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.

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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 <u>High Satisfactory</u>.

- 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.

Loan Portfolio Distribution as of 3/31/2023		
Loan Category	**$(000s)**	**%**
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
Total Real Estate Loans	**834,936**	**54.8**
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
Total Loans	**1,524,384**	**100.0**
Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0%		

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.

Description of Assessment Areas				
Assessment Area	**Counties in Assessment Area**	**# of CTs (2015 ACS)**	**# of CTs (2020 Census)**	**# of Branches**
North Dakota				
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
Montana				
Great Falls, MT MSA	Cascade	22	25	2
Glendive	Dawson	3	3	1
Billings	Yellowstone	32	36	2
Total		**107**	**118**	**24**
*Source: Bank Data; 2015 ACS & 2020 Census Data; *new since the prior evaluation, **partial county only*				

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
North Dakota Subtotal	**72.3**	**88.4**	**79.2**
Great Falls, MT MSA	13.8	5.3	8.3
Glendive	7.3	3.1	4.2
Billings	6.5	3.3	8.3
Montana Subtotal	**27.7**	**11.6**	**20.8**
Total	**100.0**	**100.0**	**100.0**

Source: 2021 HMDA LAR, 2021 CRA Loan Register; FDIC Summary of Deposits (6/30/2022) Due to rounding, totals may not equal 100.0%

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
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
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**
Totals	**11**	**2,260**	**1,751**	**97,001**	**152**	**41,705**	**76**	**25,680**	**1,990**	**166,646**
*Source: Bank Data; Due to rounding, totals may differ slightly; *Partial Year*										

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**
Total	**17**	**13,423**	**2**	**686**	**64**	**299,071**	**39**	**57,719**	**122**	**300,899**
Source: Bank Data										

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**
Total	**17**	**13,423**	**2**	**686**	**64**	**229,071**	**39**	**57,719**	**122**	**300,899**
Source: Bank Data										

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**
Total	**7**	**1,807**	**91**	**2,476**	**98**	**177**	**177**	**22,167**	**373**	**26,627**
Source: Bank Data										

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**
Subtotal	**3**	**1,800**	**1**	**2,000**	**0**	**0**	**69**	**21,860**	**73**	**25,660**
Qualified Grants & Donations	4	7	90	476	98	177	108	307	**300**	**967**
Total	**7**	**1,807**	**91**	**2,476**	**98**	**177**	**177**	**22,167**	**373**	**26,627**
Source: Bank Data										

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
Total	**107**	**100.0**	**442,213**	**100.0**	**24**	**100.0**	**47**	**100.0**
Source: 2015 ACS; Bank Data; Due to rounding, totals may not equal 100.0%								

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
Total	**118**	**100.0**	**475,359**	**100.0**	**24**	**100.0**	**47**	**100.0**
Source: 2020 U.S Census; Bank Data								

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**
Total	**20**	**52**	**60**	**53**	**185**
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**
Total	**20**	**52**	**60**	**53**	**185**
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.

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

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**
Total	**4**	**306**	**78**	**462**	**78**	**150**	**157**	**20,341**	**317**	**21,259**

Source: Bank Data

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 assess 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**
Total	**9**	**44**	**44**	**37**	**134**
Source: Bank Data					

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 2nd 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.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
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
Totals	**100.0**	**100.0**	**795**	**100.0**	**46,300**	**100.0**
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

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.

Geographic Distribution of Small Farm Loans						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
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
Totals	**100.0**	**100.0**	**282**	**100.0**	**36,027**	**100.0**
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 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
Totals	**100.0**	**100.0**	**106**	**100.0**	**26,034**	**100.0**
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
Totals	**100.0**	**100.0**	**795**	**100.0**	**46,300**	**100.0**
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
Totals	**100.0**	**100.0**	**282**	**100.0**	**36,027**	**100.0**
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

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
Totals	**100.0**	**100.0**	**106**	**100.0**	**26,034**	**100.0**
Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

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
Source: FFIEC				

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 able, 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
Totals	**100.0**	**100.0**	**294**	**100.0**	**26,946**	**100.0**
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

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
Totals	**100.0**	**100.0**	**59**	**100.0**	**8,530**	**100.0**
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 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
Totals	**100.0**	**100.0**	**105**	**100.0**	**36,467**	**100.0**
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

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
Totals	**100.0**	**100.0**	**294**	**100.0**	**26,946**	**100.0**
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
Totals	**100.0**	**100.0**	**59**	**100.0**	**8,530**	**100.0**
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
Totals	**100.0**	**100.0**	**105**	**100.0**	**36,467**	**100.0**
Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

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 1st 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.

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

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$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
Totals	**100.0**	**100.0**	**107**	**100.0**	**3,364**	**100.0**
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	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
Totals	**100.0**	**100.0**	**34**	**100.0**	**6,097**	**100.0**
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 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
Totals	**100.0**	**100.0**	**21**	**100.0**	**3,633**	**100.0**
Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

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 15th 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 5th 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
Totals	**100.0**	**100.0**	**5**	**100.0**	**312**	**100.0**
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
Totals	**100.0**	**100.0**	**7**	**100.0**	**1,002**	**100.0**
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 2nd 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 25th 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 12th 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
Totals	**100.0**	**100.0**	**3**	**100.0**	**205**	**100.0**
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 1small 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.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$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
Totals	**100.0**	**100.0**	**1**	**100.0**	**5**	**100.0**
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 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.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
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**
Total	**6**	**1,911**	**0**	**0**	**10**	**9,496**	**2**	**1,900**	**18**	**13,307**
Source: Bank Data										

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**
Total	**3**	**1,501**	**13**	**2,014**	**20**	**27**	**20**	**1,826**	**56**	**5,368**
Source: Bank Data										

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**
Total	**8**	**8**	**13**	**10**	**39**
Source: Bank Data					

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
Source: FFIEC				

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 5th 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 5th 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 12th 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.

Geographic Distribution of Small Business Loans						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
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
Totals	**100.0**	**100.0**	**187**	**100.0**	**15,570**	**100.0**
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 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.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
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
Totals	**100.0**	**100.0**	**65**	**100.0**	**20,680**	**100.0**
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 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
Totals	**100.0**	**100.0**	**187**	**100.0**	**15,570**	**100.0**
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. 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
Totals	**100.0**	**100.0**	**65**	**100.0**	**20,680**	**100.0**
Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

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
Totals	**100.0**	**100.0**	**122**	**100.0**	**5,591**	**100.0**
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
Totals	**100.0**	**100.0**	**83**	**100.0**	**13,965**	**100.0**
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
Totals	**100.0**	**100.0**	**73**	**100.0**	**6,529**	**100.0**
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

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
Totals	**100.0**	**100.0**	**20**	**100.0**	**2,728**	**100.0**
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 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
Totals	**100.0**	**100.0**	**46**	**100.0**	**14,657**	**100.0**
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

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.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$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
Totals	**100.0**	**100.0**	**73**	**100.0**	**6,529**	**100.0**
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	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
Totals	**100.0**	**100.0**	**20**	**100.0**	**2,728**	**100.0**
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 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
Totals	**100.0**	**100.0**	**46**	**100.0**	**14,657**	**100.0**
Source: 2020 U.S. Census; 2022 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%						

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

Rated Area	Lending Test	Investment Test	Service Test	Rating
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)

Fargo assessment area: Cass County (Fargo branches)

Glendive assessment area: Dawson County (Glendive branch)

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

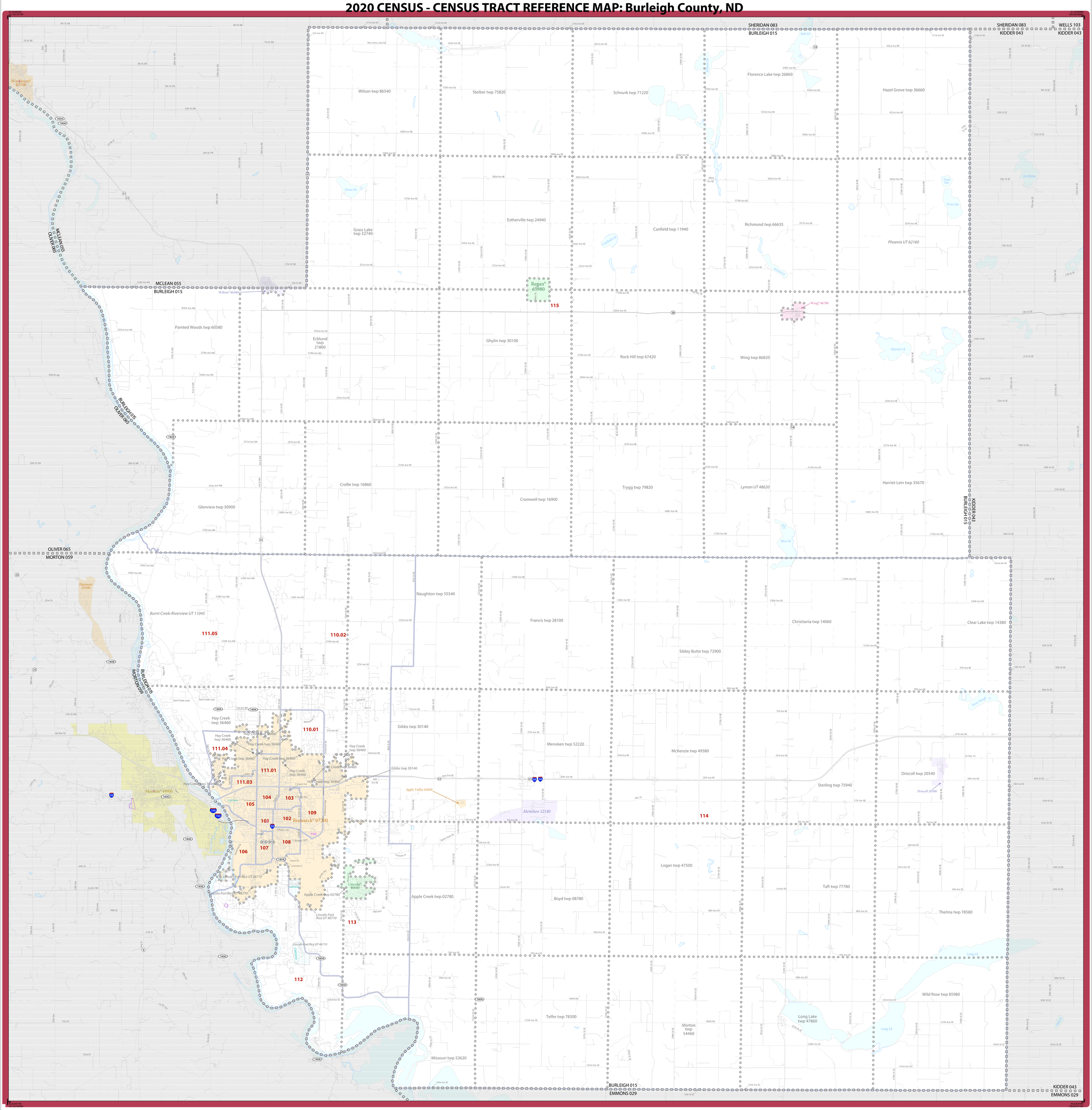
Billings assessment area: Yellowstone County (Billings branches)

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

Kerkhoven assessment area: Swift County (Kerkhoven branch)

Albertville assessment area: Wright County (Albertville branch)

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Aluska 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) [1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL	LABEL STYLE
Interstate or U.S. Highway	94 / 2	
State Highway or State Road	4	
Other Road		Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry		
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:89,116

N W E S

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 56 06
False Easting: 0
False Northing: 0

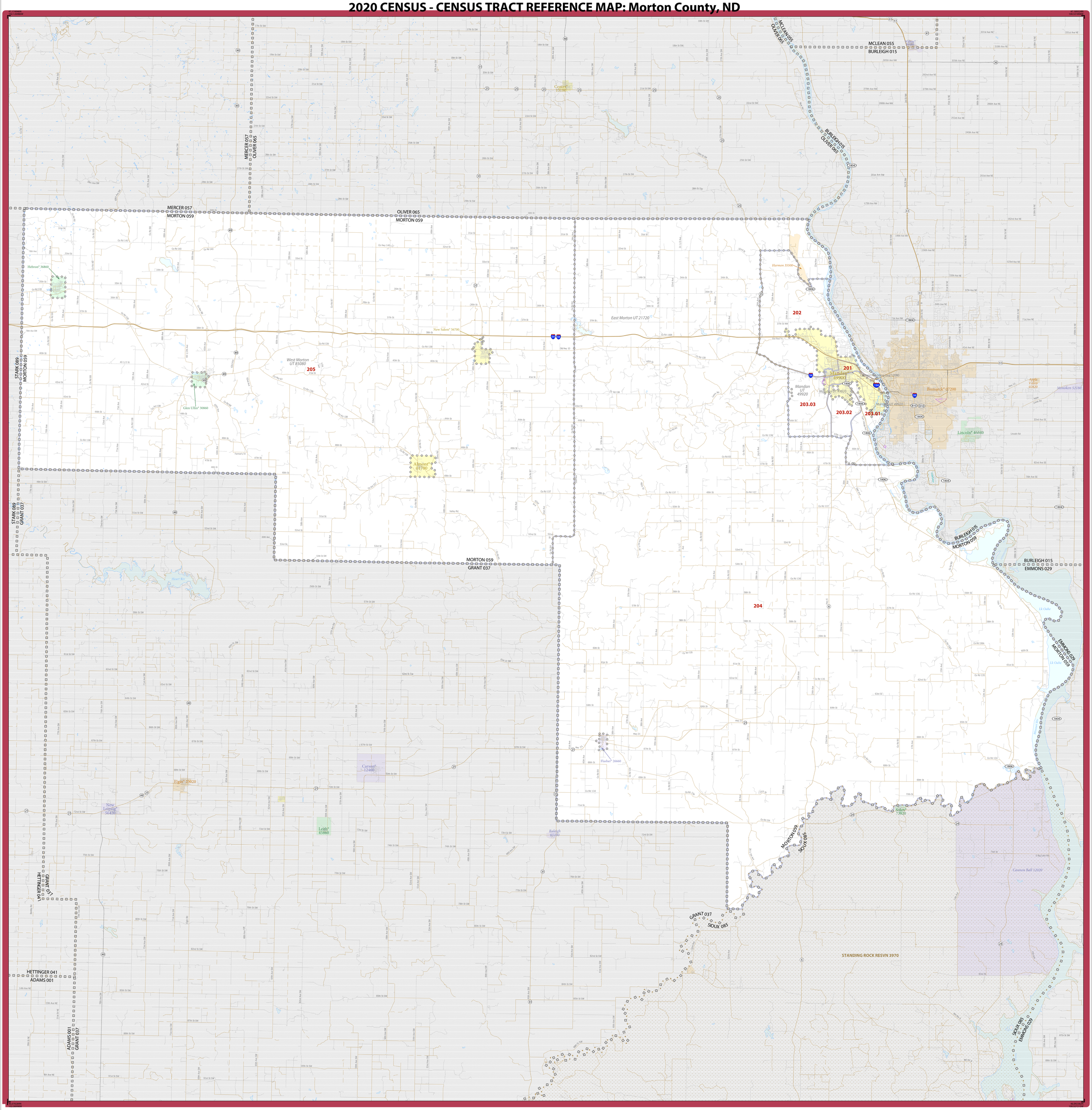
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Burleigh County (015)
ENTITY TYPE: County or statistically equivalent entity
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249538015001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 4 8 12 16 20 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:137,960

N W E S

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 56 06
False Easting: 0
False Northing: 0

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

NAME: Morton County (059)
ENTITY TYPE: County or statistically equivalent entity
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249538059001

United States Census 2020

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

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles

The plotted map scale is 1:102,186

N W E S

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 56 06
False Easting: 0
False Northing: 0

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

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495380890O1

United States® Census 2020

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

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	Pleasant Lake	Interstate or U.S. Highway	90 2
College or University	Coll/Univ	State Highway or State Road	4
Military	Fort Belvoir	Other Road	Marsh Ln
Prison or Juvenile Detention Center	P/JDC	4WD Trail, Stairway, Alley, Walkway, or Ferry	
National or State Park, Forest, or Recreation Area	Yosemite NP	Nonvisible Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:108,277

N W E S

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 56 06
False Easting: 0
False Northing: 0

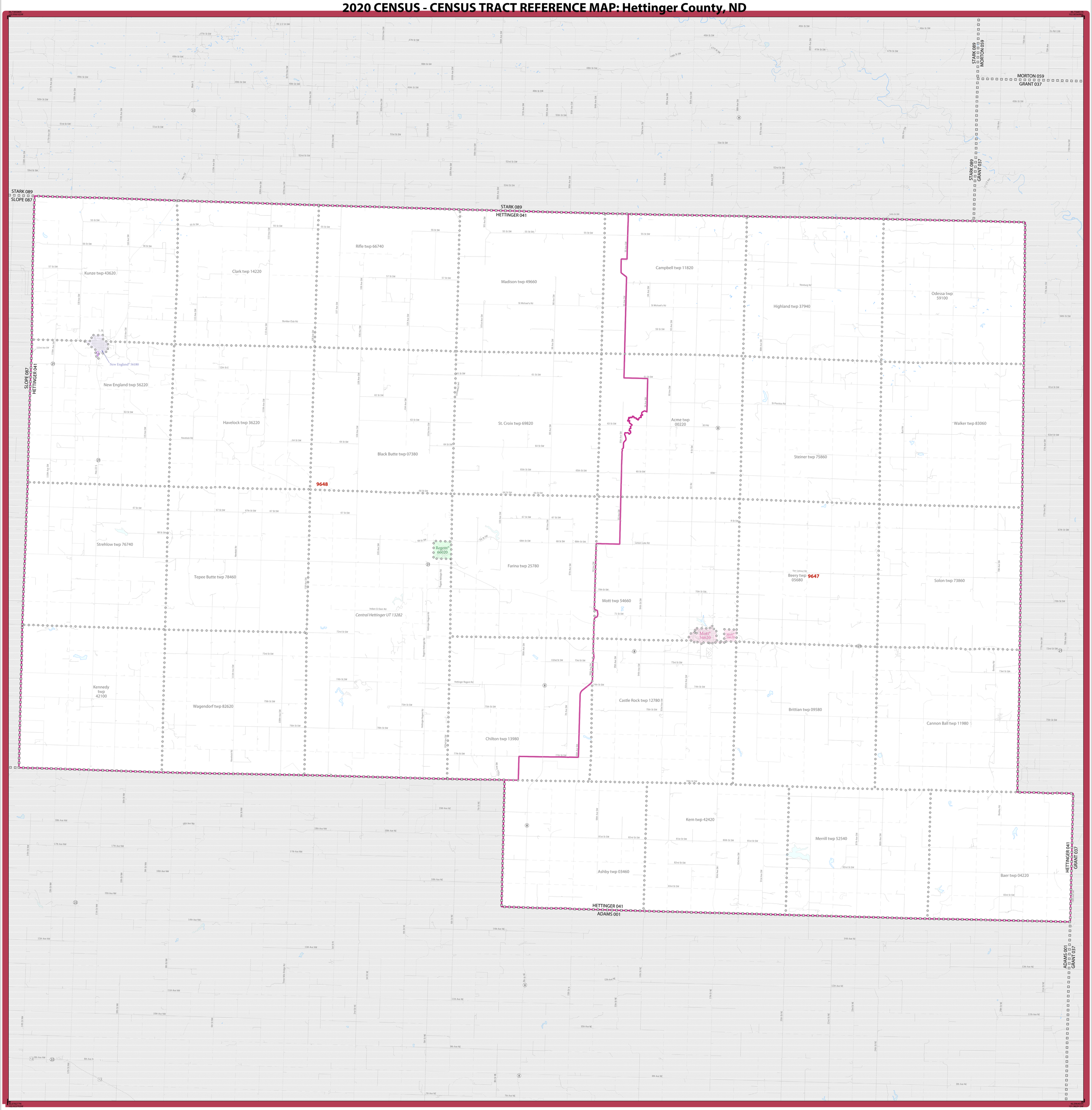
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	Pleasant Lake	Interstate or U.S. Highway	1 2
College or University	Coll/Univ	State Highway or State Road	4
Military	Fort Belvoir	Other Road	Marsh Ln
Prison or Juvenile Detention Center	P/JDC	4WD Trail, Stairway, Alley, Walkway, or Ferry	
National or State Park, Forest, or Recreation Area	Yosemite NP	Nonvisible Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:83,075

N W E S

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 56 06
False Easting: 0
False Northing: 0

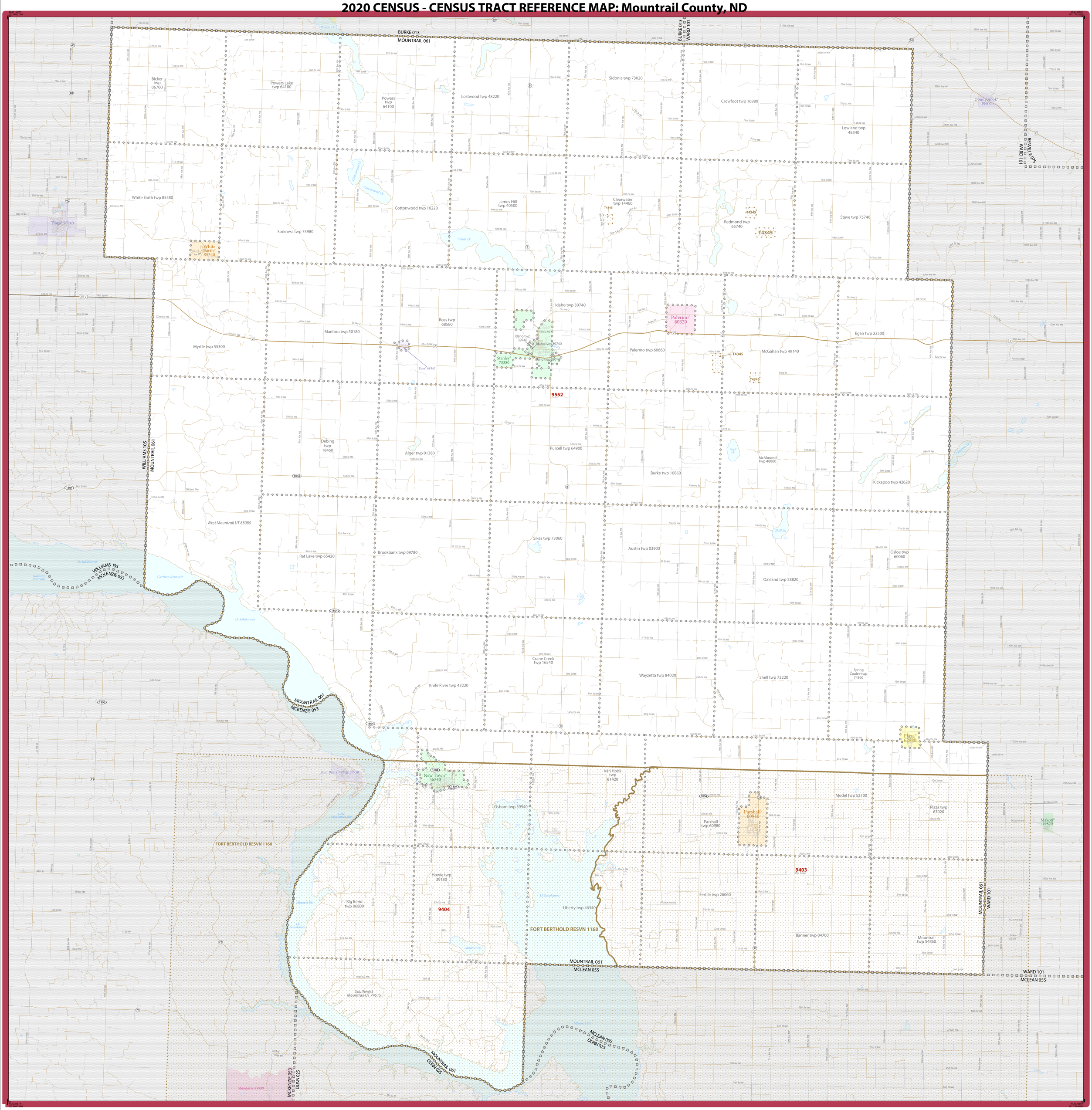
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	29 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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
T4345 Turtle Mountain

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:103,140

N W E S

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 56 06
False Easting: 0
False Northing: 0

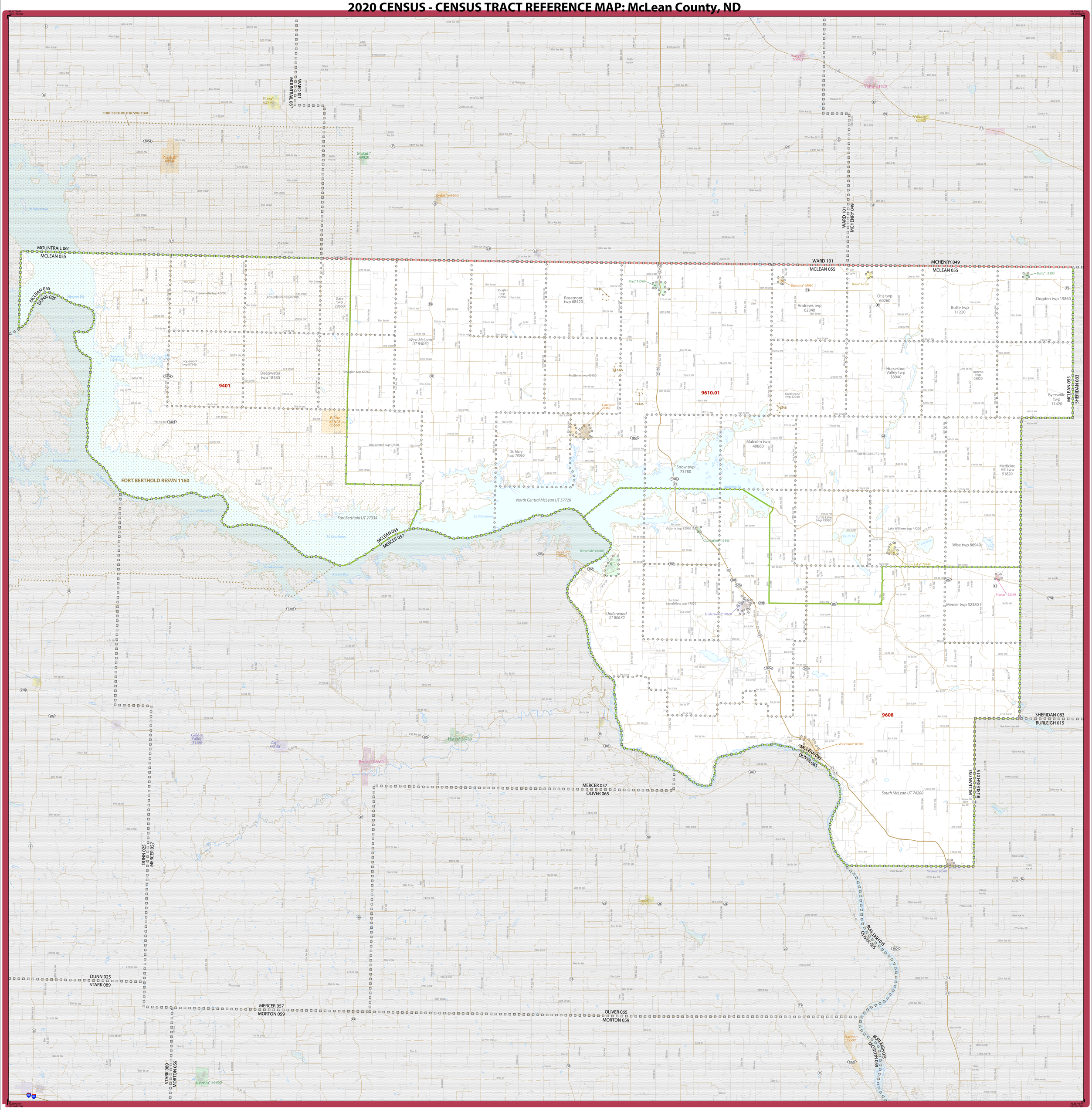
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Mountrail County (061)
ENTITY TYPE: County or statistically equivalent entity
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495380610O1

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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
T4345 Turtle Mountain

0 4 8 12 16 20 Kilometers
0 3 6 9 12 15 Miles
The plotted map scale is 1:157,058

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 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: 249538055001

United States® Census 2020

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

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	1 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:66,790

N W E S

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 56 06
False Easting: 0
False Northing: 0

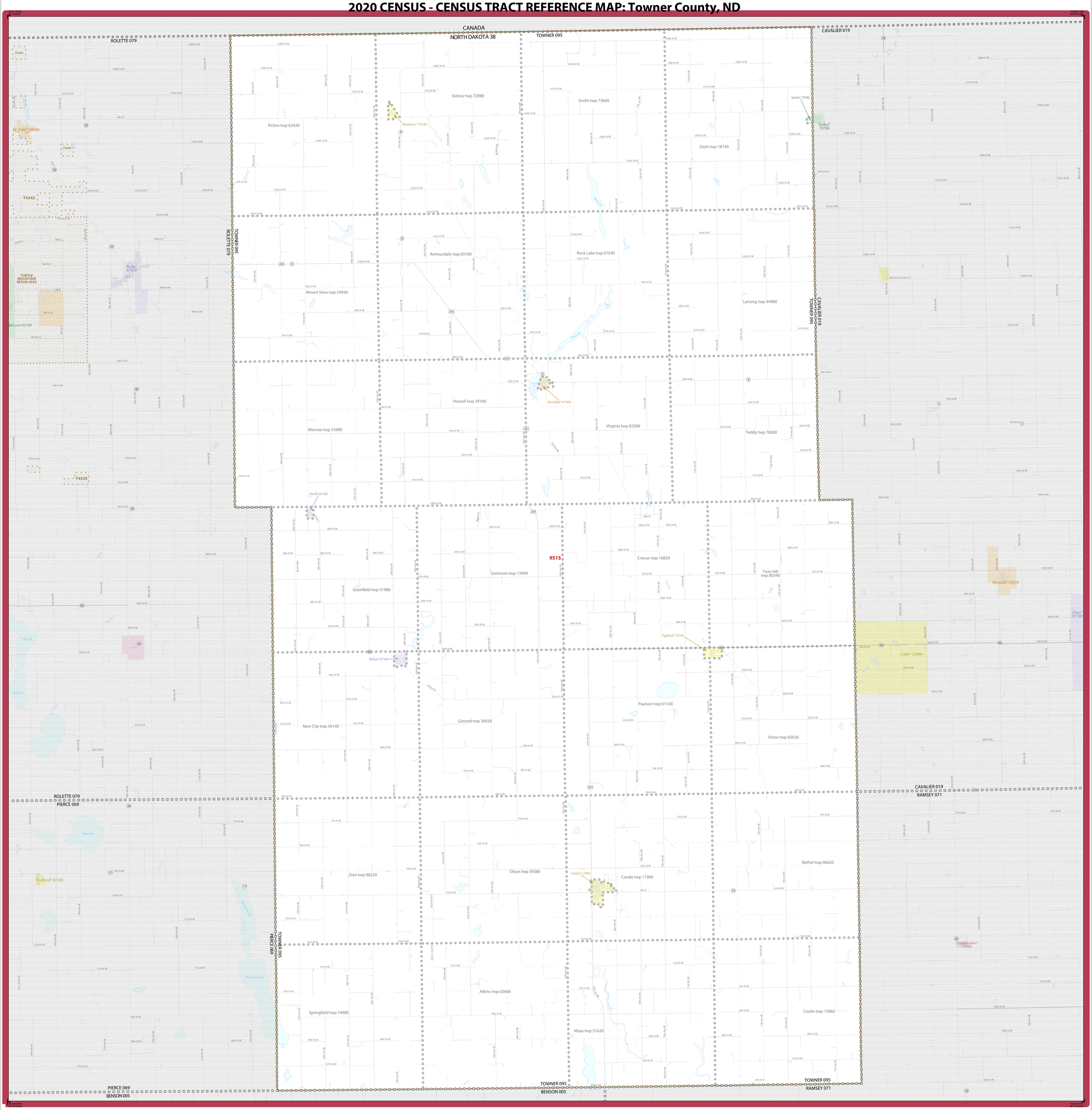
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 2495380083001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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
T4345 Turtle Mountain

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:81,219

N W E S

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 56 06
False Easting: 0
False Northing: 0

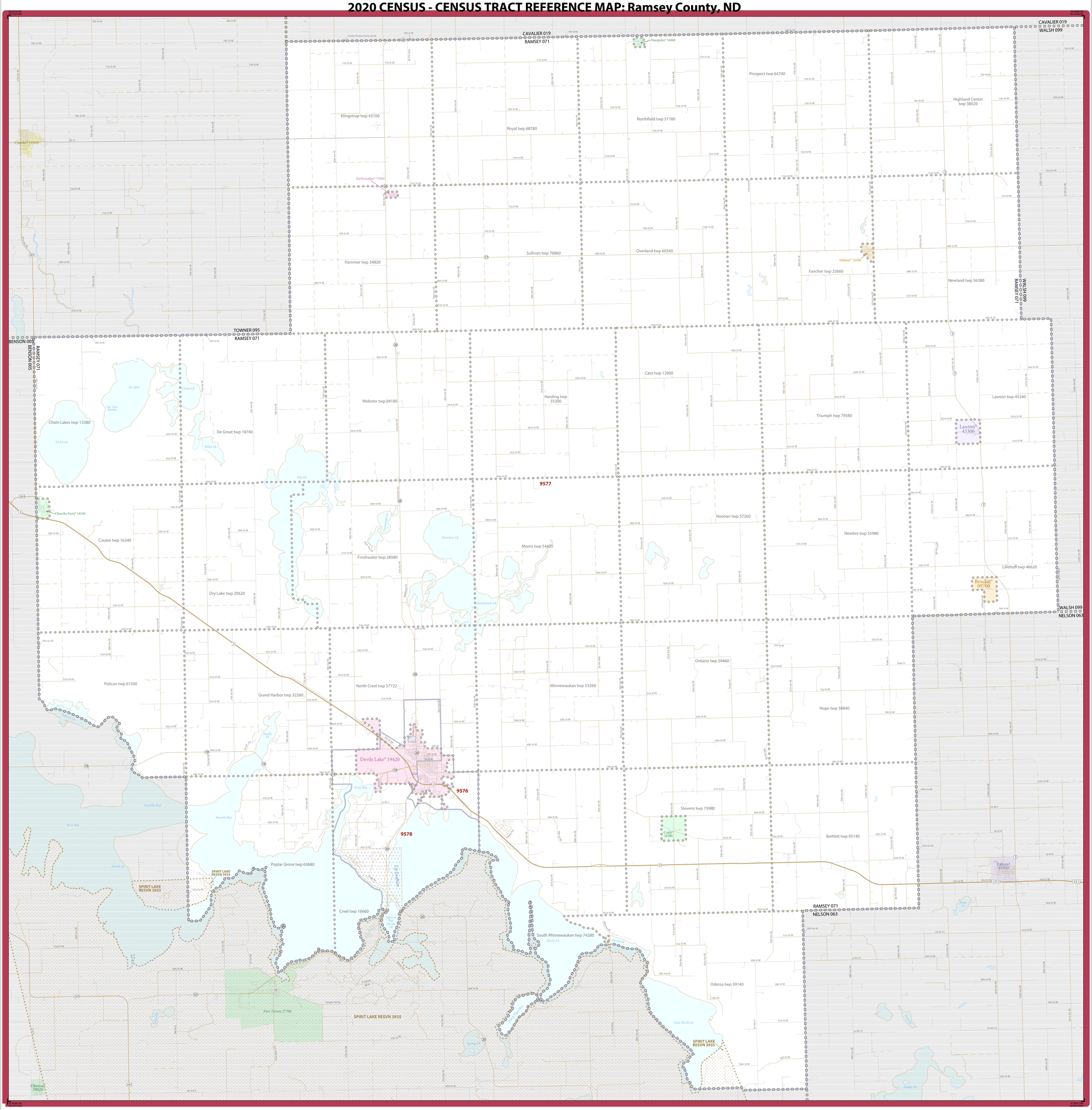
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249538095001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:81,135

N
W E
S

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 56 06
False Easting: 0
False Northing: 0

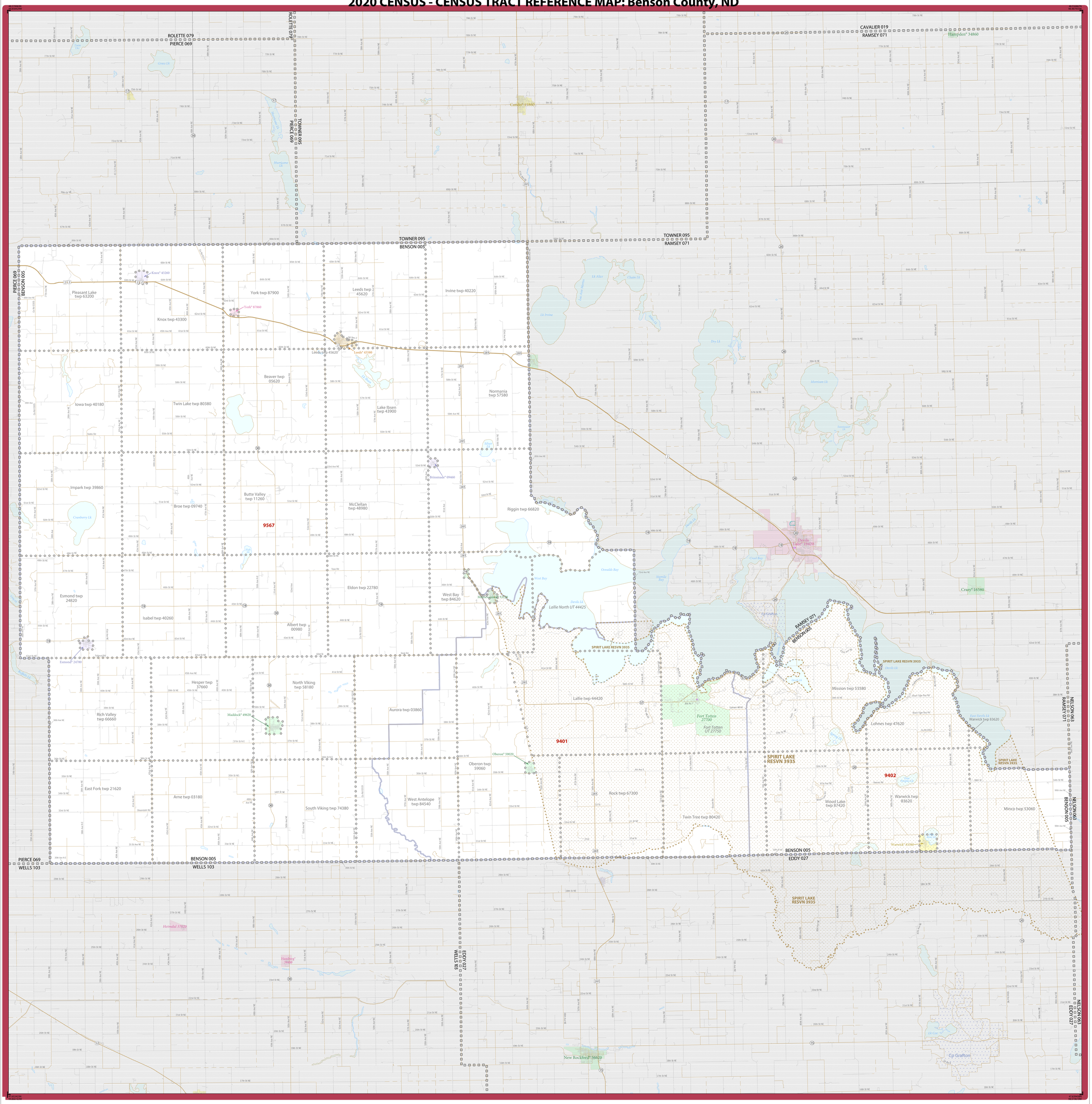
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	5 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:115,446

N W E S

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 56 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: 2495380O5001

United States® Census 2020

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

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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
T4345 Turtle Mountain

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:124,572

N W E S

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 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

United States® Census 2020

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

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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
T4345 Turtle Mountain

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:100,983

N W E S

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 56 06
False Easting: 0
False Northing: 0

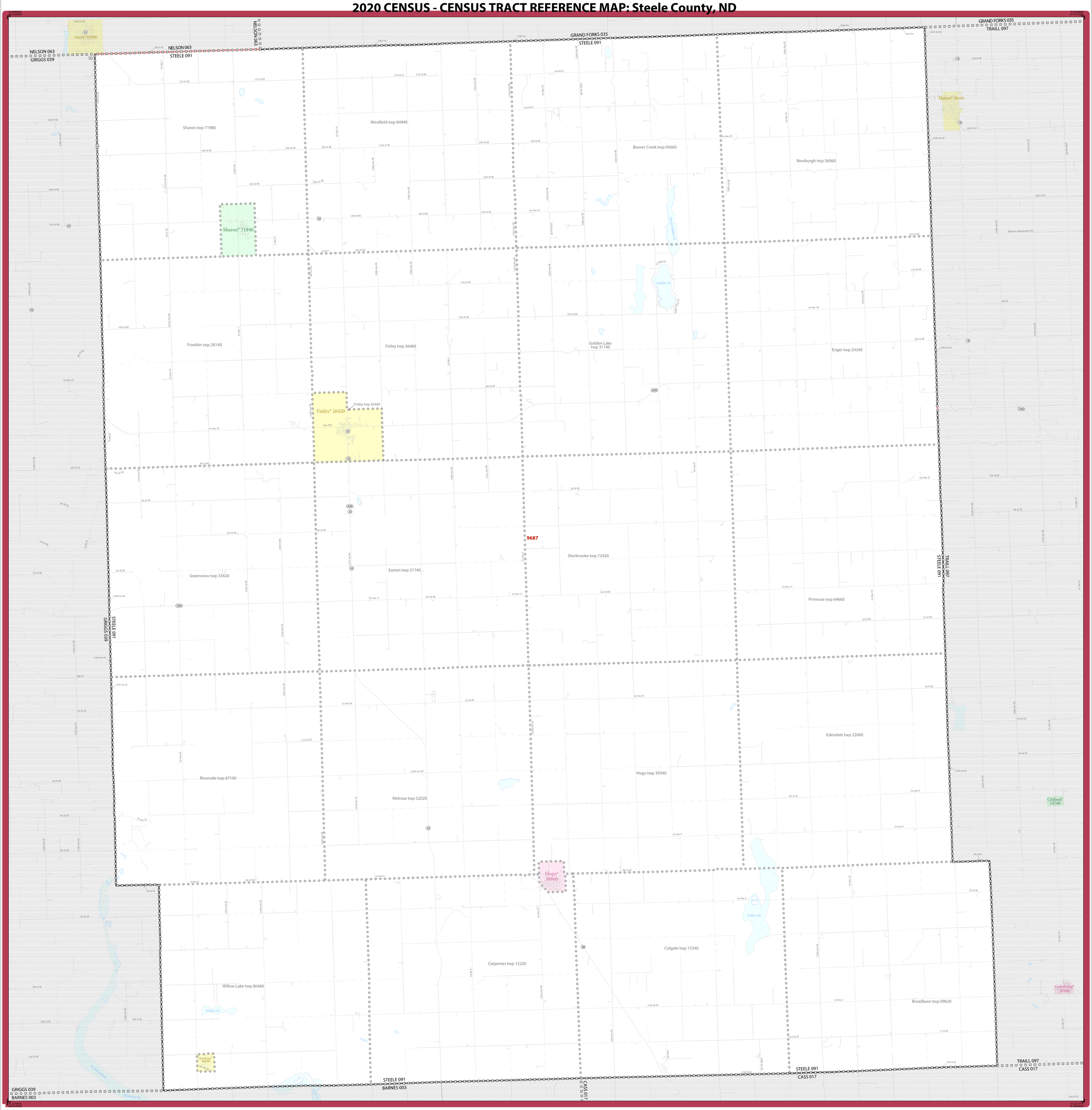
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Wallsway, or Ferry	
Nonvisible 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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:56,742

N W E S

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 56 06
False Easting: 0
False Northing: 0

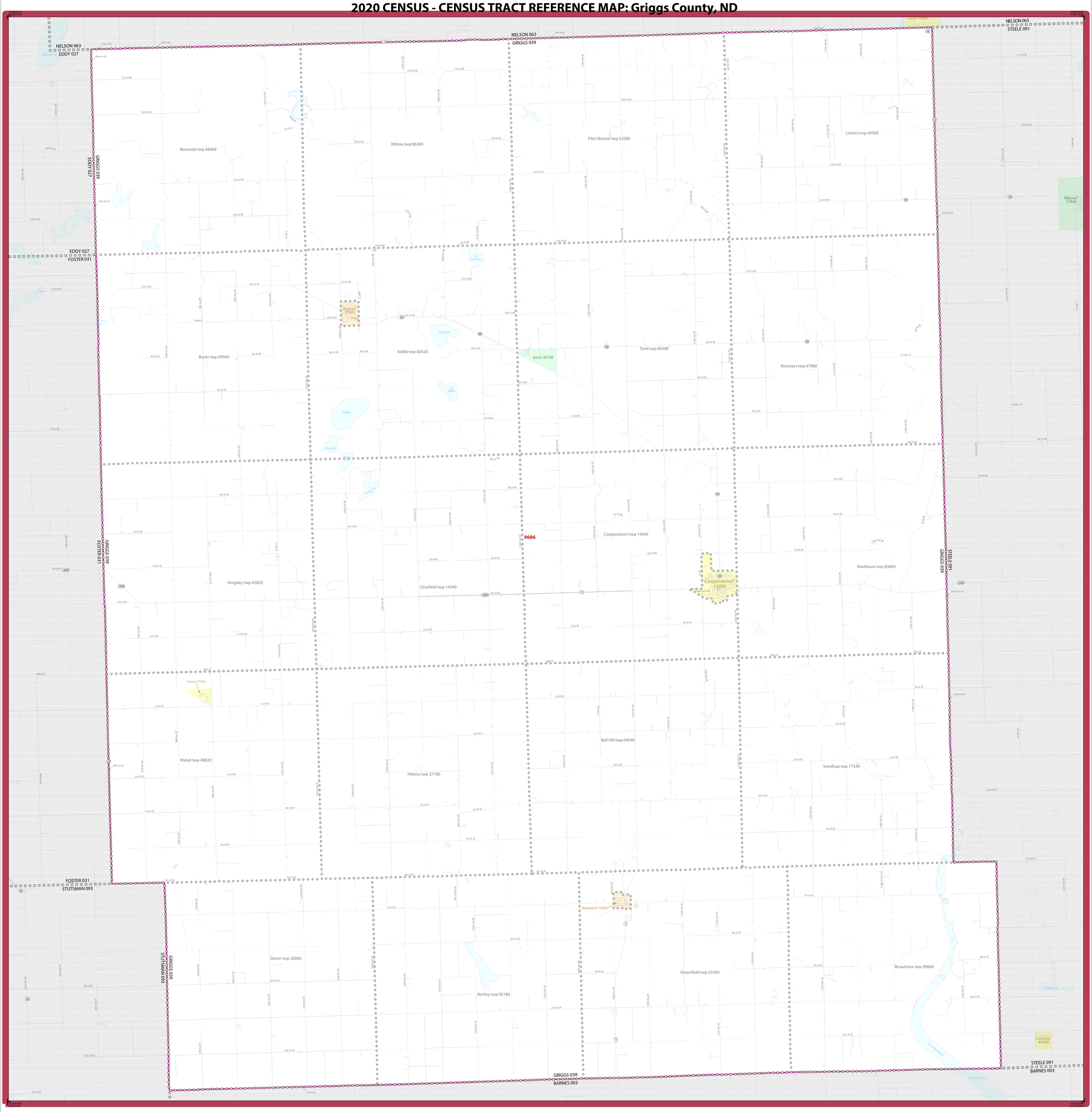
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 1 2 3 4 5 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:56,484

N W E S

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 56 06
False Easting: 0
False Northing: 0

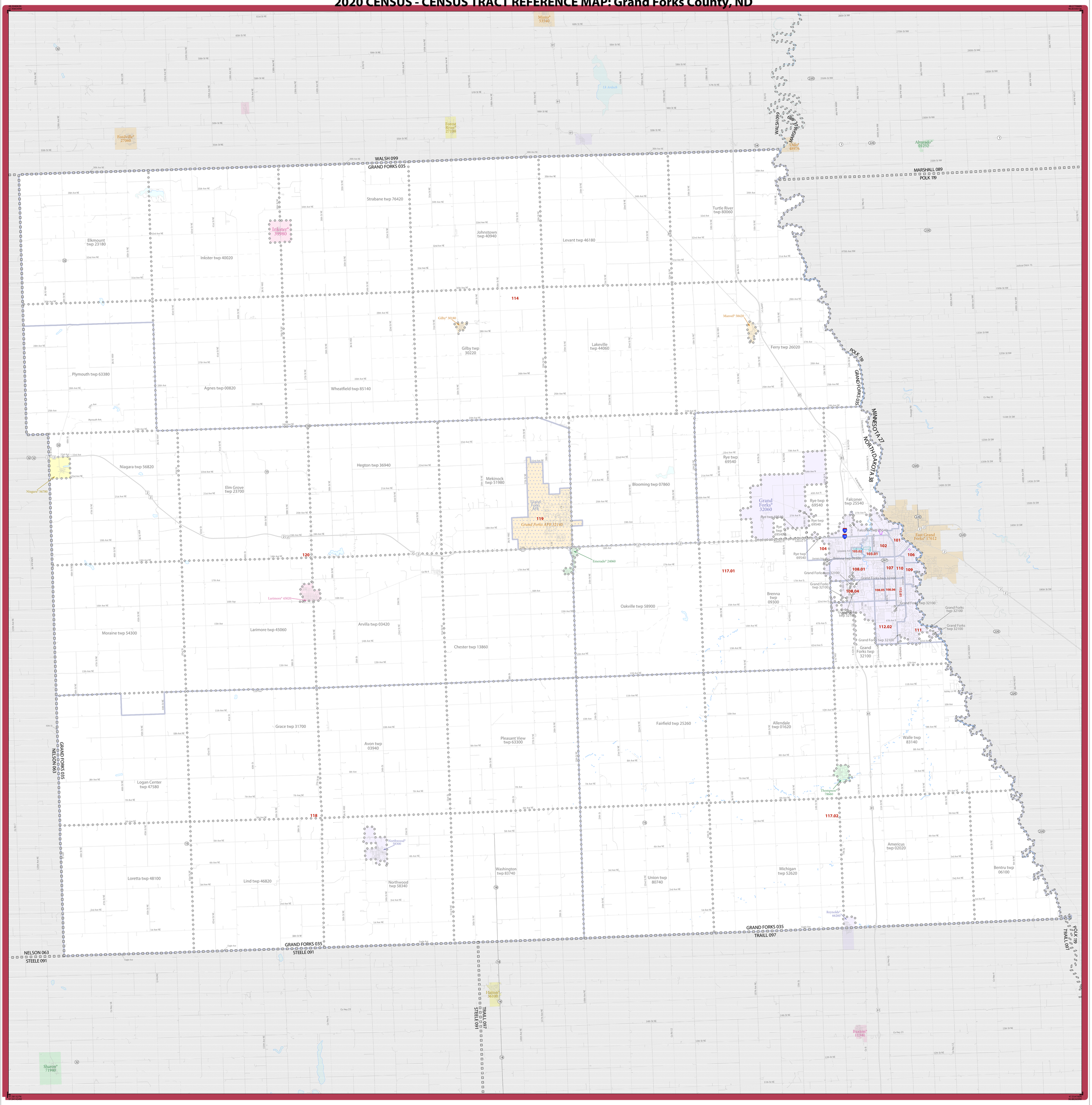
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Griggs County (039)
ENTITY TYPE: County or statistically equivalent entity
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249538039001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:90,967

N W E S

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 56 06
False Easting: 0
False Northing: 0

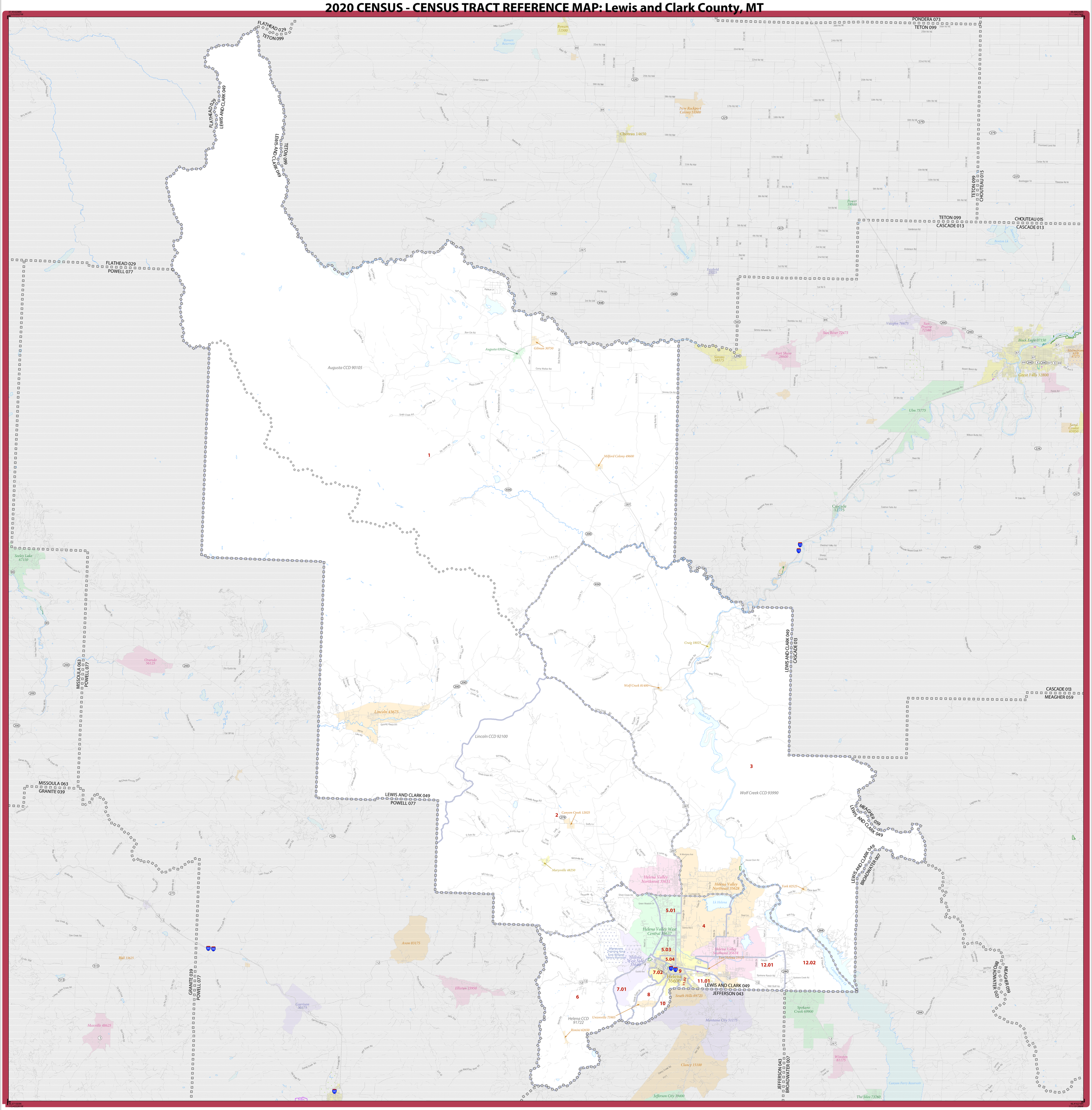
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Grand Forks County (035)
ENTITY TYPE: County or statistically equivalent entity
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249638035001

United States® Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Lewis and Clark County, MT



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	15 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 6 12 18 24 30 Kilometers
0 3 6 9 12 15 Miles

The plotted map scale is 1:199,311

N W E S

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 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

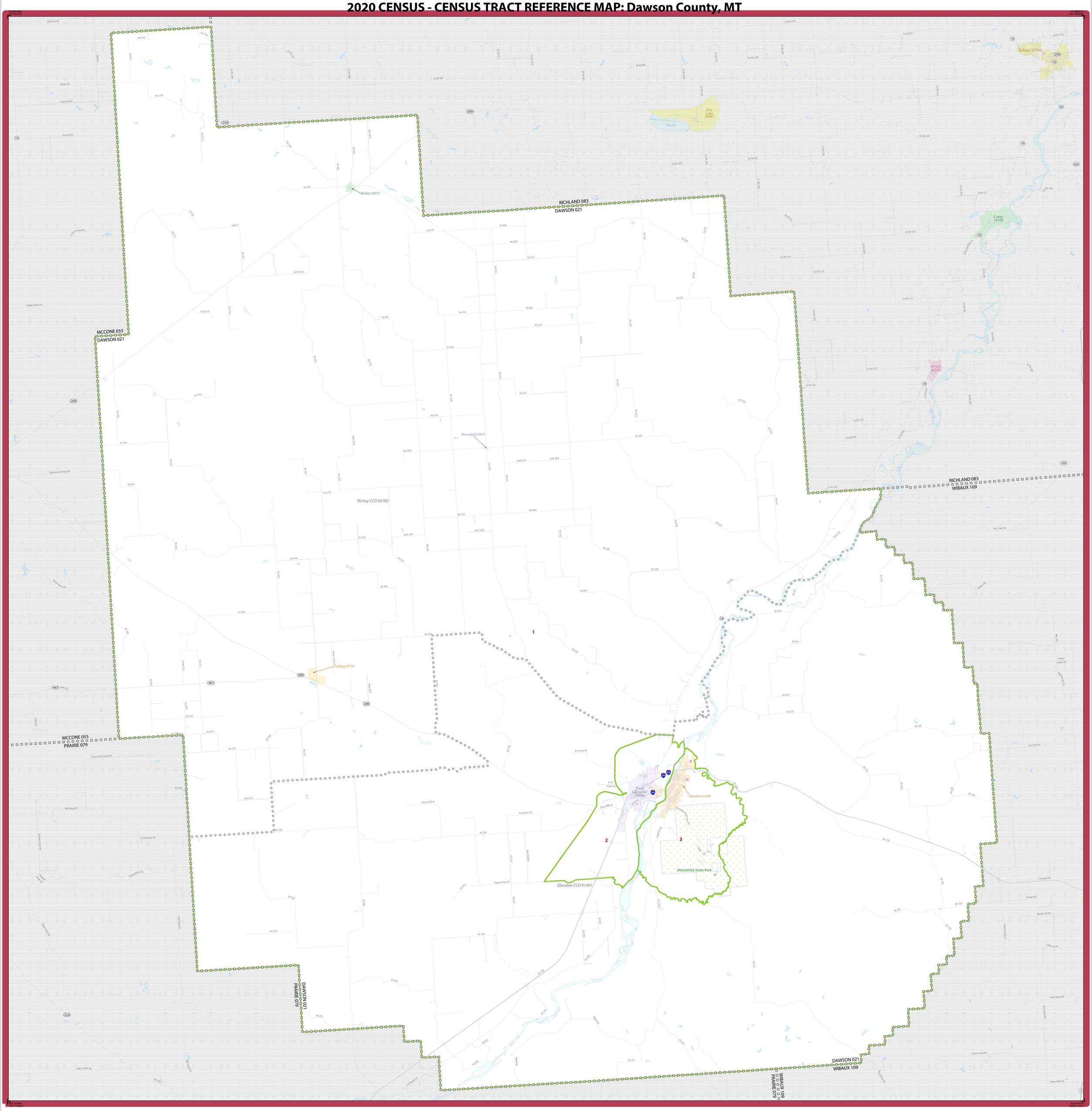
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Lewis and Clark County (049)
ENTITY TYPE: County or statistically equivalent entity
ST: Montana (30)

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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)[1]	○ ○ ○ ○ ○ ○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	○ ○ ○ ○ ○ ○	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	15 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:117,790

N W E S

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 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

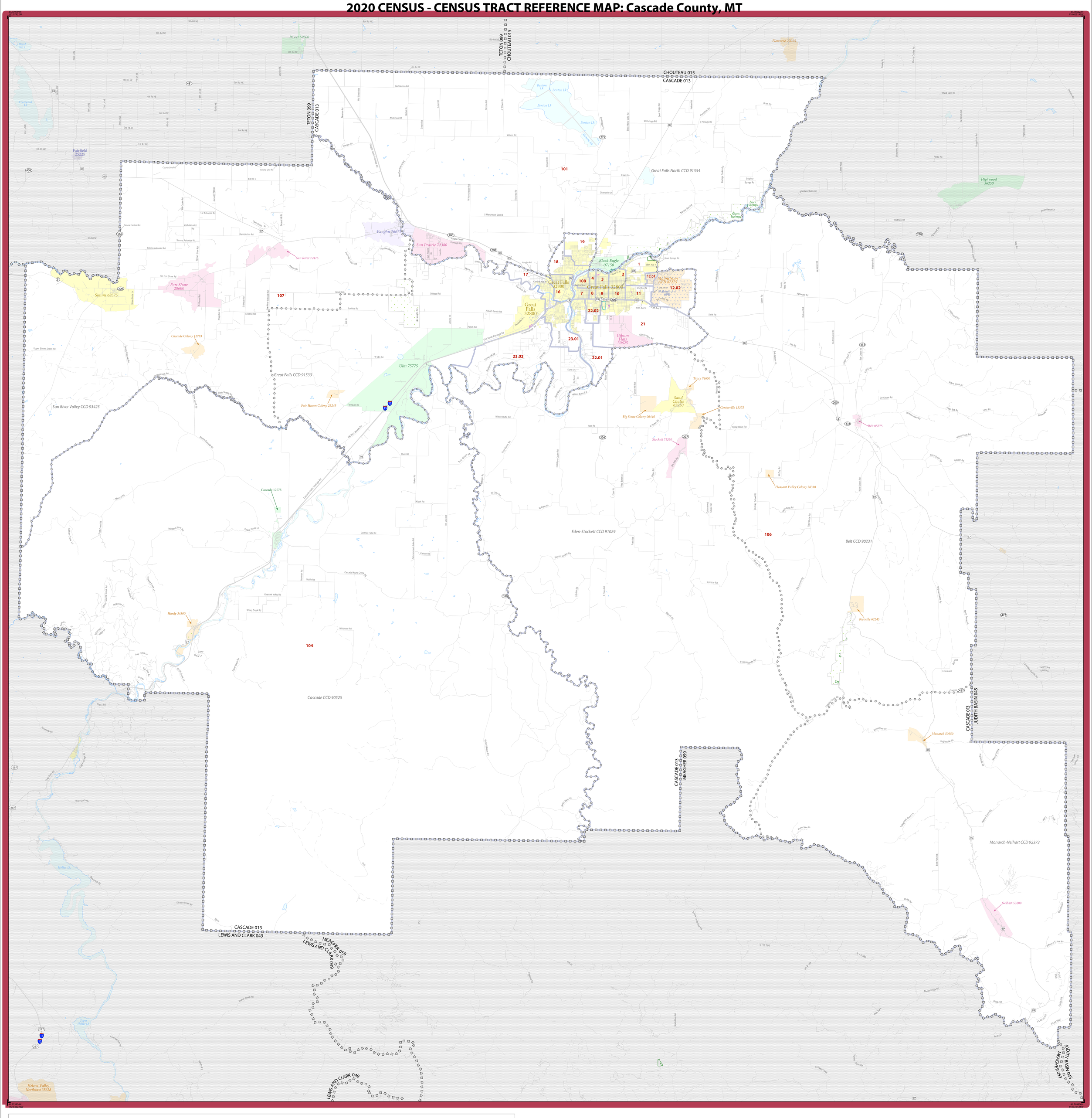
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Dawson County (021)
ENTITY TYPE: County or statistically equivalent entity
ST: Montana (30)

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	15 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:124,084

N W E S

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 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

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: 249630013001

United States® Census 2020

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

LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	*Hanna CCD 91650*
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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 ' ⁰ ' following an MCD name denotes a false MCD. A ' ⁰ ' 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

0 4 8 12 16 20 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:134,258

N W E S

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 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

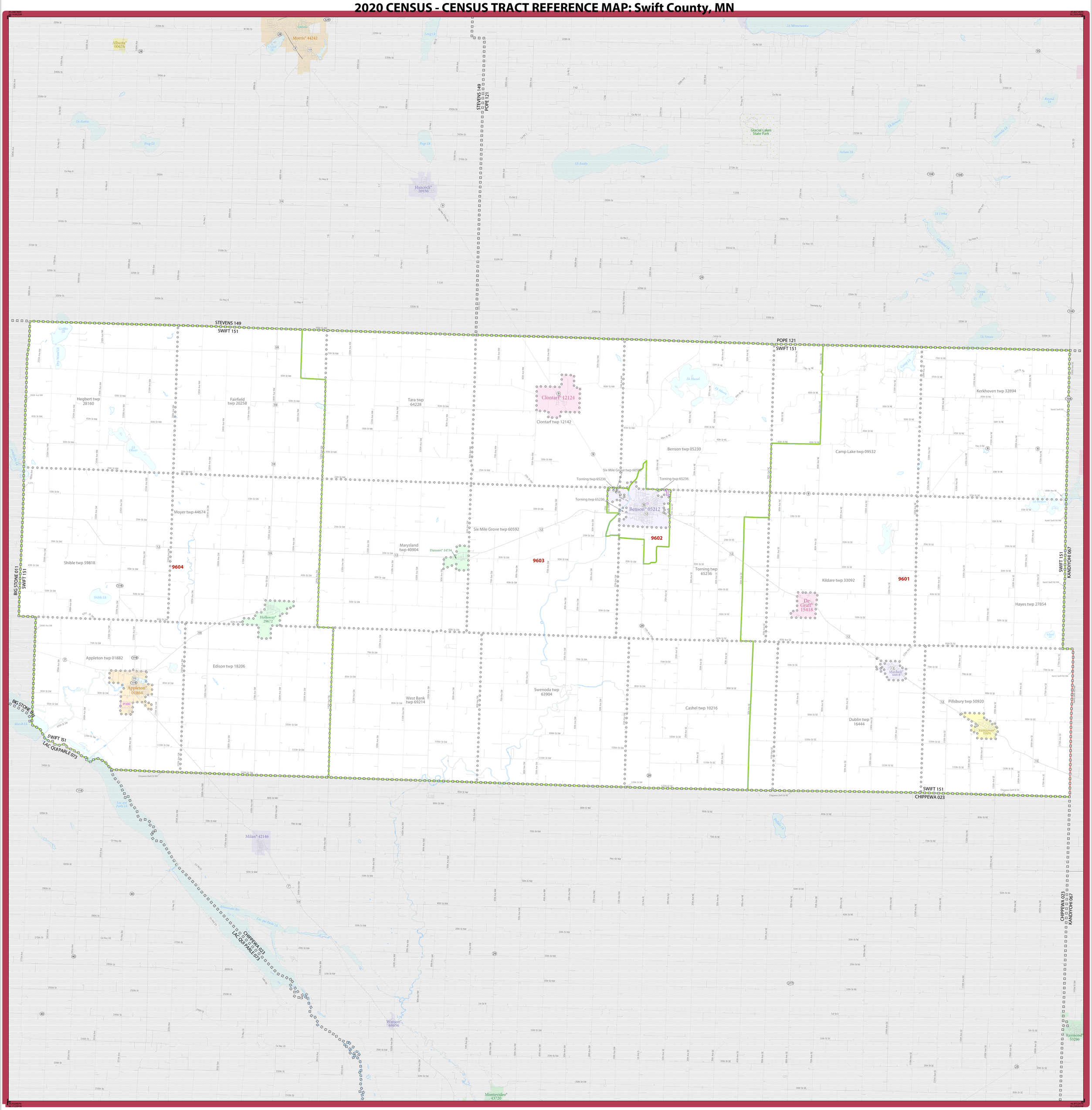
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]	✿ ✿ ✿ ✿ ✿ ✿	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	✿ ✿ ✿ ✿ ✿ ✿	Hanna CCD 91650
Consolidated City	⊙ ⊙ ⊙ ⊙ ⊙ ⊙	MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	94 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles

The plotted map scale is 1:79,513

N W E S

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: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

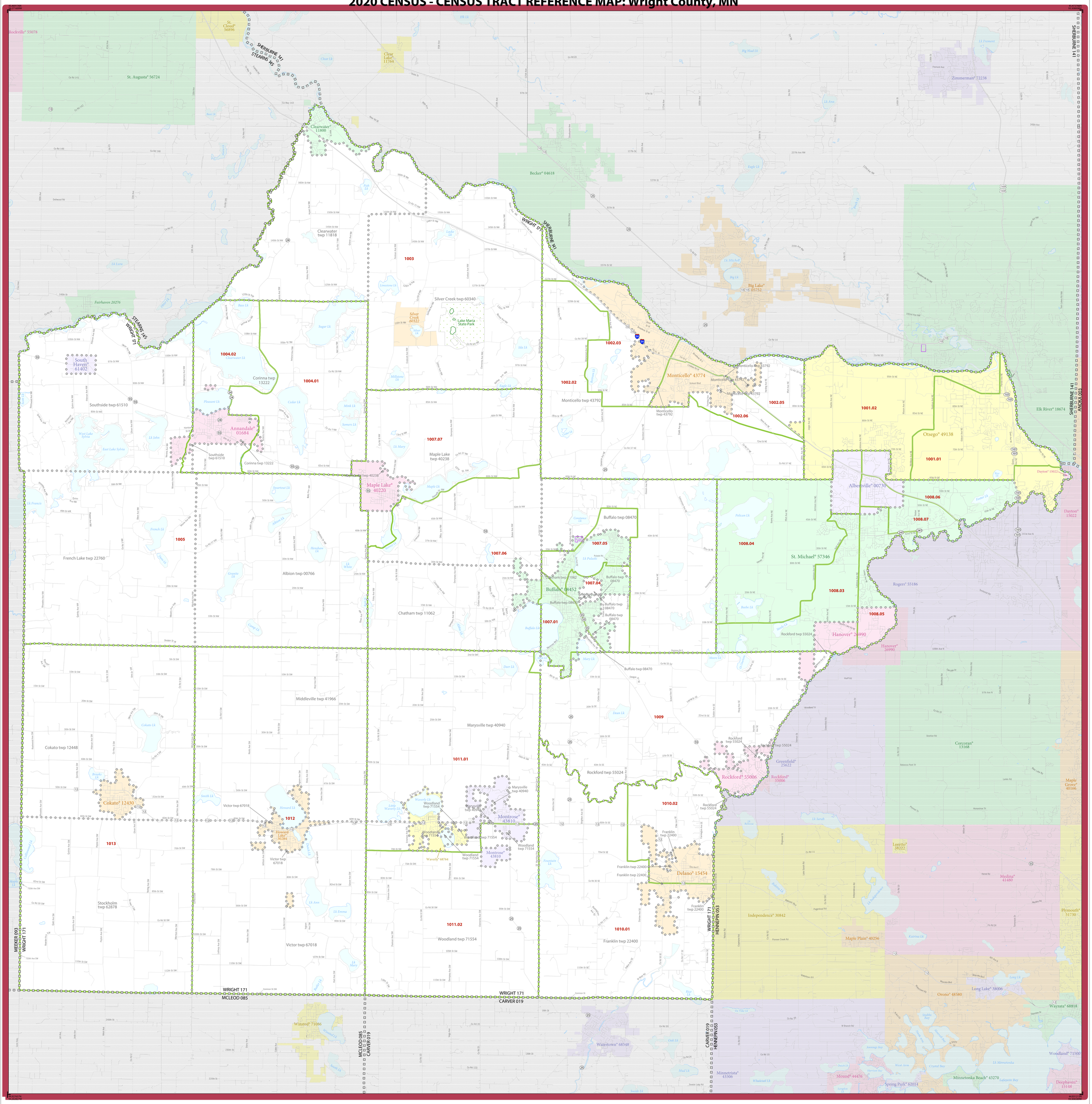
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

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

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		Hanna CCD 91650
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	1 / 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:68,113

N W E S

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: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

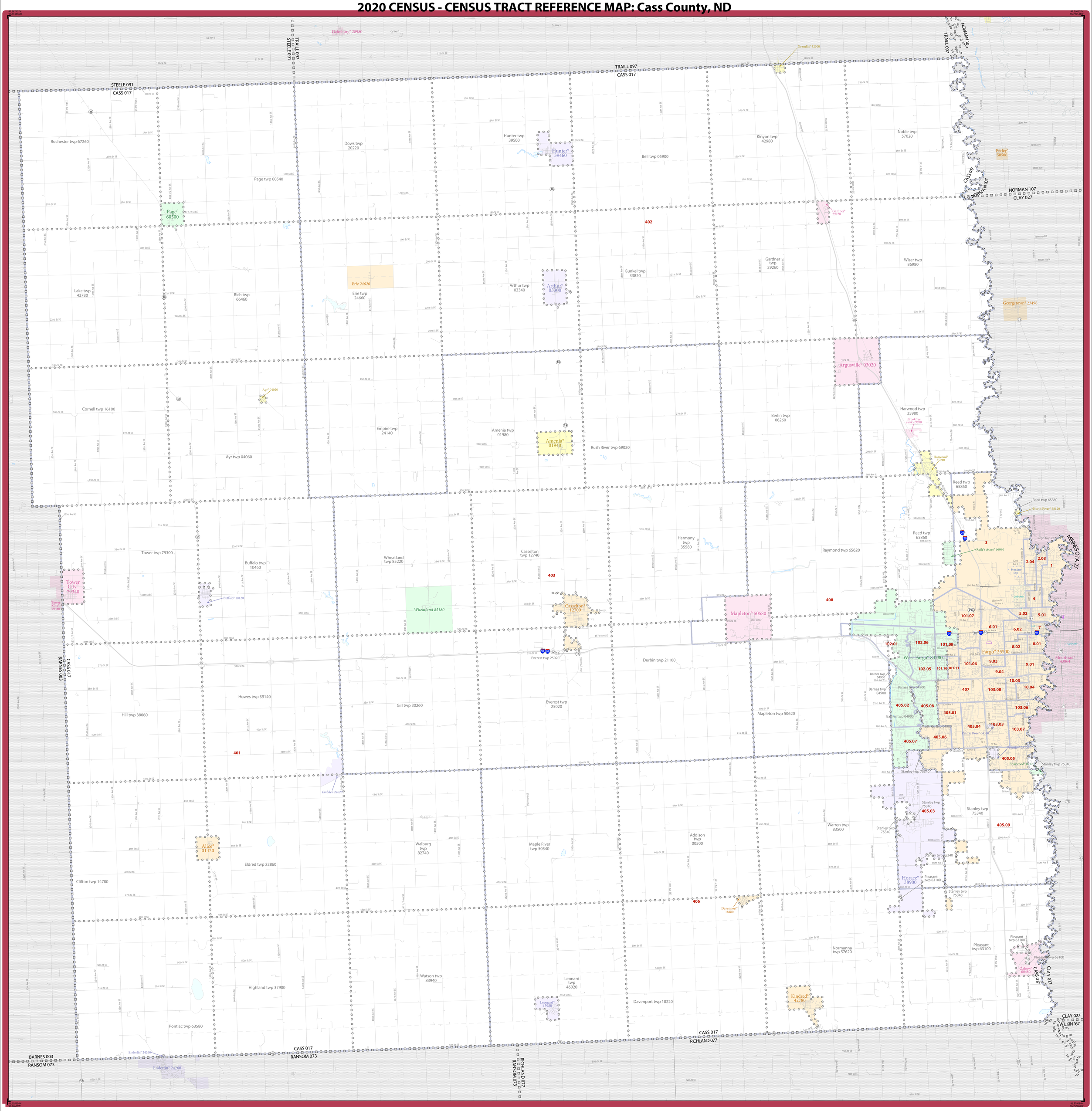
Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249627171001

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆ ☆ ☆ ☆ ☆ ☆	CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
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) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

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

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

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	29 2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible 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.

0 2 4 6 8 10 Kilometers
0 1 2 3 4 5 Miles
The plotted map scale is 1:85,762

N W E S

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 56 06
False Easting: 0
False Northing: 0

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

NAME: Cass County (017)
ENTITY TYPE: County or statistically equivalent entity
ST: North Dakota (38)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249638017001

United States® Census 2020

Bravera Bank

Branch & ATM Listings

Branch Location & Hours		
Location	**Lobby Hours**	**Drive-Up Hours**
DICKINSON Downtown Branch ***(Main Office)*** 220 1st Ave W Dickinson, ND 58601 Census Tract: 9637.00	Monday-Friday……..8am-5pm	Monday-Friday……..7:30am-6pm Saturday……..8am-12pm
DICKINSON North Branch 1151 3rd Ave W Dickinson, ND 58601 Census Tract: 9635.01	Monday-Friday……..8am-5pm	Monday-Friday……..7:30am-6pm
KILLDEER 150 Central Ave N P.O. Box 489 Killdeer, ND 58640 Census Tract: 9622.00	Monday-Friday……..8am-5pm	Monday-Friday……..8am-5pm
NEW ENGLAND 6 E 9th St New England, ND 58647 Census Tract: 9648.00	Monday-Friday……..9am-3pm	Monday-Friday……..8am-5pm
BISMARCK Downtown Branch 320 N 4th St Bismarck, ND 58501 Census Tract: 0101.00	Monday-Friday……..8am-5pm	Monday-Friday……..7am-6pm
BISMARCK Town Centre Branch 401 N 4th St Bismarck, ND 58501 Census Tract: 0101.00	Monday-Friday……..8am-5pm	
BISMARCK 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
BISMARCK North Branch 1101 E Interstate Ave Bismarck, ND 58503 Census Tract: 0111.01	Monday-Friday……..8am-5pm	Monday-Friday……..7am-6pm Saturday……..9am-12pm

Last Updated: 3/02/2026

BISMARCK South Branch 325 W Arbor Ave Bismarck, ND 58504 Census Tract: 0106.00	Monday-Friday……..9am-5pm	Monday-Friday……..7am-6pm Saturday……..9am-12pm
BISMARCK University of Mary Branch 7500 University Dr Bismarck, ND 58504 Census Tract: 0112.00	School Hours Mon., Wed., Fri……..12pm-4pm Summer Hours (April 27-Sept. 7) Tuesday and Thursday……..9am-11am Summer Break June 29 – July 3……..Closed	
MANDAN 101 E Main St Mandan, ND 58554 Census Tract: 0201.00	Monday-Friday……..8am-5pm	Monday-Friday……..7am-6pm Saturday……..9am-12pm
FARGO NORTH 1321 21st Ave N Fargo, ND 58102 Census Tract:0003.00	Monday-Friday……..8:30am-5pm	Monday-Friday……..7:30am-5:30pm
FARGO SOUTH 3000 25th St S Fargo, ND 58103 Census Tract: 0010.03	Monday-Friday……..8am-5pm Saturday……..9am-12pm	Monday-Friday……..7:30am-5:30pm Saturday……..9am-12pm
WEST FARGO 820 34th Ave E West Fargo, ND 58078 Census Tract: 0405.08	Monday-Friday 8:30am……..5pm	Monday-Friday……..7:30am-5:30pm
McCLUSKY 217 Main St S P.O. Box 560 McClusky, ND 58463 Census Tract: 9602.00	Monday-Friday……..8am-4pm	
UNDERWOOD 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
STANLEY 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

Last Updated: 3/02/2026

CANDO 505 4th St P.O. Box 549 Cando, ND 58324 Census Tract: 9515.00	Monday-Friday……..8am-4:30pm	Monday-Friday……..8am-4:30pm
DEVILS LAKE 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
LEEDS 105 Central Ave S P.O. Box 219 Leeds, ND 58346 Census Tract: 9567.00	Monday-Friday……..8am-4pm	Monday-Friday……..8am-4:30pm
MINOT 925 20th 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
BURLINGTION 900 Johnson St P.O. Box 10 Burlington, ND 58722 Census Tract: 0113.00	Monday-Friday……..9am-5pm	Monday-Friday……..7:30am-6pm
DRAKE 120 Main St P.O. Box 196 Drake, ND 58736 Census Tract: 9559.00	Monday-Friday……..9am-4pm	Monday-Friday……..8am-4pm
FINLEY 300 Central Ave P.O. Box 255 Finley, ND 58230 Census Tract: 9687.00	Monday-Friday……..8am-4pm	Monday-Friday……..8am-4:30pm
COOPERSTOWN 918 Burrel Ave SE P.O. Box 625 Cooperstown, ND 58425 Census Tract: 9686.00	Monday-Friday……..8am-4pm	Monday-Friday……..8am-4:30pm
NORTHWOOD 220 S Main St Northwood, ND 58267 Census Tract: 0118.00	Monday-Friday……..8am-4pm	Monday-Friday……..8am-4:30pm

Last Updated: 3/02/2026

HELENA 1135 Euclid Ave Helena, MT 59601 Census Tract: 0007.02	Monday-Friday……..9am-4pm	Monday-Friday……..7:30am-5:30pm
GLENDIVE 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
GREAT FALLS East Branch 3635 10th Ave S Great Falls, MT 59405 Census Tract: 0010.00	Monday-Friday……..9am-11am & 1pm-4pm	Monday-Friday……..8:30am-5pm
GREAT FALLS Main Branch 1019 7th St S Great Falls, MT 59405 Census Tract: 0022.02	Monday-Friday……..9am-4pm	Monday-Friday……..7:30am-5:30pm Saturday……..8am-12pm
BILLINGS Downtown Branch 123 N Broadway Billings, MT 59101 Census Tract: 0004.02	Monday-Friday……..9am-5pm	
BILLINGS King Avenue 4130 King Ave W Billings, MT 59106 Census Tract: 0014.04	Monday-Thursday……..9am-4pm Friday……..9am-5pm	Monday-Friday……..7:30am-5:30pm
BILLINGS Billings Heights 495 Main St Billings, MT 59105 Census Tract: 0007.06	Monday-Thursday……..9am-4pm Friday……..9am-5pm	Monday-Friday……..7:30am-5:30pm
ALBERTVILLE 11102 57th St NE Albertville, MN 55301 Census Tract: 1008.07	Monday-Friday……..8am-5pm	Monday-Friday……..8am-5pm
KERKHOVEN 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

Last Updated: 3/02/2026

ATM Locations

DICKINSON		
• Dickinson Downtown Branch	220 1st Ave W	9637.00
• Stark County Courthouse	51 3rd St E	9637.00
• Dickinson North Branch	1151 3rd Ave W	9635.01
• CHI St Alexius Health	2500 Fairway St	9635.01
• Dickinson High School	979 13th Ave W	9635.01
• DSU-Student Center	291 Campus Dr	9636.00
• DSU-May Hall	291 Campus Dr	9636.00
• DSU-Scott Gym	1100 2nd St W	9636.00
• DSU-Biesiot Activity Center	398 State Ave	9636.00
KILLDEER		
• Killdeer Branch	150 Central Ave N	9622.00
• Killdeer High School	1415 High St NW	9622.00
• Killdeer Elementary School	101 High St NW	9622.00
• Cowboy Station	10587 3T St SW	9622.00
• High Plains Community Center	100 5th Ave SW	9622.00
MANNING		
• Dunn County Courthouse	205 Owens St	9622.00
NEW ENGLAND		
• New England Branch	6 E 9th St	9648.00
• New England Public School	1200 Main St	9648.00
BISMARCK		
• Downtown Branch	320 N 4th St	0101.00
• South Branch	325 W Arbor Ave	0106.00
• Pony Express Conoco	1020 S Washington St	0106.00
• St Mary's Academy	1025 N 2nd St	0101.00
• North Branch	1101 E Interstate Ave	0111.01
• Burnt Boat Drive Branch	1615 Burnt Boat Dr	0111.03
• BSC Bavendick Center	1511 Canary Ave	0105.00
• Shiloh Christian School	1915 Shiloh Dr	0110.01
• St Mary's Central High School	5802 Ridgeland Dr	0111.05
• 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
FARGO		
• Fargo North Branch	1321 21st Ave N	0003.00
• Fargo South Branch	3000 25th St S	0103.06
• West Fargo Branch	820 34th Ave E	0405.08

Last Updated: 3/02/2026

McCLUSKY		
• Holens Supervalu	124 Main St S	9602.00
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
• Stanley High School	109 8th Ave SW	9552.00
• Mountrail County Medical Center	615 6th St SE	9552.00
• Mountrail County Courthouse	101 N Main St	9552.00
CANDO		
• ARCO Tesoro Station	937 1st Ave	9515.00
DEVILS LAKE		
• Devils Lake Branch	604 College Dr S	9576.00
• ARCO Patriot Fuel	8685 Hwy 2 E	9577.00
LEEDS		
• Leeds Cenex / Farmers Union Oil	5501 US-2 W	9567.00
MINOT		
• Minot Branch	925 20th Ave SW	0105.00
BURLINGTON		
• Burlington Branch	900 Johnson St S	0113.00
• Burlington Cenex	145 Johnson St N	0113.00
• Des Lacs-Burlington School	317 Roosevelt St	0113.00
DRAKE		
• Cenex	969 US-52 E	9559.00
FINLEY		
• Finley Branch	300 Central Ave	9687.00
• Finley Eagles Club	600 Lincoln Ave	9687.00
• Town & Country Coop	203 Lincoln Ave	9687.00
COOPERSTOWN		
• Cooperstown Branch	918 Burrel Ave SE	9686.00
• Town & Country Coop	102 9th St SE	9686.00
NORTHWOOD		
• Northwood Branch	220 S Main St	0118.00
HELENA		
• Helena Branch	1135 Euclid Ave	0007.02

Last Updated: 3/02/2026

GLENDIVE		
• Glendive Branch	319 N Merrill Ave	0003.00
• Glendive Medical Center	202 Prospect Dr	0003.00
GREAT FALLS		
• Great Falls Main Branch	1019 7th St S	0022.02
• Great Falls East Branch	3635 10th Ave S	0010.00
• Scheels	1200 10th Ave S	0022.02
BILLINGS		
• Billings Downtown Branch	123 N Broadway	0004.02
• King Avenue Branch	4130 King Ave W	0014.04
• Billings Heights	495 Main St	0007.06
KERKHOVEN		
• Kerkhoven Branch	1011 Atlantic Ave	9601.00
ALBERTVILLE		
• Albertville Branch	11102 57th St NE	1008.07

Branches Opened or Closed

- Billings Heights, Billings, Montana Branch was Opened in January 2026
- Helena, Montana Branch was Opened in October 2024

Last Updated: 3/02/2026

Bravera Bank
Products & Services

The following products & services (deposit & credit) are offered within our communities.

DEPOSIT PRODUCTS & SERVICES	**Products and Services**	Bravera Bank offers a wide variety of competitively priced checking accounts, savings, certificates of deposits, IRA and Roth IRA products and money market accounts. • Remote Deposit Capture • Merchant Card Processing • Auto Transfers • Wire Transfers • Night Depository • Safe Deposit Boxes • ATM/Debit Cards • Sweep Features • On-Line Banking/Bill Pay Service • ACH and Direct Deposit Services • Checks • Cashier's Checks and Money Orders • Extended Drive-up Hours • VISA Gift Cards • Free Checking Account • Mobile Banking • Remote Deposit Anywhere • Telephone Banking • SMS Guardian Alerts • Zelle • PinWheel – Switch Kit/Deposit Switch • Autobooks • Mobile Wallet • ID Theft Smart • Giving Center and Savings Center
	ATM	65 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.
	Telephone Banking	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.
	Internet/Mobile Banking	Bravera Bank customers can access their accounts through the Internet at www.bravera.bank or through Bravera's mobile banking app available of iPhone and Android devices.
	Safe Deposit Boxes	Safe Deposit Boxes are currently offered at the following locations: • Bravera Bank Downtown, Bismarck • Bravera Bank, Mandan • Bravera Bank Downtown, Dickinson • Bravera Bank, Killdeer • Bravera Bank, New England • Bravera Bank North, Bismarck • Bravera Bank North, Fargo • Bravera Bank South, Fargo • Bravera Bank, West Fargo • Bravera Bank, Devils Lake

		• Bravera Bank, Cando • Bravera Bank, Stanley • Bravera Bank, Glendive • Bravera Bank, McClusky • Bravera Bank, Underwood • Bravera Bank, Finley • Bravera Bank, Northwood • Bravera Bank, Cooperstown • Bravera Bank Main, Great Falls • Bravera Bank West, Billings • Bravera Bank Billings Heights, Billings • Bravera Bank, Minot • Bravera Bank, Burlington • Bravera Bank, Drake • Bravera Bank, Leeds • Bravera Bank, Albertville • Bravera Bank, Kerkhoven
CREDIT PRODUCTS & SERVICES	**Commercial Loans**	Both secured and unsecured business loans for individuals as well as corporations, including manufacturers, retailers, and so forth in the forms of: • Term and working capital loans • Operating lines of credit • SBA guaranteed loans • SBA subordination loans • Bank of North Dakota loan programs • Dakota Business Lending, Souris Basin & Lewis and Clark CDC 504 loan programs • Letters of Credit • Minnesota Department of Agriculture Rural Finance Authority – Restructure II Loan Program • USDA Rural Development B&I Guaranty Program • VISA Business Credit Cards

	Real Estate Mortgages	Real Estate loans are provided to both owners and income property holders for construction and purchase in the form of:
		• Conventional mortgages
		  ○ Secondary Market Loans
		  ▪ HomeReady – Program specific to LMI borrowers and communities
		  ○ In House Loans
		• Government insured programs
		  ○ FHA
		  ○ VA
		  ○ RD
		• NDHFA first time homebuyers program
		  ○ First Home – LMI first time buyers
		  ○ HomeAccess – LMI buyers with single parent, veteran, disabled or elderly household members
		  ○ ND Roots – MI buyers who may have previously owned a home
		• Down Payment Assistance program
		  ○ Start – assists LMI buyers with down payment and closing cost requirements
		  ○ DCA – assists LMI borrowers with down payment and closing cost requirements
		  ○ Dream Fund
		  ○ MBOH Plus 0% deferred down payment assistance program
		  ○ Home Now
		  ○ FHLB DPA – Federal assistance for LMI buyers with down payment and closing cost requirements
		• Construction Loans
		• Home Equity Term Loans
		• Home Equity Line of Credit
		• Commercial Real Estate Loans

		• Farm Real Estate Loans • Temporary Loans • Vacant Land Loans
	Consumer Loans	A variety of consumer loans are available: • Personal loans • Conditional Sales Contracts – local dealers • Ready Reserve Lines of Credit • Personal Lines of Credit • VISA credit cards
	Agricultural Loans	We are active in all phases of agricultural lending including the following programs: • Operating and Capital purchase loans & Lines of Credit • FSA Guaranteed Loans • FSA Subordination Loans • USDA guaranteed Real Estate loans for rural communities

Bravera Bank Fee Schedule

January 1, 2026

** All Fees May be Subject to Change **

Item Description	Fee	Item Description	Fee
Account Fees		**Consumer / Mortgage Loans**	
Return Item Fee & Paid Item Fee[1]	$30/item	Origination Fee	$199
Max charge per day for Return Item Fee & Paid Item Fee	$240	Orgination Fee on CD Secured Loans	$35
Continuous OD Fee (after 5 days)	$5 per day	Check by Phone	$10
Account Activitiy Printout	$1 per page	Late Fee - Direct Loans	15% after 10 days, $25 max
Research Fees		Late Fee - Indirect Loans (ND)	10% after 10 days, $10 max
Fee per hour (minimum 15 minutes)	$35 per hour	Late Fee - Indirect Loans (MN)	5% after 10 days, $9.36 max
Record Retrieval & Duplication (Snapshot DDA)	$5 per page	Drivers License Search (MT)	$7.87/item
Reconciiling Accounts	$25 per hour	Title Fee	Actual Cost
Statement copy from computer	$1 per page	Title Search (MT)	$2.77/item
Stop Payment Fee - each item or range of items	$30	UCC Fee	ND - $40 MT- $7
EFT transfers (initiated by ABC)	$3	UCC Search Fee	ND - Free MT- $25/mo. If set up for unlimited
EFT charge backs	$1	UCC Continuation Fee	ND - $30 MT - $5
Bill Pay Return Fee	Check $5/item Electronic $10/item	UCC Amendment Fee	ND - $40 MT- $5
Statement on CD	$10/mo, $25 quarter, $75/year	UCC EFS (MT only)	$7
Wire Transfer Fees		Ready Reserve Annual Fee	$20 Annual Fee
Outgoing for Customer	$30	Personal LOC	$25 Annual Fee
Incoming for Customer	$10	Minimum Interest Charge (excludes CD secured)	$0
Outgoing for Non-Customer	$40	Extension Fees (monthly pay only)	$50
International Wire Transfer	$65	Adjustments to Auto Pay Dates (on any loan type)	$50
Garnishments / Levies	$25	Loan Printouts to lawyers, accts; (any loan type)	$3 per cust +$.50 per loan
Notary / Medallion Stamp Services		Consumer Loan Coupon Replacements Books	$15
ABC Customer Notary	$0	Flood Certification	$16
Customer only - Medallion Stamp Guaranty	$50	HELOC AVM	$20
Check Printing		Residential Internal Evaluation	$100
Counter Check per check fee (maximum of 5 sheets)	$5 per sheet of 4	HELOC Origination Fee	ND-$100 MT & MN-$100
Cashiers Checks		Mortgage Replacement Coupon Book	$5
Customer	$5	Mortgage Amortization Schedule	$5
Non-Customer	$10	**Commercial and Ag Loans**	
Foreign Currency		Orgination/Renewal Fee	1% of loan, $200 minimum
Based on current exchange rate - Non-Customer	Actual cost + $10	Check by Phone	$10
Check Cashing Agreement (Applies to Business's Only)		Late Fee- monthly or single pay	5% of payment amount after 10 days with a Maximum of $5,000 whichever is less
Officer approval required	$10	Amortization Schedule	$10
Money Orders		Extension / Modification Fee	$100
Customers	$3	Flood Certification	$15
Non-Customers	$6	Internal Real Estate Evaluation Fees	A. Simple or < than $500M is $300 B. Complex or > $500M is $500 C. Owner-occupied Ag land (up to $1MM) **w/No improvements is $300
Collections		Appraisal Real Estate Review Fee	$150
Outgoing and Incoming	$30	**Business Digital Fees**	
Night Depository		Treasury Management Online banking	$20 per month, ACH/Wire fees based on usage. Visit with the Business Digital Team for more details
Lock Bag	$20	**Business Online Banking**	
Zipper Bag	$5	ACH Batch Origination	$10/batch+ $0.05 per item
Additional Night Drop Key	$2	Same Day ACH Batch	$20/batch + $0.20 per item
Declaration of Loss	$30	Positive Pay	$10 per month
Dormant Fee (per mth on checking, qtrly on savings)	$5	Business Bill Pay	$5/mth, 20 free transactions; $0.50 thereafter
ATM Cash Order Fee	$10 per $10,000	**Remote Deposit Capture**	
Change Orders (No Charge to Bravera Customers)		Single Feed Scanner (CX30)	$45 per month
Non-Customer	5% of order	Batch Feed Scanner (Panini)	$50 per month
Coin Policy (No Charge to Bravera Customers)		Batch Feed Scanner (Canon)	$55 per month
Non-Customer & Business Accts with large volume	1% of coin, $2.50 min	mRDC - Mobile Remote Deposit Capture	$10 per month
Early Closing of Accounts		Remit Plus Service	$250 per month, $0.08 per item
Deposit accounts closed within 3 months of opening	$30	SmartPay Express (Online Portal)	$35 per month
IRAs closed within 6 months of opening	$50	Autobooks Service (first 90 days free)	$9.99 per month
Fax Fee (No Charge to Bravera Customers)		Transaction charges with Autobooks	3.49% for Card payments, 1.00% for ACH payments
Incoming and Outgoing	$3 first pg + $.50 therafter	**ATM & Debit Card Fees**	
Check By Phone	$10	Personalized Debit Card	Free
Postage Return Fee	$3	Replace Lost ATM or Debit Card	$10
Photocopies	$.25 each	ATM Transaction Charge (customer)	$1
Safe Deposit Boxes		ATM out of Network Transaction (non-customer)	$3
Small (2x4 3x5 4x3 4x4 4x5 5x5)	$30	**Credit Card Fees**	
Medium (2x9 2x10 2.5x10 3x10 4x10)	$40	Minimum Finance Charge	$1
Large (5x9 5x10 6x10 8x10)	$60	Cash Advance Fee	$0
X-Large (10x10 11x10)	$70	Late Payment Fees	Consumer Card $25, Business Card $30
XX-Large (15x10)	$80	Express Card Replacement	$50/Card (3-4 business days), If international - fee based on number of cards and mailing cost
Replacement Key(if key has not returned within 2 weeks and has not been duplicated)	$20	Return Item Charge	Consumer Card $25, Business Card $30
Lock Replacement Fee + the cost of drilling	Varies by location ($180-$340)	Statement Request	$2
. Late Fee, per mth for pymts 30 days late	$10	Foreign Transaction	Up to 1%of each transaction in US dollars

****New Box Rentals for Loan or Deposit Customers only**		Annual Fees	$50 for VISA Signature, $75 for FORGE Elite. Scorecard = $20 personal, $50 FORGE Business+
1Applies to overdrafts created by the check (including represented checks), in person withdrawal		**Escrow Agent Fee**	
, ACH (including ACH transactions initiated after the first ACH is returned) or other electronic		Set up Fees	$350 or $175 if 2 + relationships
means. If an item has been previously returned and charged a $30 Return Item Fee and later		Per Monthly Transacations	$10
represented for payment against insufficent funds, another $30 fee will be charged. Other Fees		Per Quarterly Transactions	$25
can lead to a negative balance, which may lead to additional fees.		Per Semi-Annual Transactions	$50
Visa Gift Cards		Per Annual Transactions	$75
Customer	$4	If credited to 2 or more accounts	Additional $5
Non-Customer	$6.00	If Cashier's Check	$1 per $100 ($5 min, $15 max)
Employees	$3	**Escrow Agent Fees - Bravera Wealth**	
		Set up Fees	$1,000 per account
		Distribution Fee	$25 per distribution
		Asset Management Fee	Based on IMA schedule
		Other Fees	$150 per hour
		If credited to 2 or more accounts	Additional $5
		If Cashier's Check	$1 per $100 ($5 min, $15 max)

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559
Agency: FDIC - 3
State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
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%	1	55	0	0	0	0	1	55	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	1	55	0	0	0	0	1	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	0	0	1	55	0	0
STATE TOTAL	1	55	0	0	0	0	1	55	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559
Agency: FDIC - 3
State: CONNECTICUT (09)

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)
WESTERN CONNECTICUT PLANNING REGION (190), CT										
MSA 14860										
Outside Assessment Area										
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	1	153	0	0	1	153	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	153	0	0	1	153	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	153	0	0	1	153	0	0
STATE TOTAL	0	0	1	153	0	0	1	153	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

State: FLORIDA (12)

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)
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
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	162	0	0	1	162	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	162	0	0	1	162	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	162	0	0	1	162	0	0
STATE TOTAL	0	0	1	162	0	0	1	162	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
CLARKE COUNTY (059), GA										
MSA 12020										
Outside Assessment Area										
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

2024 Institution Disclosure Statement - Table 1-1

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)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
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	1,000	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	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
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	175	0	0	2	750	2	558	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	175	0	0	2	750	2	558	0	0
CHISAGO COUNTY (025), MN										
MSA 33460										
Outside Assessment Area										
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	49	0	0	0	0	1	49	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	49	0	0	0	0	1	49	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	678	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	1	678	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
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%	1	50	1	250	1	286	1	250	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	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	450	0	0	0	0
Median Family Income >= 120%	5	214	1	200	1	667	2	701	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	6	264	3	650	3	1,403	3	951	0	0
POLK COUNTY (119), MN										
MSA 24220										
Outside Assessment Area										
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

2024 Institution Disclosure Statement - Table 1-1

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)
RAMSEY COUNTY (123), MN										
MSA 33460										
Outside Assessment Area										
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%	1	20	0	0	0	0	1	20	0	0
Median Family Income >= 120%	1	9	0	0	0	0	1	9	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	2	29	0	0	0	0	2	29	0	0
SCOTT COUNTY (139), MN										
MSA 33460										
Outside Assessment Area										
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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
SHERBURNE COUNTY (141), MN										
MSA 33460										
Outside Assessment Area										
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	41	3	595	2	737	5	918	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	41	3	595	2	737	5	918	0	0
SWIFT COUNTY (151), MN										
MSA NA										
Inside AA 0012										
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	7	203	2	324	0	0	7	303	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	7	203	2	324	0	0	7	303	0	0
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
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	95	0	0	1	626	1	95	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	95	0	0	1	626	1	95	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
WRIGHT COUNTY (171), MN										
MSA 33460										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,112	1	787	0	0
Middle Income	11	404	2	383	6	2,452	7	748	0	0
Upper Income	1	50	0	0	0	0	1	50	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	454	2	383	8	3,564	9	1,585	0	0
TOTAL INSIDE AA IN STATE	19	657	4	707	8	3,564	16	1,888	0	0
TOTAL OUTSIDE AA IN STATE	14	703	6	1,245	10	4,694	15	2,650	0	0
STATE TOTAL	33	1,360	10	1,952	18	8,258	31	4,538	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
BIG HORN COUNTY (003), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	94	0	0	0	0	3	94	0	0
Middle Income	8	264	2	311	1	350	9	521	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	11	358	2	311	1	350	12	615	0	0
CASCADE COUNTY (013), MT										
MSA 24500										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	487	0	0	2	968	4	137	0	0
Middle Income	17	601	9	1,604	7	2,383	22	2,813	0	0
Upper Income	6	237	3	560	1	300	5	297	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	32	1,325	12	2,164	10	3,651	31	3,247	0	0
DAWSON COUNTY (021), MT										
MSA NA										
Inside AA 0008										
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	80	2	280	6	3,067	5	1,645	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	80	2	280	6	3,067	5	1,645	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
FERGUS COUNTY (027), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	0	0	1	160	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	160	0	0	1	160	0	0
LEWIS AND CLARK COUNTY (049), MT										
MSA 25740										
Inside AA 0011										
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	1	429	1	429	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	1	429	2	459	0	0
MADISON COUNTY (057), MT										
MSA NA										
Outside Assessment Area										
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

2024 Institution Disclosure Statement - Table 1-1

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)
RICHLAND COUNTY (083), MT										
MSA NA										
Outside Assessment Area										
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	300	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	300	0	0	0	0
ROSEBUD COUNTY (087), MT										
MSA NA										
Outside Assessment Area										
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
STILLWATER COUNTY (095), MT										
MSA 13740										
Outside Assessment Area										
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	200	1	138	0	0	2	238	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	200	1	138	0	0	2	238	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
YELLOWSTONE COUNTY (111), MT										
MSA 13740										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	360	4	765	3	1,285	9	1,710	0	0
Middle Income	15	651	3	552	5	3,695	10	374	0	0
Upper Income	10	496	6	1,050	4	2,232	8	1,341	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	32	1,507	13	2,367	12	7,212	27	3,425	0	0
TOTAL INSIDE AA IN STATE	67	2,942	27	4,811	29	14,359	65	8,776	0	0
TOTAL OUTSIDE AA IN STATE	14	598	4	609	3	1,150	15	1,013	0	0
STATE TOTAL	81	3,540	31	5,420	32	15,509	80	9,789	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
ADAMS COUNTY (001), ND										
MSA NA										
Outside Assessment Area										
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	29	0	0	0	0	2	29	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	29	0	0	0	0	2	29	0	0
BARNES COUNTY (003), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	0	0	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	58	0	0	1	1,000	0	0	0	0
BENSON COUNTY (005), ND										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	123	0	0	0	0	2	123	0	0
Middle Income	15	600	10	1,549	6	3,075	20	2,498	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	723	10	1,549	6	3,075	22	2,621	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
BILLINGS COUNTY (007), ND										
MSA NA										
Outside Assessment Area										
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	82	1	250	0	0	3	332	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	82	1	250	0	0	3	332	0	0
BOTTINEAU COUNTY (009), ND										
MSA NA										
Outside Assessment Area										
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	80	0	0	1	259	2	80	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	80	0	0	1	259	2	80	0	0
BOWMAN COUNTY (011), ND										
MSA NA										
Outside Assessment Area										
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	2	880	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	2	880	1	100	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
BURLEIGH COUNTY (015), ND										
MSA 13900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	890	6	1,186	7	4,268	8	861	0	0
Middle Income	36	1,725	15	2,985	14	7,495	30	4,219	0	0
Upper Income	7	438	2	365	3	1,900	3	278	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	58	3,053	23	4,536	24	13,663	41	5,358	0	0
CASS COUNTY (017), ND										
MSA 22020										
Outside Assessment Area										
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	113	1	175	2	1,401	2	63	0	0
Upper Income	1	100	1	225	5	2,010	3	1,010	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	213	2	400	7	3,411	5	1,073	0	0
CAVALIER COUNTY (019), ND										
MSA NA										
Outside Assessment Area										
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	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
DUNN COUNTY (025), ND										
MSA NA										
Inside AA 0002										
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	13	615	4	758	7	5,328	16	1,957	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	615	4	758	7	5,328	16	1,957	0	0
GOLDEN VALLEY COUNTY (033), ND										
MSA NA										
Outside Assessment Area										
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	63	0	0	0	0	3	63	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	63	0	0	0	0	3	63	0	0
GRAND FORKS COUNTY (035), ND										
MSA 24220										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	296	1	296	0	0
Middle Income	9	375	2	302	2	1,055	11	832	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	9	375	2	302	3	1,351	12	1,128	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
GRIGGS COUNTY (039), ND										
MSA NA										
Inside AA 0006										
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	7	309	0	0	2	1,200	6	217	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	7	309	0	0	2	1,200	6	217	0	0
HETTINGER COUNTY (041), ND										
MSA NA										
Inside AA 0002										
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	67	1	250	5	2,740	2	67	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	67	1	250	5	2,740	2	67	0	0
MCHENRY COUNTY (049), ND										
MSA 33500										
Inside AA 0005										
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	105	1	250	0	0	4	105	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	105	1	250	0	0	4	105	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
MCKENZIE COUNTY (053), ND										
MSA NA										
Outside Assessment Area										
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	4	259	0	0	0	0	3	223	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	259	0	0	0	0	3	223	0	0
MCLEAN COUNTY (055), ND										
MSA NA										
Inside AA 0003										
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	7	342	1	184	0	0	8	526	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	7	342	1	184	0	0	8	526	0	0
MERCER COUNTY (057), ND										
MSA NA										
Outside Assessment Area										
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	127	0	0	0	0	2	127	0	0
Upper Income	0	0	0	0	2	1,189	1	500	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	127	0	0	2	1,189	3	627	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
MORTON COUNTY (059), ND										
MSA 13900										
Inside AA 0001										
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	11	455	7	1,166	0	0	11	715	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	11	455	7	1,166	0	0	11	715	0	0
MOUNTRAIL COUNTY (061), ND										
MSA NA										
Inside AA 0003										
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	28	1,379	11	1,739	5	2,172	22	1,434	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	28	1,379	11	1,739	5	2,172	22	1,434	0	0
PIERCE COUNTY (069), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	97	1	120	0	0	0	0	0	0
Middle Income	0	0	3	474	2	1,020	2	1,020	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	97	4	594	2	1,020	2	1,020	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
RAMSEY COUNTY (071), ND										
MSA NA										
Inside AA 0004										
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	16	861	0	0	0	0	13	615	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	16	861	0	0	0	0	13	615	0	0
RANSOM COUNTY (073), ND										
MSA NA										
Outside Assessment Area										
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	90	0	0	2	1,305	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	90	0	0	2	1,305	0	0	0	0
RENVILLE COUNTY (075), ND										
MSA 33500										
Outside Assessment Area										
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	107	0	0	0	0	2	107	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	107	0	0	0	0	2	107	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
SHERIDAN COUNTY (083), ND										
MSA NA										
Inside AA 0003										
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	21	1	200	1	990	3	1,211	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	21	1	200	1	990	3	1,211	0	0
STARK COUNTY (089), ND										
MSA NA										
Inside AA 0002										
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	25	1,181	11	1,758	8	5,182	28	3,286	0	0
Upper Income	22	1,149	16	3,032	9	4,995	24	2,969	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	47	2,330	27	4,790	17	10,177	52	6,255	0	0
STEELE COUNTY (091), ND										
MSA NA										
Inside AA 0006										
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	5	224	0	0	4	3,298	5	224	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	5	224	0	0	4	3,298	5	224	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
STUTSMAN COUNTY (093), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	6	3,324	3	1,540	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	6	3,324	3	1,540	0	0
TOWNER COUNTY (095), ND										
MSA NA										
Inside AA 0004										
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	115	0	0	0	0	3	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	3	115	0	0	0	0	3	115	0	0
WARD COUNTY (101), ND										
MSA 33500										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	42	1	220	0	0	2	232	0	0
Middle Income	70	2,994	29	4,649	25	13,593	87	10,388	0	0
Upper Income	8	498	4	800	9	4,788	12	3,053	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	80	3,534	34	5,669	34	18,381	101	13,673	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
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	23	0	0	0	0	1	23	0	0
Upper Income	1	30	2	339	7	4,364	1	30	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	53	2	339	7	4,364	2	53	0	0
TOTAL INSIDE AA IN STATE	308	14,508	122	21,393	108	62,375	321	36,221	0	0
TOTAL OUTSIDE AA IN STATE	29	1,361	9	1,583	30	16,752	32	5,250	0	0
STATE TOTAL	337	15,869	131	22,976	138	79,127	353	41,471	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
UMATILLA COUNTY (059), OR										
MSA NA										
Outside Assessment Area										
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	800	1	800	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	800	1	800	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	800	1	800	0	0
STATE TOTAL	0	0	0	0	1	800	1	800	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
BROOKINGS COUNTY (011), SD										
MSA NA										
Outside Assessment Area										
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	71	0	0	0	0	1	71	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	71	0	0	0	0	1	71	0	0
BUTTE COUNTY (019), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
LAWRENCE COUNTY (081), SD										
MSA NA										
Outside Assessment Area										
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	60	0	0	1	286	2	346	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	60	0	0	1	286	2	346	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
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	374	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	374	0	0	0	0
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	171	0	0	2	660	5	457	0	0
STATE TOTAL	4	171	0	0	2	660	5	457	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
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	150	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	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	150	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	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	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	1	225	0	0	0	0	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
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	200	0	0	1	200	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	200	0	0	1	200	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
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	1	700	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	0	0	1	700	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	2	425	1	700	1	200	0	0
STATE TOTAL	0	0	2	425	1	700	1	200	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
CACHE COUNTY (005), UT										
MSA 30860										
Outside Assessment Area										
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	1	101	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	101	0	0	0	0	0	0
WASATCH COUNTY (051), UT										
MSA NA										
Outside Assessment Area										
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	429	1	429	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	429	1	429	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	101	1	429	1	429	0	0
STATE TOTAL	0	0	1	101	1	429	1	429	0	0

2024 Institution Disclosure Statement - Table 1-1

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)
SHERIDAN COUNTY (033), WY										
MSA NA										
Outside Assessment Area										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	0	0	0	0	1	20	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	394	18,107	153	26,911	145	80,298	402	46,885	0	0
TOTAL OUTSIDE AA	63	2,908	25	4,428	50	26,585	75	11,589	0	0
TOTAL INSIDE & OUTSIDE	457	21,015	178	31,339	195	106,883	477	58,474	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
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)
STARK COUNTY (089), ND										
MSA NA										
Inside AA 0002										
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	484	1	484	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	484	1	484	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	484	1	484	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	484	1	484	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	484	1	484	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	484	1	484	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm 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 Farms 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)
CANYON COUNTY (027), ID										
MSA 14260										
Outside Assessment Area										
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	1	200	0	0	1	200	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	200	0	0	1	200	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	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Bravera Bank

Respondent ID: 0000022559
Agency: FDIC - 3
State: INDIANA (18)

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 Farms 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)
GREENE COUNTY (055), IN										
MSA NA										
Outside Assessment Area										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	36	0	0	0	0	1	36	0	0
STATE TOTAL	1	36	0	0	0	0	1	36	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Bravera Bank

Respondent ID: 0000022559
Agency: FDIC - 3
State: IOWA (19)

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 Farms 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)
LINN COUNTY (113), IA										
MSA 16300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	0	0	0	0	1	90	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	90	0	0	0	0	1	90	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	90	0	0	0	0	1	90	0	0
STATE TOTAL	1	90	0	0	0	0	1	90	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
CHIPPEWA COUNTY (023), MN										
MSA NA										
Outside Assessment Area										
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	235	1	200	0	0	4	435	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	235	1	200	0	0	4	435	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
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%	1	46	0	0	0	0	1	46	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	1	46	0	0	0	0	1	46	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
KANDIYOHI COUNTY (067), MN										
MSA NA										
Outside Assessment Area										
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	9	307	3	501	1	450	13	1,258	0	0
Upper Income	0	0	0	0	1	300	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	9	307	3	501	2	750	13	1,258	0	0
SWIFT COUNTY (151), MN										
MSA NA										
Inside AA 0012										
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	24	1,124	21	3,738	8	3,221	36	4,597	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	24	1,124	21	3,738	8	3,221	36	4,597	0	0
WRIGHT COUNTY (171), MN										
MSA 33460										
Inside AA 0013										
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	57	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	57	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	25	1,181	21	3,738	8	3,221	36	4,597	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm 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 Farms 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)
TOTAL OUTSIDE AA IN STATE	13	588	4	701	2	750	18	1,739	0	0
STATE TOTAL	38	1,769	25	4,439	10	3,971	54	6,336	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
BIG HORN COUNTY (003), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	200	1	145	4	1,620	8	1,965	0	0
Middle Income	29	1,134	14	2,730	3	1,050	40	3,384	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	32	1,334	15	2,875	7	2,670	48	5,349	0	0
CARBON COUNTY (009), MT										
MSA 13740										
Outside Assessment Area										
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	84	2	278	1	300	5	662	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	84	2	278	1	300	5	662	0	0
CARTER COUNTY (011), MT										
MSA NA										
Outside Assessment Area										
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	1	108	0	0	1	108	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	108	0	0	1	108	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
CASCADE COUNTY (013), MT										
MSA 24500										
Inside AA 0009										
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	32	0	0	2	741	4	773	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	32	0	0	2	741	4	773	0	0
CUSTER COUNTY (017), MT										
MSA NA										
Outside Assessment Area										
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	48	1	125	0	0	2	173	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	48	1	125	0	0	2	173	0	0
DAWSON COUNTY (021), MT										
MSA NA										
Inside AA 0008										
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	201	1	250	2	730	7	1,181	0	0
Upper Income	20	1,129	14	2,288	18	5,973	47	8,185	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	24	1,330	15	2,538	20	6,703	54	9,366	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
FALLON COUNTY (025), MT										
MSA NA										
Outside Assessment Area										
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	135	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	135	0	0	0	0	0	0	0	0
FERGUS COUNTY (027), MT										
MSA NA										
Outside Assessment Area										
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	5	0	0	0	0	1	5	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
GARFIELD COUNTY (033), MT										
MSA NA										
Outside Assessment Area										
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	86	4	740	3	1,005	10	1,831	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	86	4	740	3	1,005	10	1,831	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
MUSSELSHELL COUNTY (065), MT										
MSA NA										
Outside Assessment Area										
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	60	0	0	1	342	2	402	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	60	0	0	1	342	2	402	0	0
PRAIRIE COUNTY (079), MT										
MSA NA										
Outside Assessment Area										
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	1	200	0	0	1	200	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	200	0	0	1	200	0	0
ROSEBUD COUNTY (087), MT										
MSA NA										
Outside Assessment Area										
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	38	1	160	0	0	2	198	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	38	1	160	0	0	2	198	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
STILLWATER COUNTY (095), MT										
MSA 13740										
Outside Assessment Area										
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	75	0	0	4	1,400	5	1,075	0	0
Upper Income	2	155	0	0	0	0	1	80	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	230	0	0	4	1,400	6	1,155	0	0
TREASURE COUNTY (103), MT										
MSA NA										
Outside Assessment Area										
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	174	3	485	1	275	5	845	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	174	3	485	1	275	5	845	0	0
WIBAUX COUNTY (109), MT										
MSA NA										
Outside Assessment Area										
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	50	1	150	5	1,650	5	1,175	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	50	1	150	5	1,650	5	1,175	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
YELLOWSTONE COUNTY (111), MT										
MSA 13740										
Inside AA 0010										
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	5	211	5	705	3	945	10	1,328	0	0
Upper Income	2	115	2	440	1	325	5	880	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	7	326	7	1,145	4	1,270	15	2,208	0	0
TOTAL INSIDE AA IN STATE	33	1,688	22	3,683	26	8,714	73	12,347	0	0
TOTAL OUTSIDE AA IN STATE	51	2,244	29	5,121	22	7,642	88	12,103	0	0
STATE TOTAL	84	3,932	51	8,804	48	16,356	161	24,450	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
ADAMS COUNTY (001), ND										
MSA NA										
Outside Assessment Area										
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	34	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	1	34	0	0	1	500	0	0	0	0
BARNES COUNTY (003), ND										
MSA NA										
Outside Assessment Area										
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	2	220	0	0	2	220	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	2	220	0	0	2	220	0	0
BENSON COUNTY (005), ND										
MSA NA										
Inside AA 0004										
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	31	1,790	23	4,009	12	4,179	42	6,023	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	31	1,790	23	4,009	12	4,179	42	6,023	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
BILLINGS COUNTY (007), ND										
MSA NA										
Outside Assessment Area										
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	30	1,540	16	2,747	8	2,909	53	6,996	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	30	1,540	16	2,747	8	2,909	53	6,996	0	0
BOTTINEAU COUNTY (009), ND										
MSA NA										
Outside Assessment Area										
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	1	250	0	0	1	250	0	0
Upper Income	4	160	5	998	3	1,084	5	360	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	160	6	1,248	3	1,084	6	610	0	0
BOWMAN COUNTY (011), ND										
MSA NA										
Outside Assessment Area										
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	200	0	0	0	0	2	200	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	200	0	0	0	0	2	200	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
BURKE COUNTY (013), ND										
MSA NA										
Outside Assessment Area										
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	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	100	0	0	0	0	0	0	0	0
BURLEIGH COUNTY (015), ND										
MSA 13900										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	1	500	1	75	0	0
Middle Income	12	519	5	785	4	1,485	15	1,579	0	0
Upper Income	1	8	3	563	2	715	3	371	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	602	8	1,348	7	2,700	19	2,025	0	0
CAVALIER COUNTY (019), ND										
MSA NA										
Outside Assessment Area										
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	121	0	0	0	0	2	121	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	121	0	0	0	0	2	121	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
DUNN COUNTY (025), ND										
MSA NA										
Inside AA 0002										
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	48	2,016	11	2,038	9	3,185	62	5,282	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	48	2,016	11	2,038	9	3,185	62	5,282	0	0
EDDY COUNTY (027), ND										
MSA NA										
Outside Assessment Area										
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	84	0	0	0	0	1	84	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	84	0	0	0	0	1	84	0	0
EMMONS COUNTY (029), ND										
MSA NA										
Outside Assessment Area										
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	43	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	43	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
FOSTER COUNTY (031), ND										
MSA NA										
Outside Assessment Area										
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	2	608	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	100	0	0	2	608	0	0	0	0
GOLDEN VALLEY COUNTY (033), ND										
MSA NA										
Outside Assessment Area										
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	748	9	1,784	7	2,563	22	3,400	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	748	9	1,784	7	2,563	22	3,400	0	0
GRAND FORKS COUNTY (035), ND										
MSA 24220										
Inside AA 0007										
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	5	281	4	750	4	1,630	9	1,361	0	0
Upper Income	4	146	3	632	0	0	7	778	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	9	427	7	1,382	4	1,630	16	2,139	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
GRANT COUNTY (037), ND										
MSA NA										
Outside Assessment Area										
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	259	5	985	3	814	5	891	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	259	5	985	3	814	5	891	0	0
GRIGGS COUNTY (039), ND										
MSA NA										
Inside AA 0006										
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	20	966	9	1,643	9	3,410	32	5,001	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	20	966	9	1,643	9	3,410	32	5,001	0	0
HETTINGER COUNTY (041), ND										
MSA NA										
Inside AA 0002										
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	28	2	375	1	310	4	713	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	28	2	375	1	310	4	713	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
KIDDER COUNTY (043), ND										
MSA NA										
Outside Assessment Area										
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	270	2	334	1	399	5	537	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	270	2	334	1	399	5	537	0	0
LAMOURE COUNTY (045), ND										
MSA NA										
Outside Assessment Area										
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	1	140	1	400	2	540	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	140	1	400	2	540	0	0
MCHENRY COUNTY (049), ND										
MSA 33500										
Inside AA 0005										
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	38	1,754	25	4,665	17	5,921	64	8,102	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	38	1,754	25	4,665	17	5,921	64	8,102	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
MCKENZIE COUNTY (053), ND										
MSA NA										
Outside Assessment Area										
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	95	0	0	0	0	2	95	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	95	0	0	0	0	2	95	0	0
MCLEAN COUNTY (055), ND										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	0	0	0	0	0	0
Middle Income	32	1,520	17	2,846	13	5,023	42	4,210	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	32	1,520	18	3,066	13	5,023	42	4,210	0	0
MORTON COUNTY (059), ND										
MSA 13900										
Inside AA 0001										
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	28	1,543	18	2,919	9	3,605	45	5,894	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	28	1,543	18	2,919	9	3,605	45	5,894	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
MOUNTRAIL COUNTY (061), ND										
MSA NA										
Inside AA 0003										
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	34	1,696	24	4,322	14	5,524	54	6,151	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	34	1,696	24	4,322	14	5,524	54	6,151	0	0
NELSON COUNTY (063), ND										
MSA NA										
Outside Assessment Area										
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	525	2	350	2	610	11	1,335	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	525	2	350	2	610	11	1,335	0	0
OLIVER COUNTY (065), ND										
MSA 13900										
Outside Assessment Area										
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	5	115	1	150	0	0	5	239	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	5	115	1	150	0	0	5	239	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
PIERCE COUNTY (069), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	3	701	3	882	0	0	0	0
Middle Income	12	591	2	368	0	0	14	959	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	691	5	1,069	3	882	14	959	0	0
RAMSEY COUNTY (071), ND										
MSA NA										
Inside AA 0004										
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	125	1	130	3	821	7	815	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	125	1	130	3	821	7	815	0	0
RANSOM COUNTY (073), ND										
MSA NA										
Outside Assessment Area										
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	2	325	2	900	3	725	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	2	325	2	900	3	725	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm 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 Farms 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)
RENVILLE COUNTY (075), ND										
MSA 33500										
Outside Assessment Area										
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	173	3	554	7	2,790	2	491	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	173	3	554	7	2,790	2	491	0	0
ROLETTE COUNTY (079), ND										
MSA NA										
Outside Assessment Area										
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	1	200	0	0	1	200	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	200	0	0	1	200	0	0
SHERIDAN COUNTY (083), ND										
MSA NA										
Inside AA 0003										
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	37	1,309	12	2,099	13	4,307	55	5,689	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	37	1,309	12	2,099	13	4,307	55	5,689	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
SIOUX COUNTY (085), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	186	1	121	1	300	5	607	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	3	186	1	121	1	300	5	607	0	0
SLOPE COUNTY (087), ND										
MSA NA										
Outside Assessment Area										
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	24	1	185	1	450	2	209	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	24	1	185	1	450	2	209	0	0
STARK COUNTY (089), ND										
MSA NA										
Inside AA 0002										
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	33	1,385	12	2,093	5	1,633	48	4,629	0	0
Upper Income	15	1,000	14	2,276	14	5,481	27	4,808	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	48	2,385	26	4,369	19	7,114	75	9,437	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
STEELE COUNTY (091), ND										
MSA NA										
Inside AA 0006										
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	10	387	6	1,110	7	2,631	10	947	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	10	387	6	1,110	7	2,631	10	947	0	0
STUTSMAN COUNTY (093), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	152	1	357	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	3	206	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	5	306	1	152	1	357	1	50	0	0
TOWNER COUNTY (095), ND										
MSA NA										
Inside AA 0004										
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	9	459	10	2,002	2	757	12	1,382	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	9	459	10	2,002	2	757	12	1,382	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
TRAILL COUNTY (097), ND										
MSA NA										
Outside Assessment Area										
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	2	280	0	0	3	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	1	40	2	280	0	0	3	320	0	0
WALSH COUNTY (099), ND										
MSA NA										
Outside Assessment Area										
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	146	1	150	1	429	6	725	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	146	1	150	1	429	6	725	0	0
WARD COUNTY (101), ND										
MSA 33500										
Inside AA 0005										
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	29	1,385	14	2,397	13	4,746	42	4,928	0	0
Upper Income	3	142	3	565	1	300	3	342	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	32	1,527	17	2,962	14	5,046	45	5,270	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
WELLS COUNTY (103), ND										
MSA NA										
Outside Assessment Area										
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	22	0	0	0	0	1	22	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
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
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	6	359	5	855	1	350	7	1,114	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	359	5	855	1	350	7	1,114	0	0
TOTAL INSIDE AA IN STATE	395	18,534	217	38,439	153	56,163	584	69,080	0	0
TOTAL OUTSIDE AA IN STATE	118	6,341	66	11,849	45	16,345	163	20,690	0	0
STATE TOTAL	513	24,875	283	50,288	198	72,508	747	89,770	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm 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 Farms 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)
CAMPBELL COUNTY (021), SD										
MSA NA										
Outside Assessment Area										
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	5	340	0	0	2	729	7	1,069	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	5	340	0	0	2	729	7	1,069	0	0
HARDING COUNTY (063), SD										
MSA NA										
Outside Assessment Area										
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	185	2	409	2	681	5	875	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	185	2	409	2	681	5	875	0	0
LAWRENCE COUNTY (081), SD										
MSA NA										
Outside Assessment Area										
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	2	400	0	0	2	400	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	2	400	0	0	2	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm 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 Farms 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)
TOTAL OUTSIDE AA IN STATE	8	525	4	809	4	1,410	14	2,344	0	0
STATE TOTAL	8	525	4	809	4	1,410	14	2,344	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	453	21,403	260	45,860	187	68,098	693	86,024	0	0
TOTAL OUTSIDE AA	192	9,824	104	18,680	73	26,147	286	37,202	0	0
TOTAL INSIDE & OUTSIDE	645	31,227	364	64,540	260	94,245	979	123,226	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Bravera Bank

Respondent ID: 0000022559
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ND - BURLEIGH COUNTY (015) - MSA 13900	105	21,252	41	5,358	0	0
ND - MORTON COUNTY (059) - MSA 13900	18	1,621	11	715	0	0
ND - DUNN COUNTY (025) - MSA NA	24	6,701	16	1,957	0	0
ND - HETTINGER COUNTY (041) - MSA NA	8	3,057	2	67	0	0
ND - STARK COUNTY (089) - MSA NA	91	17,297	52	6,255	1	484
ND - MCLEAN COUNTY (055) - MSA NA	8	526	8	526	0	0
ND - MOUNTRAIL COUNTY (061) - MSA NA	44	5,290	22	1,434	0	0
ND - SHERIDAN COUNTY (083) - MSA NA	3	1,211	3	1,211	0	0
ND - BENSON COUNTY (005) - MSA NA	33	5,347	22	2,621	0	0
ND - RAMSEY COUNTY (071) - MSA NA	16	861	13	615	0	0
ND - TOWNER COUNTY (095) - MSA NA	3	115	3	115	0	0
ND - MCHENRY COUNTY (049) - MSA 33500	5	355	4	105	0	0
ND - WARD COUNTY (101) - MSA 33500	148	27,584	101	13,673	0	0
ND - GRIGGS COUNTY (039) - MSA NA	9	1,509	6	217	0	0
ND - STEELE COUNTY (091) - MSA NA	9	3,522	5	224	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	14	2,028	12	1,128	0	0
MT - DAWSON COUNTY (021) - MSA NA	10	3,427	5	1,645	0	0
MT - CASCADE COUNTY (013) - MSA 24500	54	7,140	31	3,247	0	0
MT - YELLOWSTONE COUNTY (111) - MSA 13740	57	11,086	27	3,425	0	0
MT - LEWIS AND CLARK COUNTY (049) - MSA 25740	2	459	2	459	0	0
MN - SWIFT COUNTY (151) - MSA NA	9	527	7	303	0	0
MN - WRIGHT COUNTY (171) - MSA 33460	22	4,401	9	1,585	0	0

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ND - BURLEIGH COUNTY (015) - MSA 13900	29	4,650	19	2,025	0	0
ND - MORTON COUNTY (059) - MSA 13900	55	8,067	45	5,894	0	0
ND - DUNN COUNTY (025) - MSA NA	68	7,239	62	5,282	0	0
ND - HETTINGER COUNTY (041) - MSA NA	4	713	4	713	0	0
ND - STARK COUNTY (089) - MSA NA	93	13,868	75	9,437	0	0
ND - MCLEAN COUNTY (055) - MSA NA	63	9,609	42	4,210	0	0
ND - MOUNTRAIL COUNTY (061) - MSA NA	72	11,542	54	6,151	0	0
ND - SHERIDAN COUNTY (083) - MSA NA	62	7,715	55	5,689	0	0
ND - BENSON COUNTY (005) - MSA NA	66	9,978	42	6,023	0	0
ND - RAMSEY COUNTY (071) - MSA NA	8	1,076	7	815	0	0
ND - TOWNER COUNTY (095) - MSA NA	21	3,218	12	1,382	0	0
ND - MCHENRY COUNTY (049) - MSA 33500	80	12,340	64	8,102	0	0
ND - WARD COUNTY (101) - MSA 33500	63	9,535	45	5,270	0	0
ND - GRIGGS COUNTY (039) - MSA NA	38	6,019	32	5,001	0	0
ND - STEELE COUNTY (091) - MSA NA	23	4,128	10	947	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	20	3,439	16	2,139	0	0
MT - DAWSON COUNTY (021) - MSA NA	59	10,571	54	9,366	0	0
MT - CASCADE COUNTY (013) - MSA 24500	4	773	4	773	0	0
MT - YELLOWSTONE COUNTY (111) - MSA 13740	18	2,741	15	2,208	0	0
MN - SWIFT COUNTY (151) - MSA NA	53	8,083	36	4,597	0	0
MN - WRIGHT COUNTY (171) - MSA 33460	1	57	0	0	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000022559

Institution: Bravera Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	117	161,765	0	0
Purchased	0	0	0	0
Total	117	161,765	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: Bravera Bank

Respondent ID: 0000022559

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BURLEIGH COUNTY (015), ND

MSA: 13900

Moderate Income

0102.00 0108.00 0111.03

Middle Income

0101.00 0103.00 0104.00 0105.00 0106.00 0107.00 0109.00 0110.01 0110.02 0111.01 0112.00
0113.00 0114.00 0115.00

Upper Income

0111.04 0111.05

MORTON COUNTY (059), ND

MSA: 13900

Middle Income

0201.00 0202.00 0203.01 0203.02 0203.03* 0204.00 0205.00

ASSESSMENT AREA - 0002

DUNN COUNTY (025), ND

MSA: NA

Upper Income

9622.00

HETTINGER COUNTY (041), ND

MSA: NA

Middle Income

9647.00 9648.00

STARK COUNTY (089), ND

MSA: NA

Middle Income

9633.00 9635.02 9636.00 9637.00 9638.00 9640.00

Upper Income

9634.00 9635.01 9639.00

ASSESSMENT AREA - 0003

MCLEAN COUNTY (055), ND

MSA: NA

Moderate Income

9401.00

Middle Income

9608.00 9610.01

MOUNTRAIL COUNTY (061), ND

MSA: NA

Middle Income

9403.00* 9404.00 9552.00

SHERIDAN COUNTY (083), ND

MSA: NA

Middle Income

9602.00

ASSESSMENT AREA - 0004

BENSON COUNTY (005), ND

MSA: NA

Moderate Income

9401.00 9402.00

Middle Income

9567.00

RAMSEY COUNTY (071), ND

MSA: NA

Middle Income

9576.00 9577.00 9578.00

TOWNER COUNTY (095), ND

MSA: NA

Middle Income

9515.00

ASSESSMENT AREA - 0005

MCHENRY COUNTY (049), ND

MSA: 33500

Middle Income

9556.00 9559.00

WARD COUNTY (101), ND

MSA: 33500

Moderate Income

0107.02

Middle Income

0101.00 0102.00 0103.01 0103.02 0104.00 0105.00 0106.01 0107.01 0108.00 0109.01* 0109.02*
0110.00 0112.00 0113.00

Upper Income

0106.02

ASSESSMENT AREA - 0006

GRIGGS COUNTY (039), ND

MSA: NA

Middle Income

9686.00

STEELE COUNTY (091), ND

MSA: NA

Upper Income

9687.00

ASSESSMENT AREA - 0007

GRAND FORKS COUNTY (035), ND

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Bravera Bank

Respondent ID: 0000022559
Agency: FDIC - 3

MSA: 24220

Low Income

0103.02*

Moderate Income

0101.00* 0103.01* 0106.00* 0108.04 0108.06* 0110.00* 0119.00*

Middle Income

0102.00* 0104.00* 0107.00* 0108.01* 0112.01* 0114.00* 0118.00 0120.00

Upper Income

0109.00* 0111.00* 0112.02* 0117.01* 0117.02

Income Not Known

0108.05*

ASSESSMENT AREA - 0008

DAWSON COUNTY (021), MT

MSA: NA

Middle Income

0002.00 0003.00

Upper Income

0001.00

ASSESSMENT AREA - 0009

CASCADE COUNTY (013), MT

MSA: 24500

Moderate Income

0004.00* 0007.00 0008.00 0009.00* 0012.02* 0016.00 0108.00

Middle Income

0001.00 0002.00 0003.00 0010.00* 0011.00 0012.01* 0017.00 0018.00 0021.00 0022.01 0022.02
0101.00 0104.00* 0106.00* 0107.00

Upper Income

0019.00 0023.01 0023.02

ASSESSMENT AREA - 0010

YELLOWSTONE COUNTY (111), MT

MSA: 13740

Moderate Income

0002.00* 0003.00 0007.08 0008.00* 0009.02 0010.00 0011.00 0017.04

Middle Income

0004.01 0004.02* 0005.00* 0007.01* 0007.04* 0007.05* 0007.06* 0007.07* 0009.01 0014.02 0015.01
0015.02 0017.02 0017.03* 0018.03 0018.04 0018.05* 0018.06* 0019.01* 0019.02 9400.01 9400.02*

Upper Income

0006.00* 0012.00 0013.00 0014.03 0014.04 0018.01

ASSESSMENT AREA - 0011

LEWIS AND CLARK COUNTY (049), MT

MSA: 25740

Moderate Income

0001.00 0005.04*

Middle Income

0002.00* 0004.00 0005.01* 0006.00* 0007.02* 0008.00* 0009.00* 0010.00* 0011.02* 0012.01* 0012.02*

Upper Income

0003.00* 0005.03* 0007.01* 0011.01*

ASSESSMENT AREA - 0012

SWIFT COUNTY (151), MN

MSA: NA

Middle Income

9601.00 9602.00* 9604.00

Upper Income

9603.00*

ASSESSMENT AREA - 0013

WRIGHT COUNTY (171), MN

MSA: 33460

Moderate Income

1002.03 1004.02* 1013.00*

Middle Income

1001.01 1001.02 1002.02 1002.05* 1002.06* 1003.00* 1004.01* 1005.00* 1007.01 1007.04* 1007.05*
1007.06 1007.07* 1008.03 1008.04 1008.07 1009.00 1010.02* 1011.01* 1011.02* 1012.00*

Upper Income

1008.05 1008.06* 1010.01*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

4225.07

WESTERN CONNECTICUT PLANNING REGION (190), CT

MSA: 14860

Median Family Income >= 120%

0103.00

SEMINOLE COUNTY (117), FL

MSA: 36740

Upper Income

0212.06

CLARKE COUNTY (059), GA

MSA: 12020

Moderate Income

0006.00

CANYON COUNTY (027), ID

MSA: 14260

Middle Income

0209.09

GREENE COUNTY (055), IN

MSA: NA

Middle Income

9547.01

LINN COUNTY (113), IA

MSA: 16300

Moderate Income

0002.01

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0532.01

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0501.09 0501.14 0502.08 0502.28

CHIPPEWA COUNTY (023), MN

MSA: NA

Middle Income

9505.00

CHISAGO COUNTY (025), MN

MSA: 33460

Middle Income

1101.00

DAKOTA COUNTY (037), MN

MSA: 33460

Moderate Income

0609.04

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 70-80%

0254.01

Median Family Income 100-110%

0209.02

Median Family Income 110-120%

0272.02

Median Family Income >= 120%

0262.06 0269.10 0269.11 0269.12

KANDIYOHI COUNTY (067), MN

MSA: NA

Middle Income

7802.00 7812.00

Upper Income

7806.00

POLK COUNTY (119), MN

MSA: 24220

Middle Income

0207.00

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 110-120%

0411.05

Median Family Income >= 120%

0402.00

SCOTT COUNTY (139), MN

MSA: 33460

Upper Income

0802.06

SHERBURNE COUNTY (141), MN

MSA: 33460

Middle Income

0301.03 0301.06 0303.02 0304.07

WASHINGTON COUNTY (163), MN

MSA: 33460

Middle Income

0701.03 0703.04

BIG HORN COUNTY (003), MT

MSA: NA

Moderate Income

9406.00

Middle Income

0001.00 9404.00 9405.00 9407.00

CARBON COUNTY (009), MT

MSA: 13740

Middle Income

0001.00 0004.00 0005.00

CARTER COUNTY (011), MT

MSA: NA

Middle Income

0003.00

CUSTER COUNTY (017), MT

MSA: NA

Upper Income

9613.00

FALLON COUNTY (025), MT

MSA: NA

Upper Income

0001.00

FERGUS COUNTY (027), MT

MSA: NA

Moderate Income

0302.02

Upper Income

0301.00

GARFIELD COUNTY (033), MT

MSA: NA

Middle Income

0001.00

MADISON COUNTY (057), MT

MSA: NA

Middle Income

0001.01

MUSSELSHELL COUNTY (065), MT

MSA: NA

Middle Income

0001.00

PRAIRIE COUNTY (079), MT

MSA: NA

Middle Income

0001.00

RICHLAND COUNTY (083), MT

MSA: NA

Upper Income

0701.00

ROSEBUD COUNTY (087), MT

MSA: NA

Middle Income

0001.00 0002.00

STILLWATER COUNTY (095), MT

MSA: 13740

Middle Income

9665.00 9666.00

Upper Income

9664.00

TREASURE COUNTY (103), MT

MSA: NA

Middle Income

9635.00

WIBAUX COUNTY (109), MT

MSA: NA

Upper Income

0001.00

ADAMS COUNTY (001), ND

MSA: NA

Middle Income

9656.00

BARNES COUNTY (003), ND

MSA: NA

Moderate Income

9682.00

Middle Income

9680.00 9683.00

BILLINGS COUNTY (007), ND

MSA: NA

Middle Income

9631.00

BOTTINEAU COUNTY (009), ND

MSA: NA

Middle Income

9523.00 9524.00

Upper Income

9525.00

BOWMAN COUNTY (011), ND

MSA: NA

Middle Income

9652.00 9653.00

BURKE COUNTY (013), ND

MSA: NA

Middle Income

9533.00

CASS COUNTY (017), ND

MSA: 22020

Middle Income

0103.03 0103.08 0402.00 0405.04 0406.00

Upper Income

0003.00 0405.08 0405.09 0408.00

CAVALIER COUNTY (019), ND

MSA: NA

Middle Income

9511.00

EDDY COUNTY (027), ND

MSA: NA

Middle Income

9592.00

EMMONS COUNTY (029), ND

MSA: NA

Middle Income

9665.00

FOSTER COUNTY (031), ND

MSA: NA

Middle Income

9596.00

GOLDEN VALLEY COUNTY (033), ND

MSA: NA

Middle Income

9629.00

GRANT COUNTY (037), ND

MSA: NA

Middle Income

9659.00

KIDDER COUNTY (043), ND

MSA: NA

Middle Income

9668.00

LAMOURE COUNTY (045), ND

MSA: NA

Middle Income

9721.00

MCKENZIE COUNTY (053), ND

MSA: NA

Upper Income

9623.01 9623.02

MERCER COUNTY (057), ND

MSA: NA

Middle Income

9618.00

Upper Income

9617.00

NELSON COUNTY (063), ND

MSA: NA

Middle Income

9590.00

OLIVER COUNTY (065), ND

MSA: 13900

Middle Income

9612.00

PIERCE COUNTY (069), ND

MSA: NA

Moderate Income

9561.00

Middle Income

9562.00

RANSOM COUNTY (073), ND

MSA: NA

Middle Income

9689.00 9690.00

RENVILLE COUNTY (075), ND

MSA: 33500

Middle Income

9529.00

ROLETTE COUNTY (079), ND

MSA: NA

Middle Income

9516.00

SIOUX COUNTY (085), ND

MSA: NA

Moderate Income

9408.00

SLOPE COUNTY (087), ND

MSA: NA

Middle Income

9650.00

STUTSMAN COUNTY (093), ND

MSA: NA

Moderate Income

9675.00 9678.00

Middle Income

9672.00

Upper Income

9670.00

TRAILL COUNTY (097), ND

MSA: NA

Middle Income

9701.00

WALSH COUNTY (099), ND

MSA: NA

Middle Income

9583.00

WELLS COUNTY (103), ND

MSA: NA

Middle Income

9598.00

WILLIAMS COUNTY (105), ND

MSA: NA

Middle Income

9537.01

Upper Income

9534.00 9535.00 9536.00 9537.02 9539.00

UMATILLA COUNTY (059), OR

MSA: NA

Middle Income

9512.01

BROOKINGS COUNTY (011), SD

MSA: NA

Upper Income

9587.00

BUTTE COUNTY (019), SD

MSA: NA

Moderate Income

9677.02

CAMPBELL COUNTY (021), SD

MSA: NA

Middle Income

9641.00

HARDING COUNTY (063), SD

MSA: NA

Middle Income

9687.00

LAWRENCE COUNTY (081), SD

MSA: NA

Middle Income

9663.01 9663.03

MINNEHAHA COUNTY (099), SD

MSA: 43620

Upper Income

0105.01

PENNINGTON COUNTY (103), SD

MSA: 39660

Moderate Income

0116.02

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0161.00

ATASCOSA COUNTY (013), TX

MSA: 41700

Moderate Income

9601.01

POLK COUNTY (373), TX

MSA: NA

Upper Income

2101.06

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 90-100%

0024.32

CACHE COUNTY (005), UT

MSA: 30860

Middle Income

0002.01

WASATCH COUNTY (051), UT

MSA: NA

Middle Income

9602.01

SHERIDAN COUNTY (033), WY

MSA: NA

Middle Income

0003.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000022559

Institution: Bravera Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	201	201	0	0.00%
Small Farm Loans	132	132	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	22	22	0	0.00%
Total	357	357	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

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). HMDA data for many other financial institutions are also available at this Web site.