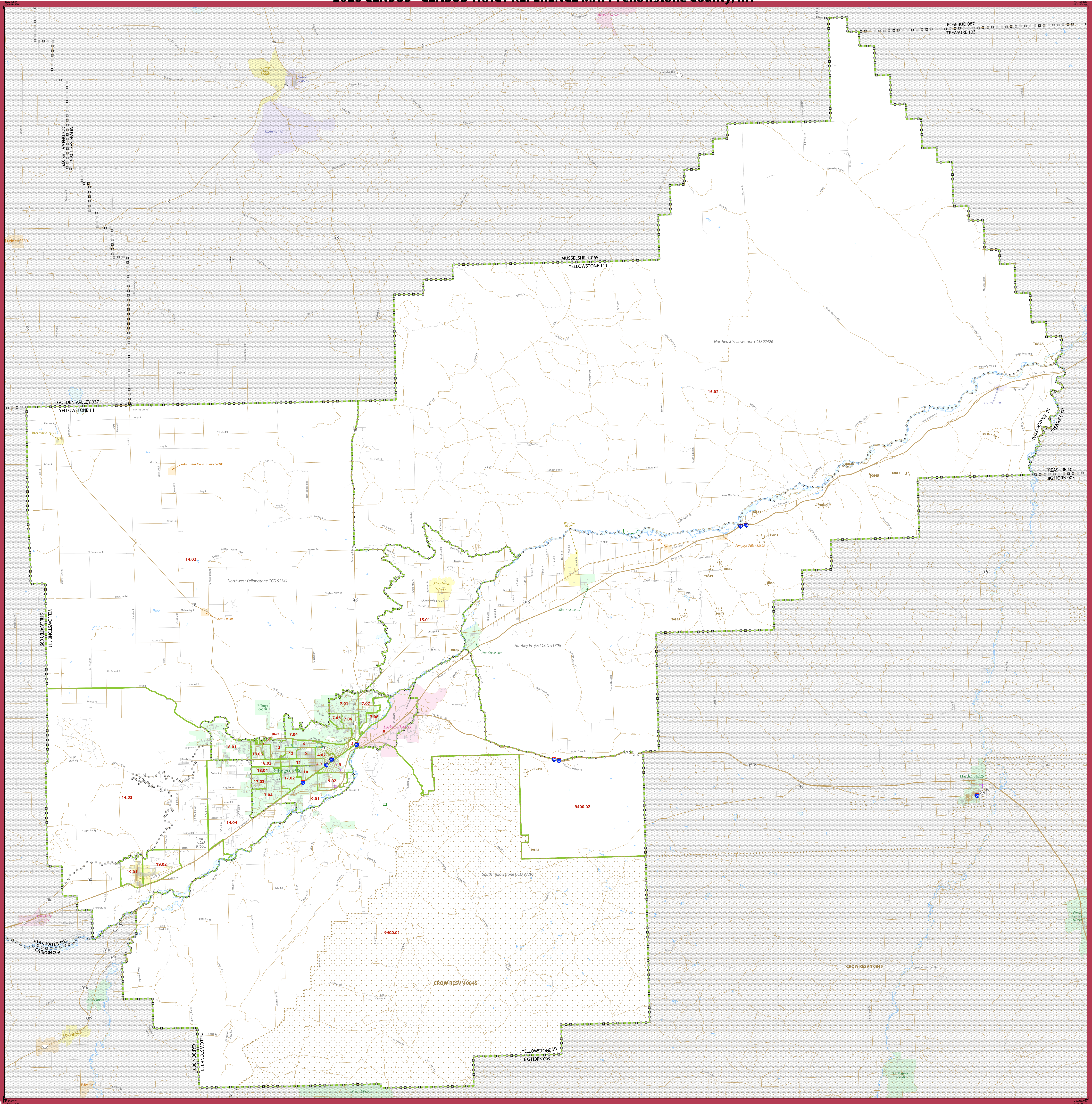
NAME: Cascade County (013)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Montana (30)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24963001.0001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Yellowstone County, MT



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CCD 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
National or State Park, Forest, or Recreation Area		Neighborhood Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

**OFF-RESERVATION TRUST LAND NAMES**

T0845 Crow

Scale: 0 to 20 Miles

The printed map scale is 1:154,250

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 45 09 55  
2nd Standard Parallel: 48 13 38  
Central Meridian: -110 02 38  
Latitude of Projection's Origin: 44 21 29  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

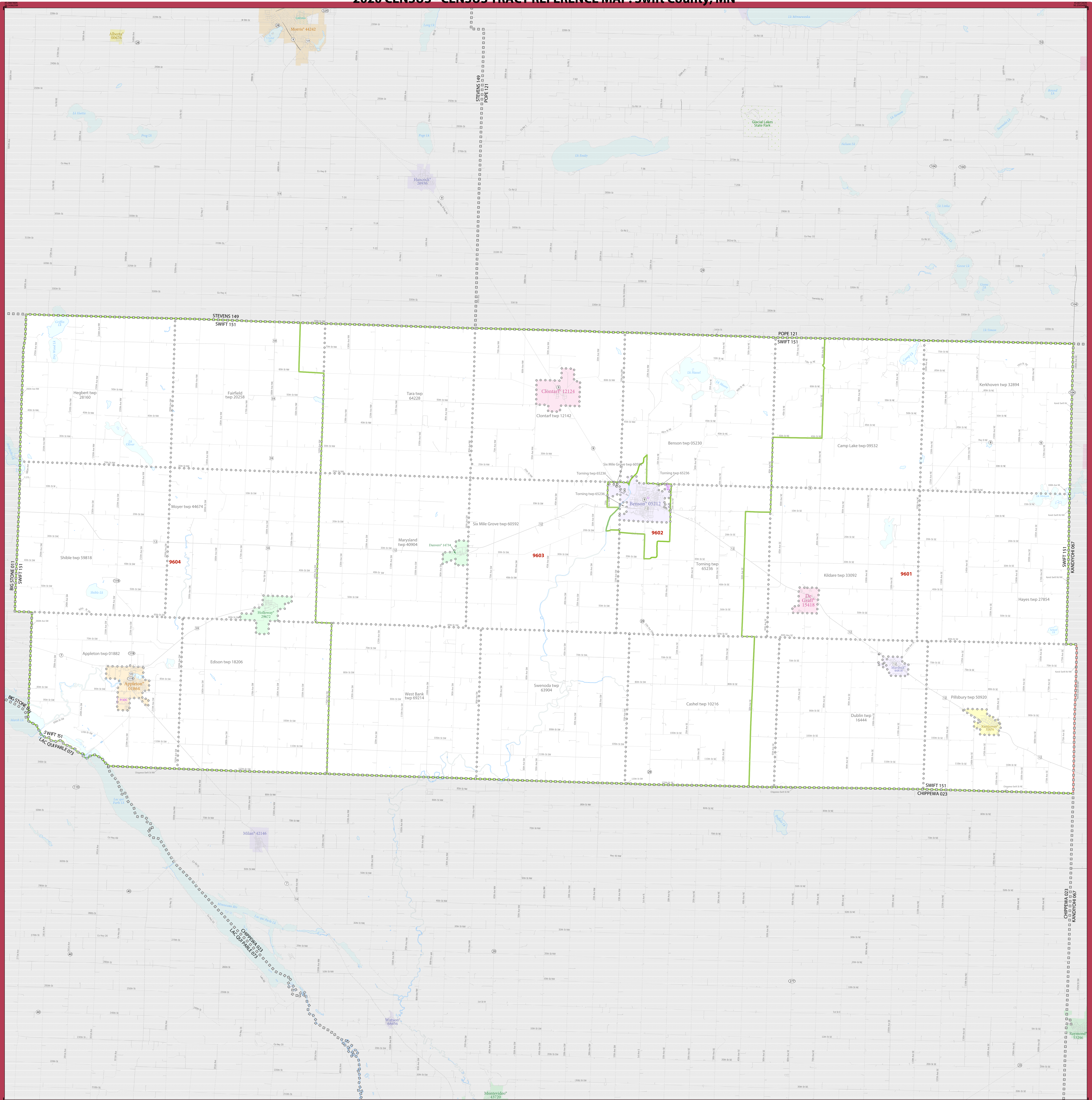
NAME: Yellowstone County (111)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Montana (30)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249630111001

United States Census 2020



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Swift County, MN



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■	TI880
State American Indian Reservation	■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	■■■■■	NANA ANRC 52120
State (or statistically equivalent entity)	■■■■■	NEW YORK 36
County (or statistically equivalent entity)	■■■■■	ERIC 029
Minor Civil Division (MCD) <sup>1</sup>	■■■■■	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	■■■■■	Hanna CSD 91650
Consolidated City	■■■■■	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	■■■■■	Interstate or U.S. Highway	■■■■■
College or University	■■■■■	State Highway or State Road	■■■■■
Military	■■■■■	Other Road	■■■■■
Prison or Juvenile Detention Center	■■■■■	4WD Trail, Railway, Alley, Walkway, or Ferry	■■■■■
Natural or State Park, Forest, or Recreation Area	■■■■■	Nonresidential Boundary or Feature Not Elsewhere Classified	■■■■■
Outside Subject Area	■■■■■	Inset Area	■■■■■

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Planned Lake	■■■■■	
City/County	■■■■■	
Yosemite NP	■■■■■	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 44 28 52  
2nd Standard Parallel: 48 24 13  
Central Meridian: -95 21 39  
Latitude of Projection Origin: 43 30 01  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

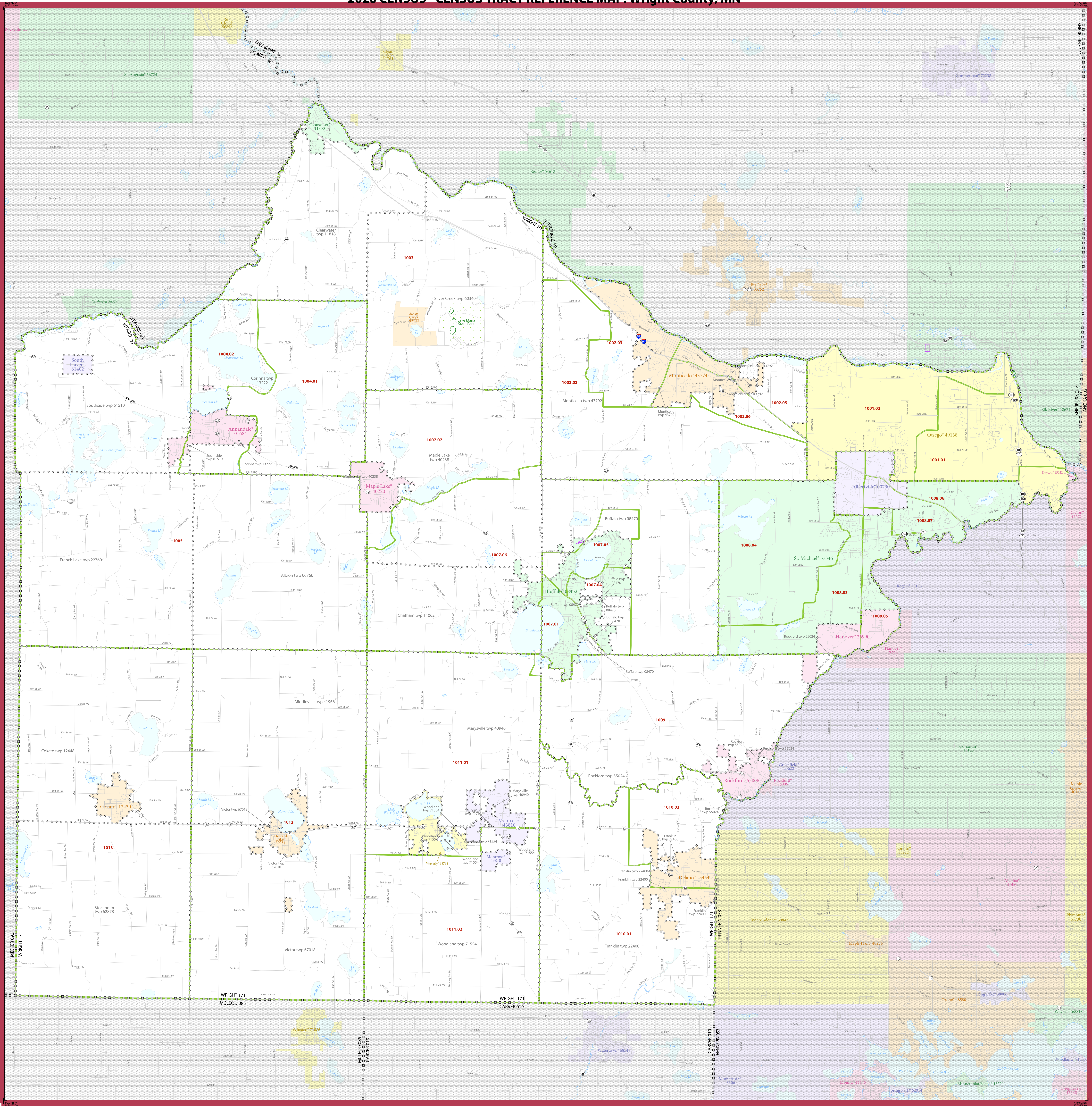
NAME: Swift County (151)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249527151001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Wright County, MN



SYMBOL DESCRIPTION			SYMBOL DESCRIPTION		
International	☆☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) 3		Incline Village 35100
Off-Reservation Trust Land		TI880	Census Tract 3		33.07
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION
Alaska Native Regional Corporation	▼▲▼▲▼▲	NANA ANRC 52120	Water Body		Pleasant Lake
State (or statistically equivalent entity)		NEW YORK 36	College or University		Calvary
County (or statistically equivalent entity)		ERIC 029	Military		Fort Belknap
Minor Civil Division (MCD) 1	ooooo	Bristol town 07485	Prison or Juvenile Detention Center		PNDC
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	ooooo	Hanna CSD 91650	Navigable Boundary or Feature Not Elsewhere Classified		Yosemite NP
Consolidated City	ooooo	MILFORD 47500	Outside Subject Area		

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)  
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 44 28 52  
2nd Standard Parallel: 48 24 13  
Central Meridian: 95 21 39  
Latitude of Projection's Origin: 43 30 01  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Wright County (171)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Minnesota (27)





# Bravera Bank

## Branch & ATM Listings

Branch Location & Hours		
Location	Lobby Hours	Drive-Up Hours
<b>DICKINSON</b> Downtown Branch ( <i>Main Office</i> ) 220 1 <sup>st</sup> Ave W Dickinson, ND 58601 Census Tract: 9637.00	Monday-Friday.....8am-5pm	Monday-Friday.....7:30am-6pm Saturday.....8am-12pm
<b>DICKINSON</b> North Branch 1151 3 <sup>rd</sup> Ave W Dickinson, ND 58601 Census Tract: 9635.01	Monday-Friday.....8am-5pm	Monday-Friday.....7:30am-6pm
<b>KILLDEER</b> 150 Central Ave N P.O. Box 489 Killdeer, ND 58640 Census Tract: 9622.00	Monday-Friday.....8am-5pm	Monday-Friday.....8am-5pm
<b>NEW ENGLAND</b> 6 E 9 <sup>th</sup> St New England, ND 58647 Census Tract: 9648.00	Monday-Friday.....8am-5pm	Monday-Friday.....8am-5pm
<b>BISMARCK</b> Downtown Branch 320 N 4 <sup>th</sup> St Bismarck, ND 58501 Census Tract: 0101.00	Monday-Friday.....8am-5pm	Monday-Friday.....7am-6pm
<b>BISMARCK</b> Town Centre Branch 401 N 4 <sup>th</sup> St Bismarck, ND 58501 Census Tract: 0101.00	Monday-Friday.....8am-5pm	
<b>BISMARCK</b> Burnt Boat Drive Branch 1615 Burnt Boat Dr Bismarck, ND 58503 Census Tract: 0111.03	Monday-Friday.....8am-5pm Saturday.....9am-12pm	Monday-Friday.....8am-5:30pm Saturday.....9am-12pm



<b>BISMARCK</b> North Branch 1101 E Interstate Ave Bismarck, ND 58503 Census Tract: 0111.01	Monday-Friday.....8am-5pm	Monday-Friday.....7am-6pm Saturday.....9am-12pm
<b>BISMARCK</b> South Branch 325 W Arbor Ave Bismarck, ND 58504 Census Tract: 0106.00	Monday-Friday.....9am-5pm	Monday-Friday.....7am-6pm Saturday.....9am-12pm
<b>BISMARCK</b> University of Mary Branch 7500 University Dr Bismarck, ND 58504 Census Tract: 0112.00	School Hours Monday-Friday.....11am-4pm  Summer Hours (April 29-September 7) Tuesday and Thursday.....9am-11am	
<b>MANDAN</b> 101 E Main St Mandan, ND 58554 Census Tract: 0201.00	Monday-Friday.....8am-5pm	Monday-Friday.....7am-6pm Saturday.....9am-12pm
<b>McCLUSKY</b> 217 Main St S P.O. Box 560 McClusky, ND 58463 Census Tract: 9602.00	Monday-Friday.....8am-4pm	
<b>UNDERWOOD</b> 308 Lincoln Ave P.O. Box 40 Underwood, ND 58576 Census Tract: 9608.00	Monday-Friday.....8:30am-4pm	Monday-Friday 8:30am-4:30pm
<b>STANLEY</b> 15 S Main St P.O. Box 9 Stanley, ND 58784 Census Tract: 9552.00	Monday.....9am-5pm Tuesday-Friday.....9am-4pm	Monday-Friday.....8am-5pm
<b>CANDO</b> 505 4 <sup>th</sup> St P.O. Box 549 Cando, ND 58324 Census Tract: 9515.00	Monday-Friday.....8am-4:30pm	Monday-Friday.....8am-4:30pm



<b>DEVILS LAKE</b> 604 College Dr S P.O. Box 1168 Devils Lake, ND 58301 Census Tract: 9576.00	Monday-Friday.....8am-4:30pm	Monday-Friday.....8am-5pm
<b>FINLEY</b> 300 Central Ave P.O. Box 255 Finley, ND 58230 Census Tract: 9687.00	Monday-Friday.....8am-4pm	Monday-Friday.....8am-4:30pm
<b>COOPERSTOWN</b> 918 Burrell Ave SE P.O. Box 625 Cooperstown, ND 58425 Census Tract: 9686.00	Monday-Friday.....8am-4pm	Monday-Friday.....8am-4:30pm
<b>NORTHWOOD</b> 220 Main St Northwood, ND 58267 Census Tract: 0118.00	Monday-Friday.....8am-4pm	Monday-Friday.....8am-4:30pm
<b>GLENDIVE</b> 319 N Merrill Ave P.O. Box 811 Glendive, MT 59330 Census Tract: 0003.00	Monday-Thursday.....8:30am-4pm Friday.....8:30am-5pm	Monday-Friday.....8am-5pm
<b>GREAT FALLS</b> East Branch 3635 10 <sup>th</sup> Ave S Great Falls, MT 59405 Census Tract: 0010.00	Monday-Friday.....9am-11am & 1pm-4pm	Monday-Friday.....8:30am-5pm
<b>GREAT FALLS</b> Main Branch 1019 7 <sup>th</sup> St S Great Falls, MT 59405 Census Tract: 0022.02	Monday-Friday.....9am-4pm	Monday-Friday.....7:30am-5:30pm Saturday.....8am-12pm
<b>BILLINGS</b> Downtown Branch 123 N Broadway Billings, MT 59101 Census Tract: 0004.02	Monday-Friday.....9am-5pm	



<b>BILLINGS</b> West Branch 4130 King Ave W Billings, MT 59106 Census Tract: 0014.04	Monday-Thursday.....9am-4pm Friday.....9am-5pm	Monday-Friday.....7:30am-5:30pm
<b>HELENA</b> 1135 Euclid Ave Helena, MT 59601 Census Tract: 0007.02	Monday-Friday.....9am-4pm	Monday-Friday.....7:30am-5:30pm
<b>MINOT</b> 925 20 <sup>th</sup> Ave SW P.O. Box 819 Minot, ND 58701 Census Tract: 0105.00	Monday-Friday.....8am-5pm	Monday-Friday.....7:30am-6pm Saturday.....9am-12pm
<b>BURLINGTON</b> 900 Johnson St P.O. Box 10 Burlington, ND 58722 Census Tract: 0113.00	Monday-Friday.....9am-5pm	Monday-Friday.....7:30am-6pm
<b>DRAKE</b> 120 Main St P.O. Box 196 Drake, ND 58736 Census Tract: 9559.00	Monday-Friday.....9am-4pm	Monday-Friday.....8am-4pm
<b>LEEDS</b> 105 Central Ave S P.O. Box 219 Leeds, ND 58346 Census Tract: 9567.00	Monday-Friday.....8am-4pm	Monday-Friday.....8am-4:30pm
<b>ALBERTVILLE</b> 11102 57 <sup>th</sup> St NE Albertville, MN 55301 Census Tract: 1008.07	Monday-Friday.....8am-5pm	Monday-Friday.....8am-5pm
<b>KERKHOVEN</b> 1011 Atlantic Ave Kerkhoven, MN 56252 Census Tract: 9601.00	Monday-Thursday.....8am-4:00pm Friday.....8am-5:30pm	Monday-Thursday.....8am-4pm Friday.....8am-5:30pm



## ATM Locations

### DICKINSON

• Dickinson North Branch	1151 3 <sup>rd</sup> Ave West	9635.01
• CHI St Alexius Health	2500 Fairway St	9635.01
• Dickinson High School	979 13 <sup>th</sup> Ave W	9635.01
• DSU-Student Center	291 Campus Dr	9636.00
• DSU-May Hall	291 Campus Dr	9636.00
• DSU-Scott Gym	1104 2 <sup>nd</sup> St W	9636.00
• DSU-Biesiot Activity Center	398 State Ave	9636.00
• Dickinson Downtown Branch	220 1 <sup>st</sup> Ave W	9637.00
• Stark County Courthouse	51 3 <sup>rd</sup> St E	9367.00

### KILLDEER

• Killdeer Branch	150 Central Ave N	9622.00
• High Plains Community Center	194 Central Ave	9622.00
• Killdeer High School	1415 High St NW	9622.00
• Killdeer Elementary School	101 High St NW	9622.00

### MANNING

• Dunn County Courthouse	205 Owens St	9622.00
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### NEW ENGLAND

• New England Branch	6 E 9 <sup>th</sup> St	9648.00
• New England Public School	1200 Main St	9648.00

### BISMARCK

• Downtown Branch	320 N 4 <sup>th</sup> St	0101.00
• St Mary's Central High School	5802 Ridgeland Dr	0111.05
• South Branch	325 W Arbor Ave	0106.00
• Pony Express Conoco	1020 S Washington St	0106.00
• St Mary's Academy	1025 N 2 <sup>nd</sup> St	0101.00
• North Branch	1101 E Interstate Ave	0111.01
• Burnt Boat Drive Branch	1615 Burnt Boat Dr	0111.03
• Shiloh Christian School	1915 Shiloh Dr	0110.01
• Univ. of Mary-McDowell Center	7500 University Dr	0112.00
• Univ. of Mary-Business Office	7500 University Dr	0112.00

### MANDAN

• Mandan Branch	101 E Main St	0201.00
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### McCLUSKY

• Holens Supervalu	124 Main St	9602.00
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### UNDERWOOD

• Underwood Branch	308 Lincoln Ave	9608.00
• Underwood High School	123 Summit St	9608.00

### STANLEY

• Stanley Branch	15 S Main St	9552.00
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*Last Updated: 3/5/2025*



<ul style="list-style-type: none"> <li>Mountrail County Medical Center</li> <li>Mountrail County Courthouse</li> <li>Stanley High School</li> </ul>	615 6 <sup>th</sup> St SE 101 N Main St 109 8 <sup>th</sup> Ave SW	9552.00 9552.00 9552.00
<b>CANDO</b>		
<ul style="list-style-type: none"> <li>ARCO Tesoro Station</li> </ul>	937 1 <sup>st</sup> Ave	9515.00
<b>DEVILS LAKE</b>		
<ul style="list-style-type: none"> <li>Devils Lake Branch</li> <li>ARCO Patriot Fuel</li> </ul>	604 College Dr S 8685 Hwy 2 E	9576.00 9577.00
<b>FINLEY</b>		
<ul style="list-style-type: none"> <li>Finley Branch</li> <li>Town &amp; Country Coop</li> </ul>	300 Central Ave 203 Lincoln Ave	9687.00 9687.00
<b>COOPERSTOWN</b>		
<ul style="list-style-type: none"> <li>Cooperstown Branch</li> <li>Town &amp; Country Coop</li> </ul>	918 Burrel Ave SE 102 9 <sup>th</sup> St SE	9686.00 9686.00
<b>NORTHWOOD</b>		
<ul style="list-style-type: none"> <li>Northwood Branch</li> </ul>	220 Main St	0118.00
<b>GLENDIVE</b>		
<ul style="list-style-type: none"> <li>Glendive Branch</li> <li>Glendive Medical Center</li> </ul>	319 N Merrill Ave 202 Prospect Dr	0003.00 0003.00
<b>GREAT FALLS</b>		
<ul style="list-style-type: none"> <li>Great Falls Main Branch</li> <li>Great Falls East Branch</li> <li>Scheels</li> </ul>	1019 7 <sup>th</sup> St S 3635 10 <sup>th</sup> Ave S 1200 10 <sup>th</sup> Ave S	0022.02 0010.00 0022.02
<b>BILLINGS</b>		
<ul style="list-style-type: none"> <li>Billings Downtown Branch</li> <li>King Avenue Branch</li> </ul>	123 N Broadway 4130 King Ave W	0004.02 0014.04
<b>HELENA</b>		
<ul style="list-style-type: none"> <li>Helena Branch</li> </ul>	1135 Euclid Ave	0007.02
<b>MINOT</b>		
<ul style="list-style-type: none"> <li>Minot Branch</li> </ul>	925 20 <sup>th</sup> Ave SW	0105.00
<b>BURLINGTON</b>		
<ul style="list-style-type: none"> <li>Burlington Branch</li> <li>Burlington Cenex</li> <li>Des Lacs-Burlington School</li> </ul>	900 Johnson St 145 Johnson St 317 Roosevelt St	0113.00 0113.00 0113.00



<b>DRAKE</b>		
• Cenex	969 Highway 52 E	9559.00
<b>LEEDS</b>		
• Leeds Cenex	5501 Old US 2	9567.00
<b>ALBERTVILLE</b>		
• Albertville Branch	11102 57 <sup>th</sup> St NE	1008.07
<b>KERKHOVEN</b>		
• Kerkhoven Branch	1011 Atlantic Ave	9601.00

#### Branches Opened or Closed

- The Helena, Montana Branch was Opened in October 2024



# Bravera Bank

## Products & Services

*The following products & services (deposit & credit) are offered within our communities.*

<b>DEPOSIT PRODUCTS &amp; SERVICES</b>	<b>Products and Services</b>	<p>Bravera Bank offers a wide variety of competitively priced checking accounts, savings, certificates of deposits, IRA and Roth IRA products and money market accounts.</p> <ul style="list-style-type: none"> <li>• Remote Deposit Capture</li> <li>• Auto Transfers</li> <li>• Wire Transfers</li> <li>• Night Depository</li> <li>• Safe Deposit Boxes</li> <li>• ATM/Debit Cards</li> <li>• MyCardRules</li> <li>• Sweep Features</li> <li>• On-Line Banking/Bill Pay Service</li> <li>• ACH and Direct Deposit Services</li> <li>• Checks</li> <li>• Cashier's Checks and Money Orders</li> <li>• Extended Drive-up Hours</li> <li>• VISA Gift Cards</li> <li>• Free Checking Account</li> <li>• Mobile Banking</li> <li>• Remote Deposit Anywhere</li> <li>• Telephone Banking</li> <li>• SMS Guardian Alerts</li> <li>• Zelle</li> <li>• Deposit Switch</li> <li>• Autobooks</li> <li>• Mobile Wallet</li> <li>• ID Theft Smart</li> </ul>
	<b>ATM</b>	57 conveniently located ATMs provide bank customers with 24 hour, 7 days a week access to their deposit accounts through the use of a Debit or ATM card.
	<b>Telephone Banking</b>	Free 24hour banking service which gives the customer the opportunity to access balance and transaction information on their accounts and the ability to transfer funds between accounts or to make a loan payment. Customers who are outside of the local calling area are able to access the Telephone Banking information through a toll-free-number.
	<b>Internet/Mobile Banking</b>	Bravera Bank customers can access their accounts through the Internet at <a href="http://www.bravera.bank">www.bravera.bank</a> or through Bravera's mobile banking app available of iPhone and Android devices.
	<b>Safe Deposit Boxes</b>	<p>Safe Deposit Boxes are currently offered at the following locations:</p> <ul style="list-style-type: none"> <li>• Bravera Bank Downtown, Bismarck</li> <li>• Bravera Bank, Mandan</li> <li>• Bravera Bank Downtown, Dickinson</li> <li>• Bravera Bank, Killdeer</li> <li>• Bravera Bank, New England</li> <li>• Bravera Bank North, Bismarck</li> <li>• Bravera Bank, Devils Lake</li> <li>• Bravera Bank, Cando</li> <li>• Bravera Bank, Stanley</li> <li>• Bravera Bank, Glendive</li> <li>• Bravera Bank, McClusky</li> </ul>



		<ul style="list-style-type: none"> <li>• Bravera Bank, Underwood</li> <li>• Bravera Bank, Finley</li> <li>• Bravera Bank, Northwood</li> <li>• Bravera Bank, Cooperstown</li> <li>• Bravera Bank Main, Great Falls</li> <li>• Bravera Bank West, Billings</li> <li>• Bravera Bank, Minot</li> <li>• Bravera Bank, Burlington</li> <li>• Bravera Bank, Drake</li> <li>• Bravera Bank, Leeds</li> <li>• Bravera Bank, Albertville</li> <li>• Bravera Bank, Kerkhoven</li> </ul>
<b>CREDIT PRODUCTS &amp; SERVICES</b>	<b>Commercial Loans</b>	<p>Both secured and unsecured business loans for individuals as well as corporations, including manufacturers, retailers, and so forth in the forms of:</p> <ul style="list-style-type: none"> <li>• Term and working capital loans</li> <li>• Operating lines of credit</li> <li>• SBA guaranteed loans</li> <li>• SBA subordination loans</li> <li>• Bank of North Dakota loan programs</li> <li>• Dakota Business Lending, Souris Basin &amp; Lewis and Clark CDC 504 loan programs</li> <li>• Letters of Credit</li> <li>• Minnesota Department of Agriculture Rural Finance Authority – Restructure II Loan Program</li> <li>• USDA Rural Development B&amp;I Guaranty Program</li> <li>• VISA Business Credit Cards</li> </ul>
	<b>Real Estate Mortgages</b>	<p>Real Estate loans are provided to both owners and income property holders for construction and purchase in the form of:</p> <ul style="list-style-type: none"> <li>• Conventional mortgages <ul style="list-style-type: none"> <li>○ Secondary Market Loans <ul style="list-style-type: none"> <li>▪ HomeReady – Program specific to LMI borrowers and communities</li> </ul> </li> <li>○ In House Loans</li> </ul> </li> <li>• Government insured programs <ul style="list-style-type: none"> <li>○ FHA</li> <li>○ VA</li> <li>○ RD</li> </ul> </li> <li>• NDHFA first time homebuyers program <ul style="list-style-type: none"> <li>○ First Home – LMI first time buyers</li> <li>○ HomeAccess – LMI buyers with single parent, veteran, disabled or elderly household members</li> <li>○ ND Roots – MI buyers who may have previously owned a home</li> </ul> </li> <li>• Down Payment Assistance program <ul style="list-style-type: none"> <li>○ Start – assists LMI buyers with down payment and closing cost requirements</li> <li>○ DCA – assists LMI borrowers with down payment and closing cost requirements</li> <li>○ Dream Fund</li> <li>○ MBOH Plus 0% deferred down payment assistance program</li> <li>○ Home Now</li> <li>○ FHLB DPA – Federal assistance for LMI buyers with down payment and closing cost requirements</li> </ul> </li> <li>• Construction Loans</li> <li>• Home Equity Term Loans</li> <li>• Home Equity Line of Credit</li> <li>• Commercial Real Estate Loans</li> <li>• Farm Real Estate Loans</li> <li>• Temporary Loans</li> <li>• Vacant Land Loans</li> </ul>



	<b>Consumer Loans</b>	<p>A variety of consumer loans are available:</p> <ul style="list-style-type: none"> <li>• Personal loans</li> <li>• Conditional Sales Contracts – local dealers</li> <li>• Ready Reserve Lines of Credit</li> <li>• Personal Lines of Credit</li> <li>• VISA credit cards</li> </ul>
	<b>Agricultural Loans</b>	<p>We are active in all phases of agricultural lending including the following programs:</p> <ul style="list-style-type: none"> <li>• Operating and Capital purchase loans &amp; Lines of Credit</li> <li>• FSA Guaranteed Loans</li> <li>• FSA Subordination Loans</li> <li>• USDA guaranteed Real Estate loans for rural communities</li> </ul>



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	275	1	275	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	775	1	275	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	565	1	565	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	565	1	565	0	0
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	1,840	3	1,340	0	0
STATE TOTAL	0	0	0	0	4	1,840	3	1,340	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARKE COUNTY (059), GA</b>										
<b>MSA 12020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	1	400	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	1	400	0	0
STATE TOTAL	0	0	0	0	1	400	1	400	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADA COUNTY (001), ID</b>										
<b>MSA 14260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	37	0	0	0	0	1	37	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	37	0	0	0	0	1	37	0	0
STATE TOTAL	1	37	0	0	0	0	1	37	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COOK COUNTY (031), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	285	1	285	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	285	1	285	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	285	1	285	0	0
STATE TOTAL	0	0	0	0	1	285	1	285	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JOHNSON COUNTY (091), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	757	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	757	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	757	0	0	0	0
STATE TOTAL	0	0	0	0	1	757	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (027), MN</b>										
<b>MSA 22020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	1	600	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
<b>POLK COUNTY (119), MN</b>										
<b>MSA 24220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,100	1	600	0	0
STATE TOTAL	0	0	0	0	2	1,100	1	600	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. LOUIS COUNTY (189), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	0	0	0	0
STATE TOTAL	0	0	0	0	1	600	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BIG HORN COUNTY (003), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	12	411	2	390	1	350	13	581	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	426	2	390	1	350	14	596	0	0
<b>CARBON COUNTY (009), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	1	600	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	1	600	1	18	0	0
<b>CARTER COUNTY (011), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CASCADE COUNTY (013), MT</b>										
<b>MSA 24500</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	420	3	444	2	700	10	1,355	0	0
Middle Income	27	1,050	13	2,186	4	1,215	28	2,102	0	0
Upper Income	2	20	2	440	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,490	18	3,070	6	1,915	39	3,467	0	0
<b>CHOUTEAU COUNTY (015), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	231	0	0	1	231	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	231	0	0	1	231	0	0
<b>DAWSON COUNTY (021), MT</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	266	1	150	4	1,596	6	632	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	266	1	150	4	1,596	6	632	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GALLATIN COUNTY (031), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	183	0	0	1	183	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	1	183	0	0
<b>LEWIS AND CLARK COUNTY (049), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>MEAGHER COUNTY (059), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	530	2	530	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	530	2	530	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MUSSELSHELL COUNTY (065), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	350	0	0	0	0	6	350	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	350	0	0	0	0	6	350	0	0
<b>PHILLIPS COUNTY (071), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	1	153	0	0	2	199	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	1	153	0	0	2	199	0	0
<b>RICHLAND COUNTY (083), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	245	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	0	0	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROSEBUD COUNTY (087), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
<b>STILLWATER COUNTY (095), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	245	1	247	0	0	5	492	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	245	1	247	0	0	5	492	0	0
<b>TETON COUNTY (099), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	115	0	0	0	0	2	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	0	0	0	0	2	115	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YELLOWSTONE COUNTY (111), MT</b>										
<b>MSA 13740</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	304	2	234	2	1,058	9	485	0	0
Middle Income	22	789	3	579	5	2,860	19	537	0	0
Upper Income	10	445	4	846	3	1,232	7	332	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,538	9	1,659	10	5,150	35	1,354	0	0
TOTAL INSIDE AA IN STATE	83	3,294	28	4,879	20	8,661	80	5,453	0	0
TOTAL OUTSIDE AA IN STATE	30	1,290	7	1,449	4	1,480	36	2,764	0	0
STATE TOTAL	113	4,584	35	6,328	24	10,141	116	8,217	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	100	0	0	0	0	3	100	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	100	0	0	0	0	3	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	100	0	0	0	0	3	100	0	0
STATE TOTAL	3	100	0	0	0	0	3	100	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALAMANCE COUNTY (001), NC</b>										
<b>MSA 15500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	638	1	638	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	638	1	638	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	638	1	638	0	0
STATE TOTAL	0	0	0	0	1	638	1	638	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BARNES COUNTY (003), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	32	0	0	0	0	1	32	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	1	1,000	1	32	0	0
<b>BENSON COUNTY (005), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	189	2	320	2	1,200	3	809	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	189	2	320	2	1,200	3	809	0	0
<b>BILLINGS COUNTY (007), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	249	3	590	0	0	9	839	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	249	3	590	0	0	9	839	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOWMAN COUNTY (011), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	495	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	495	1	100	0	0
<b>BURLEIGH COUNTY (015), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	805	4	786	5	3,617	7	437	0	0
Middle Income	39	1,756	13	2,609	13	7,035	37	4,490	0	0
Upper Income	3	122	2	330	4	2,825	3	870	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	54	2,683	19	3,725	22	13,477	47	5,797	0	0
<b>CASS COUNTY (017), ND</b>										
<b>MSA 22020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	95	0	0	0	0	2	94	0	0
Upper Income	0	0	0	0	2	800	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	0	0	2	800	2	94	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAVALIER COUNTY (019), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>DUNN COUNTY (025), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	12	511	2	324	7	5,918	13	1,666	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	511	2	324	7	5,918	13	1,666	0	0
<b>EDDY COUNTY (027), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	85	0	0	0	0	3	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	85	0	0	0	0	3	85	0	0



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GOLDEN VALLEY COUNTY (033), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	1,000	2	1,025	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	1,000	2	1,025	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAND FORKS COUNTY (035), ND 2/</b>										
<b>MSA 24220</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	480	4	723	4	2,016	15	998	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	480	4	723	4	2,016	15	998	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
<b>Totals For County: (035) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	500	4	723	4	2,016	16	1,018	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	500	4	723	4	2,016	16	1,018	0	0

**Footnote:**

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## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRIGGS COUNTY (039), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	125	0	0	2	680	3	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	125	0	0	2	680	3	125	0	0
<b>HETTINGER COUNTY (041), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	4	2,570	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,570	0	0	0	0
<b>MCHENRY COUNTY (049), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	123	1	250	0	0	2	123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	123	1	250	0	0	2	123	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCKENZIE COUNTY (053), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	155	1	120	0	0	3	275	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	155	1	120	0	0	3	275	0	0
<b>MCLEAN COUNTY (055), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	51	1	220	1	288	6	559	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	51	1	220	1	288	6	559	0	0
<b>MERCER COUNTY (057), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	90	0	0	1	320	2	75	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	0	0	1	320	3	175	0	0

## Footnote:

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## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORTON COUNTY (059), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	856	7	1,104	2	825	12	970	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	856	7	1,104	2	825	12	970	0	0
<b>MOUNTRAIL COUNTY (061), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	718	5	839	5	2,442	18	2,450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	718	5	839	5	2,442	18	2,450	0	0
<b>PIERCE COUNTY (069), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	1	19	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RAMSEY COUNTY (071), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	347	0	0	0	0	8	248	0	0
Middle Income	8	384	2	281	0	0	8	551	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	731	2	281	0	0	16	799	0	0
<b>RANSOM COUNTY (073), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	256	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	256	0	0	1	400	0	0	0	0
<b>RENVILLE COUNTY (075), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	0	0	1	39	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	1	39	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHERIDAN COUNTY (083), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	120	2	326	0	0	5	320	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	120	2	326	0	0	5	320	0	0
<b>STARK COUNTY (089), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	47	2,102	17	3,190	13	7,580	46	4,945	0	0
Upper Income	12	638	6	1,178	6	3,223	16	3,392	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,740	23	4,368	19	10,803	62	8,337	0	0
<b>STEELE COUNTY (091), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	270	0	0	2	1,550	8	270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	270	0	0	2	1,550	8	270	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STUTSMAN COUNTY (093), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,100	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,100	0	0	0	0
<b>TOWNER COUNTY (095), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	275	0	0	0	0	6	275	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	275	0	0	0	0	6	275	0	0
<b>WALSH COUNTY (099), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WARD COUNTY (101), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	416	5	893	6	4,378	18	2,697	0	0
Upper Income	5	296	0	0	2	900	5	654	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	712	5	893	8	5,278	23	3,351	0	0
<b>WILLIAMS COUNTY (105), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	404	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	404	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	236	10,603	73	13,373	78	47,047	240	26,868	0	0
TOTAL OUTSIDE AA IN STATE	29	1,261	6	1,114	10	6,115	28	2,699	0	0
STATE TOTAL	265	11,864	79	14,487	88	53,162	268	29,567	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MULTNOMAH COUNTY (051), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	165	0	0	1	165	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	165	0	0	1	165	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	165	0	0	1	165	0	0
STATE TOTAL	0	0	1	165	0	0	1	165	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERKELEY COUNTY (015), SC</b>										
<b>MSA 16700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	489	1	489	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	489	1	489	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	489	1	489	0	0
STATE TOTAL	0	0	0	0	1	489	1	489	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARDING COUNTY (063), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	508	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	508	0	0	0	0
<b>PENNINGTON COUNTY (103), SD</b>										
<b>MSA 39660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	1	22	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	22	0	0	1	508	1	22	0	0
STATE TOTAL	1	22	0	0	1	508	1	22	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	215	1	392	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	527	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	215	2	919	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	215	2	919	0	0	0	0
STATE TOTAL	0	0	1	215	2	919	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	371	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	371	0	0	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (339), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	514	1	514	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	514	1	514	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	885	1	514	0	0
STATE TOTAL	0	0	0	0	2	885	1	514	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASATCH COUNTY (051), UT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	446	1	446	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	446	1	446	0	0
<b>WASHINGTON COUNTY (053), UT</b>										
<b>MSA 41100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	3	482	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	3	482	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	50	3	482	1	446	1	446	0	0
STATE TOTAL	2	50	3	482	1	446	1	446	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COWLITZ COUNTY (015), WA</b>										
<b>MSA 31020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	684	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	684	0	0	0	0
<b>GRAYS HARBOR COUNTY (027), WA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0
<b>KITSAP COUNTY (035), WA</b>										
<b>MSA 14740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0

## Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN JUAN COUNTY (055), WA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	1	850	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	100	0	0	2	1,534	2	886	0	0
STATE TOTAL	2	100	0	0	2	1,534	2	886	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



## Loans by County

## Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NATRONA COUNTY (025), WY</b>										
<b>MSA 16220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
<b>SWEETWATER COUNTY (037), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	34	0	0	0	0	2	34	0	0
STATE TOTAL	2	34	0	0	0	0	2	34	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	319	13,897	101	18,252	98	55,708	320	32,321	0	0
TOTAL OUTSIDE AA	70	2,894	18	3,425	34	17,996	84	11,419	0	0
TOTAL INSIDE & OUTSIDE	389	16,791	119	21,677	132	73,704	404	43,740	0	0

**Footnote:**

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## **Home Mortgage Disclosure Act Notice**

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.