

Dakota Community Bank & Trust, N.A.

CRA Public File

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Dakota Community Bank & Trust, N.A.
Hebron, ND 58638

TABLE OF CONTENTS

- I. CRA Statement of Compliance
- II. Branch Locations, Geographies and Hours
- III. Branches opened or closed
- IV. Services and Fee Schedules
- V. Loan-to-Deposit Ratio
- VI. ATM Locations
- VII. Assessment Area and Maps
- VIII. Public Comments
- IX. HMDA Disclosures
- X. Performance Evaluation

I. CRA Statement of Compliance

Congress enacted the Community Reinvestment Act (CRA) in 1977 to encourage banks and thrifts to help meet the credit needs of their entire communities, including low and moderate income neighborhoods, consistent with safe and sound lending practices. Dakota Community Bank & Trust N.A. is firmly committed to serving the credit needs of the community in which we do business and complying with the intent of the CRA.

Dakota Community Bank & Trust N.A. encourages flexible underwriting approaches to facilitate lending to low and moderate-income individuals and areas included in our local community, but only if consistent with safe and sound underwriting practices.

II. Branch Locations, Geographies and Hours

Branch Name	Address	City	State	Zip	Type of Branch	MSA/MD Name	MSA/MD Code	State Code	County Code	Tract Code	Income Level	Date Established	Hours	Daily Transaction Cutoff
Main Office	609 Main Street	Hebron	ND	58638	Full Service - Brick and Mortar Office	Bismarck, ND	13900	38	059	0205.00	Middle	January 1, 1940	Monday-Friday Lobby: 9:00am-5:00pm Saturday Closed	5:00pm CT
Taylor Branch	123 Main Street	Taylor	ND	58656	Full Service - Brick and Mortar Office	NA	NA	38	089	9633.00	Middle	March 11, 1940	Monday-Friday Lobby: 8:00am-5:00pm Drive-up: 8:00am-5:00pm Saturday Closed	5:00pm MT
New Leipzig Branch	111 Main Avenue	New Leipzig	ND	58562	Full Service - Brick and Mortar Office	NA	NA	38	037	9659.00	Middle	May 8, 1995	Monday-Friday Lobby: 8:00am-4:00pm Saturday Closed	4:00pm MT
Dickinson North Branch	2284 3rd Ave West	Dickinson	ND	58601	Full Service - Brick and Mortar Office	NA	NA	38	089	9634.00	Upper	May 1, 1995	Monday-Friday Lobby: 8:30am-5:00pm Drive-up: 7:30am-5:30pm Saturday Lobby: Closed Drive-up: 9am-12:00pm	5:30pm MT
Mandan Branch	4321 Memorial Highway	Mandan	ND	58554	Full Service - Brick and Mortar Office	Bismarck, ND	13900	38	059	0203.01	Middle	November 18, 1997	Monday-Friday Lobby: 8:00am-5:00pm Drive-up: 7:30am-5:30pm Saturday Lobby: Closed Drive-up: 9am-12:00pm	5:30pm CT
Bismarck North Branch	1727 State Street	Bismarck	ND	58501	Full Service - Brick and Mortar Office	Bismarck, ND	13900	38	015	0103.00	Middle	July 29, 1999	Monday-Friday Lobby: 8:00am-5:00pm Drive-up: 7:30am-5:30pm Saturday Lobby: Closed Drive-up: 9am-12:00pm	5:30pm CT
Lincoln Branch	66 Santee Road	Lincoln	ND	58504	Full Service - Brick and Mortar Office	Bismarck, ND	13900	38	015	0113.00	Middle	March 3, 2003	Monday-Friday Lobby: 8:00am-5:00pm Drive-up: 7:30am-5:00pm Saturday Lobby: Closed Drive-up: 9am-12:00pm	5:00pm CT
Glen Ullin Branch	108 South Main Street	Glen Ullin	ND	58631	Full Service - Brick and Mortar Office	Bismarck, ND	13900	38	059	0205.00	Middle	August 11, 2003	Monday-Friday Lobby: 9:00am-5:00pm Drive-up: 8:00am-5:00pm Saturday Closed	5:00pm CT
Bowman Branch	26 North Main Street	Bowman	ND	58623	Full Service - Brick and Mortar Office	NA	NA	38	011	9652.00	Middle	March 15, 2004	Monday-Friday Lobby: 8:00am-5:00pm Drive-up: 8:00am-5:00pm Saturday Closed	5:00pm MT
Dickinson South Branch	14 3rd Ave West	Dickinson	ND	58601	Full Service - Brick and Mortar Office	NA	NA	38	089	9637.00	Middle	March 2, 2004	Monday-Friday Lobby: 8:30am-5:00pm Drive-up: 7:30am-5:30pm Saturday Lobby: Closed Drive-up: 9am-12:00pm	5:30pm MT
Bismarck South Branch	919 S 7th Street, Suite 101	Bismarck	ND	58504	Full Service - Brick and Mortar Office	Bismarck, ND	13900	38	015	0107.00	Middle	August 2, 2005	Monday-Friday Lobby: 8:00am-5:00pm Drive-up: 7:30am-5:30pm Saturday Lobby: Closed Drive-up: 9am-12:00pm	5:30pm CT
Richardton Branch	128 B Street North	Richardton	ND	58652	Full Service - Brick and Mortar Office	NA	NA	38	089	9633.00	Middle	July 12, 2021	Monday-Friday Lobby: 9:00am-3:30pm Drive-up: 8:00am-4:30pm Saturday Closed	4:30pm MT
Mobridge Branch	1117 W Grand Xing	Mobridge	SD	57601	Full Service - Brick and Mortar Office	NA	NA	46	129	9652.00	Middle	January 13, 2023	Monday-Friday Lobby: 8:00am-5:00pm Saturday Closed	5:00pm CT

III. Branches Opened or Closed

Branches opened or closed by Dakota Community Bank & Trust, NA during the current year and each of the prior two calendar years.

Branch Name	Address	City	State	Zip	Type of Branch	MSA/MD Name	MSA/MD Code	State Code	County Code	Tract Code	Income Level	Date Opened/Closed
Mobridge Branch	1117 W Grand Xing	Mobridge	SD	57601	Full Service - Brick and Mortar Office	NA	NA	46	129	9652.00	Middle	Opened: 1/13/2023

IV. Services and Fee Schedules

Dakota Community Bank & Trust N.A. offers the following services at both the main bank and branch offices unless otherwise indicated:

Deposit Accounts:

- Student Checking
- Personal Checking, Savings, Money Market, and Certificates of Deposits (CDs)
- Business Checking and Savings
- Retirement Accounts (IRAs)
- Health Savings Accounts

* Please ask for a detailed listing of the account types, CD Terms, requirements and current interest rates

Cashier's Checks & Money Orders

U.S. Savings Bonds - redeeming only

Gift Cards

Travel Cards

Wire Transfers

Notary Service

Internet Banking

E-Statements

Online Bill Pay

Positive Pay

Mobile Banking App

Mobile Deposit

Remote Deposit Capture (Merchant Capture)

E-Sign

Online Loan Applications

ATM/Debit Cards/Apple, Google, & Samsung Pay (subject to qualification)

Overdraft Protection/Ready Reserve (subject to qualification)

Direct Deposit

ACH Services for Payroll, Vendor Payments, Customer Billing, Owner Distributions and Bank to Bank Transfers

Trust services are offered at the Bismarck South and Dickinson South locations

Personal, Commercial and Crop Insurance Offered by Dakota Community Insurance at all locations except Bowman

Investment Services Offered through Dakota Community Investments and its alliance with Principal Securities, Inc. at the Bismarck North, Bismarck South and Dickinson South locations

Safe deposit boxes are available at all Dakota Community Bank & Trust N.A. locations. The available safe deposit box sizes at each branch location and associated fees are described below:

- All Dakota Gold accounts receive a \$10.00 discount.
- Taylor Dakota Gold accounts receive a \$7.00 discount.
- New Leipzig Dakota Gold accounts receive a 20% discount.
- 1 – Key Replacement – If the customer takes the key themselves to the locksmith, they should pay the locksmith directly for whatever the locksmith charges. If the customer has to have their key mailed to and from the locksmith, the locksmith should send the invoice to the bank and the bank should collect a fee of \$10.00 from the customer.
- \$87.00 – Box Drilling (2 key replacement) – Minimum Charge (May incur additional charges for mileage based on branch location. The price of the replacement lock may vary on style of box, approx. \$30-\$60)

* Please ask for rental rates on applicable box sizes available at each branch

Other Fees

Bismarck North – Bismarck South – Bowman – Dickinson North – Dickinson South – Lincoln – Mandan -- Mobridge

\$30.00	* Returned Item Fee per presentment on Checking and Money Market Accounts
\$30.00	* Overdraft Fee per presentment on Checking and Money Market Accounts
\$35.00	* Returned Item Fee per presentment on Savings Accounts
\$35.00	* Overdraft Fee per presentment on Savings Accounts
\$35.00	** Continuous Overdraft Fee / if overdrawn 7 consecutive days on Checking and Savings Accounts
\$25.00	Collection Charge
\$30.00	Domestic Wire fee (for wires within the United States)
\$75.00	International Wire Fee
\$25.00	Stop Payment per Request
\$5.00	Dormant Account Fee (monthly charge if no activity for two years)
\$2.00	Inactive Account Fee (monthly charge if no activity for one year and balance is less than \$5.00)
\$2.00	Activity Printout / Courtesy Statement
\$40.00	per hour Research and Balancing fee + .25 per page copy charge
\$3.00	Cashier's Check (customer purchase)
\$2.00	Money Order (customer purchase)
.5% - 1.5%	Intl Service Fee - International charges made on debit or ATM card will be assessed a fee of 0.5% - 1.5% of the transaction amount.
\$2.95	Online Bill Pmt Billing Fee for 21 or more payments per month
\$9.95	Same Day Bill Pmt Same Day Fee
\$14.95	Overnite Chk Pmt Overnight Fee for bill payment overnight check

*** A Returned Item Fee or Overdraft Fee is charged for each presentment created by items including checks (including in person withdrawals), ACH or recurring debit card transactions that would exceed your available balance. Multiple Overdraft Fees or Returned Item Fees may be imposed if the same item is presented multiple times and your available balance is not sufficient to cover the amount of the item.**

**** A Continuous Overdraft Fee may be imposed once every 7 days if overdrawn 7 consecutive days and the negative balance is attributable solely to check, ACH or recurring debit card transactions.**

◆ ATM & VISA Check cards available subject to qualification.

◆ Cost of check blanks varies with the style ordered.

Other Fees

Hebron – Glen Ullin – New Leipzig – Taylor -- Richardton

\$25.00	* Returned Item Fee per presentment on Checking and Money Market Accounts
\$25.00	* Overdraft Fee per presentment on Checking and Money Market Accounts
\$35.00	* Returned Item Fee per presentment on Savings Accounts
\$35.00	* Overdraft Fee per presentment on Savings Accounts
\$35.00	** Continuous Overdraft Fee / if overdrawn 7 consecutive days on Checking and Savings Accounts
\$25.00	Collection Charge
\$30.00	Domestic Wire fee (for wires within the United States)
\$75.00	International Wire Fee
\$12.50	Stop Payment Charge per Request
\$5.00	Dormant Account Fee (monthly charge if no activity for two years)
\$2.00	Inactive Account Fee (monthly charge if no activity for one year and balance is less than \$5.00)
\$2.00	Activity Printout / Courtesy Statement
\$40.00	per hour Research and Balancing fee + .25 per page copy charge
\$3.00	Cashier's Check (customer purchase)
\$2.00	Money Order (customer purchase)
.5% - 1.5%	Intl Service Fee - International charges made on debit or ATM card will be assessed a fee of 0.5% - 1.5% of the transaction amount.
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**** A Continuous Overdraft Fee may be imposed once every 7 days if overdrawn 7 consecutive days and the negative balance is attributable solely to check, ACH or recurring debit card transactions.**

◆ ATM & VISA Check cards available subject to qualification.

◆ Cost of check blanks varies with the style ordered.

Credit Products

Dakota Community Bank & Trust N.A. will make its credit products available to all qualified applicants based upon safe and sound underwriting standards, collectability and on equal opportunity basis without regard to race, color, age, nationality, religion, sex, marital status, familial status, physical condition, or disability, because all or part of the applicant's income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Protection Act.

Dakota Community Bank & Trust N.A. has the following types of loans available:

- Real Estate loans, including HELOCs
- Consumer loans
- Agricultural loans
- Commercial and Industrial loans
- Small Business loans
- Loans to civic, charitable, religious, educational, and economic development organizations
- Various government sponsored or guaranteed loan programs currently available, including: Small Business Administration (SBA), Farmers Home Administration (FmHA), Federal Housing Administration (FHA), U.S. Department of Housing and Urban Development (HUD), and North Dakota Housing Finance Agency
- Access to various loan programs offered by the Bank of North Dakota
- Student loans through the Bank of North Dakota

V. Loan-to-Deposit Ratio

Dakota Community Bank & Trust, NA Loan-to-Deposit Ratio for each quarter of the prior calendar year.

	<u>Mar. 2025</u>	<u>Jun. 2025</u>	<u>Sept. 2025</u>	<u>Dec. 2025</u>
<u>Loans, net of Unearned Income</u>				
Deposits	60.58%	63.37%	62.86%	61.38%

VI. ATM Locations

Dakota Community Bank & Trust N.A. list of ATMs

ATM Name	Address	City	State	Zip	MSA/MD Code	State Code	County Code	Tract Code	Income Level
Arcade Bar	203 Main Street	Mobridge	SD	57601	NA	46	129	9652.00	Middle
B-M Detention Center	4000 Apple Creek Road	Bismarck	ND	58504	13900	38	015	0113.00	Middle
Belle Mehus Auditorium	201 N 6th St	Bismarck	ND	58501	13900	38	015	0101.00	Middle
Bismarck Event Center Exhibit 1#7	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Exhibit 2#8	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Main 1 #1	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Main 2 #2	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Beer 1 #5	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Food 1 #3	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Upper Level Beer 2 #6	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bismarck Event Center Upper Level Food 2 #4	315 S 5th St	Bismarck	ND	58504	13900	38	015	0101.00	Middle
Bowman County Schools	102 8th Ave SW	Bowman	ND	58623	NA	38	011	9652.00	Middle
Branding Iron	Main St	Selfridge	ND	58568	NA	38	085	9408.00	Moderate
Brick City Bar & Grill	533 Main St	Hebron	ND	58638	13900	38	059	0205.00	Middle
BSC-NECE	1200 Schafer St	Bismarck	ND	58501	13900	38	015	0105.00	Middle
BSC-Student Union	1425 Schafer St	Bismarck	ND	58501	13900	38	015	0105.00	Middle
Buckstop Junction	3805 E Bismarck Expy	Bismarck	ND	58501	13900	38	015	0113.00	Middle
Burleigh County Courthouse	514 E Thayer Ave	Bismarck	ND	58501	13900	38	015	0101.00	Middle
Carson Fairgrounds	310 North Main St	Carson	ND	58529	NA	38	037	9659.00	Middle
City of Lincoln	74 Santee Rd	Lincoln	ND	58504	13900	38	015	0113.00	Middle
County Seat Lounge	108 S Main St	Carson	ND	58529	NA	38	037	9659.00	Middle
Dakota Zoo	602 Riverside Park Rd	Bismarck	ND	58502	13900	38	015	0106.00	Middle
DCB-Bis Municipal Ballpark	121 E Rosser Ave	Bismarck	ND	58501	13900	38	015	0101.00	Middle
DCB-Bismarck North	1727 State St	Bismarck	ND	58501	13900	38	015	0103.00	Middle
DCB-Bowman #1	Corner of Hwy 85 & Hwy 12	Bowman	ND	58623	NA	38	011	9652.00	Middle
DCB-Bowman (Drive-Up) #2	26 N Main St	Bowman	ND	58623	NA	38	011	9652.00	Middle
DCB-Dickinson North	2284 3rd Ave W	Dickinson	ND	58601	NA	38	089	9634.00	Upper
DCB-Dickinson South	14 3rd Ave West	Dickinson	ND	58601	NA	38	089	9637.00	Middle
DCB-Glen Ullin	108 S Main St	Glen Ullin	ND	58631	13900	38	059	0205.00	Middle
DCB-Hebron	609 Main St	Hebron	ND	58638	13900	38	059	0205.00	Middle
DCB-Lincoln	66 Santee Rd	Lincoln	ND	58504	13900	38	015	0113.00	Middle
DCB-Mandan	4321 Memorial Hwy	Mandan	ND	58554	13900	38	059	0203.01	Middle
DCB-Mobile ATM #1	1727 State St	Bismarck	ND	58501	13900	38	015	0103.00	Middle
DCB-Mobile ATM #2	1727 State St	Bismarck	ND	58501	13900	38	015	0103.00	Middle
DCB-Mobile ATM #3	1727 State St	Bismarck	ND	58501	13900	38	015	0103.00	Middle
DCB-Mobile ATM #4	1727 State St	Bismarck	ND	58501	13900	38	015	0103.00	Middle
DCB-Mobridge	1711 W Grand Xing	Mobridge	SD	57601	NA	46	129	9652.00	Middle
DCB-New Leipzig	111 Main Ave S	New Leipzig	ND	58562	NA	38	037	9659.00	Middle
DCB-Richardton	128 B St N	Richardton	ND	58652	NA	38	089	9633.00	Middle
DCB-Taylor	123 Main St	Taylor	ND	58656	NA	38	089	9633.00	Middle
DCB Tower Drive-Up	919 S 7th St	Bismarck	ND	58504	13900	38	015	0107.00	Middle
Edgewood Vista	3124 Colorado Lane	Bismarck	ND	58503	13900	38	015	0110.01	Middle
The Elusive Pocket	204 S Main St	Bowman	ND	58623	NA	38	011	9652.00	Middle
Fort Yates Public School	9189 Hwy 24	Fort Yates	ND	58538	NA	38	085	9409.00	Low
Four Seasons Pavillion	12 Hwy 12 East	Bowman	ND	58623	NA	38	011	9652.00	Middle
The Freedom Riders Club	844 Airport Rd	Bismarck	ND	58504	13900	38	015	0108.00	Moderate
Glen Ullin Public School	6508 Hwy 49	Glen Ullin	ND	58631	13900	38	059	0205.00	Middle
Gunny's Bait & Tackle	910 Frontage Rd	Elgin	ND	58533	NA	38	037	9659.00	Middle
Hebron Community Center	600 Washington Ave	Hebron	ND	58638	13900	38	059	0205.00	Middle
Hebron Public School	400 Church Ave	Hebron	ND	58638	13900	38	059	0205.00	Middle
JD's	114 East St S	Glen Ullin	ND	58631	13900	38	059	0205.00	Middle
Kist Livestock	1715 40th Ave SE	Mandan	ND	58554	13900	38	059	0203.01	Middle
Lake Tschida Welcome Center	5675 Hwy 49	Elgin	ND	58533	NA	38	037	9659.00	Middle
Legacy Sports Complex	3400 E Calgary Ave	Bismarck	ND	58503	13900	38	015	0110.01	Middle
MDU Resources Community Bowl	1701 Canary Ave	Bismarck	ND	58504	13900	38	015	0105.00	Middle
MDU Community Bowl #2	1715 Edwards Ave	Bismarck	ND	58501	13900	38	015	0105.00	Middle
Morton County Sheriff's Dept	205 1st Ave NW	Mandan	ND	58554	13900	38	059	0201.00	Middle
NAPA	104 E St S	Glen Ullin	ND	58631	13900	38	059	0205.00	Middle
North Shore Welcome Center	5675 Hwy 49	Elgin	ND	58533	NA	38	037	9659.00	Middle

ATM Name	Address	City	State	Zip	MSA/MD Code	State Code	County Code	Tract Code	Income Level
Pahlke Arena	2428 Longspur Trail	Mandan	ND	58554	13900	38	059	0203.01	Middle
Richardton Cenex	3721 Hwy 8 S	Richardton	ND	58652	NA	38	089	9633.00	Middle
Richardton Taylor High School	320 Raider Rd	Richardton	ND	58652	NA	38	089	9633.00	Middle
Riverwood Golf Course	725 Riverwood Dr	Bismarck	ND	58504	13900	38	015	0106.00	Middle
Seib's Sports Bar	120 N Main St	Elgin	ND	58533	NA	38	037	9659.00	Middle
Selfridge Cenex	42 Main St	Selfridge	ND	58568	NA	38	085	9408.00	Moderate
Simle Middle School	1218 Simle Dr	Bismarck	ND	58501	13900	38	015	0103.00	Middle
Sit-n-Bull Bar	115 W Main St	Taylor	ND	58656	NA	38	089	9633.00	Middle
Six Shooter Saloon	325 Main Ave N	Leith	ND	58529	NA	38	037	9659.00	Middle
Slope Country Courthouse	206 S Main St	Amidon	ND	58620	NA	38	087	9650.00	Middle
Sweetwater Golf Course	14501 88th St SW	Bowman	ND	58623	NA	38	011	9653.00	Middle
Taylor Elementary	306 Ertel Ave	Taylor	ND	58656	NA	38	089	9633.00	Middle
Tower North Door	919 S 7th St	Bismarck	ND	58504	13900	38	015	0107.00	Middle
Tower Roaming	919 S 7th St	Bismarck	ND	58504	13900	38	015	0107.00	Middle
Tumbleweed Bar & Grill	62 Santee Rd	Lincoln	ND	58504	13900	38	015	0113.00	Middle
VFW Sports Center	1200 N Washington St	Bismarck	ND	58501	13900	38	015	0105.00	Middle
Wet Spot Liquor	6482 Hwy 49	Glen Ullin	ND	58631	13900	38	059	0205.00	Middle
Williquors	3025 Yorktown Dr	Bismarck	ND	58503	13900	38	015	0110.02	Middle
Wilton Public School	504 Dakota Ave	Wilton	ND	58579	NA	38	055	9608.00	Middle
Zuroff Repair	501 Main St	Hebron	ND	58638	13900	38	059	0205.00	Middle

VII. Assessment Area and Maps

Maps of the Dakota Community Bank & Trust N.A.'s assessment area showing the boundaries of the area and identifying the geographies contained within the area:

DCB&T Main Office:

Hebron	Morton County (059)	CT 0205
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DCB&T Branch Offices:

Bismarck, ND (2 locations)	Burleigh County (015)	CT 0103 and 0107
Lincoln	Burleigh County (015)	CT 0113
Glen Ullin	Morton County (059)	CT 0205
Mandan	Morton County (059)	CT 0203.01
Bowman	Bowman County (011)	CT 9652
New Leipzig	Grant County (037)	CT 9659
Dickinson (2 locations)	Stark County (089)	CT 9634 and 9637
Richardton	Stark County (089)	CT 9633
Taylor	Stark County (089)	CT 9633
Mobridge, SD	Walworth County (129)	CT 9652

Three Designated Assessment Areas (AA):

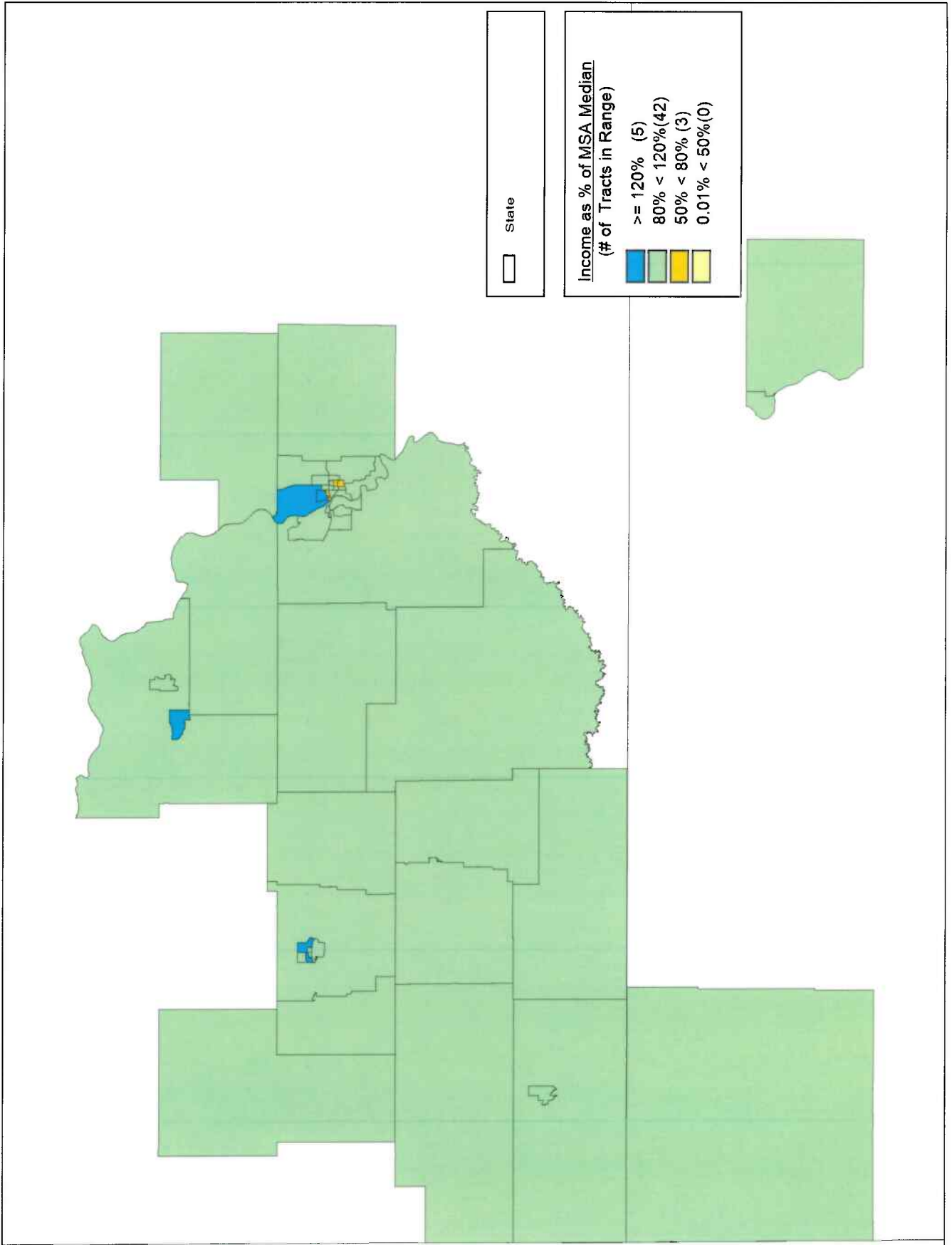
- 1.) Bismarck MSA Assessment Area
Consists of census tracts (CT) located in Burleigh, Morton and Oliver Counties. Burleigh, Morton, and Oliver Counties are part of the Bismarck, ND Metropolitan Statistical Area (MSA) 13900.
- 2.) ND Non-MSA Assessment Area
Consists of census tracts located in the southwestern quarter of North Dakota. The area is in a non-MSA area and includes the entire counties of Adams, Billings, Bowman, Dunn, Grant, Hettinger, Mercer, Slope and Stark.
- 3.) SD Non-MSA Assessment Area
Consists of one census tract located in north central South Dakota and one census tract located in the northwestern corner of South Dakota. The area is a non-MSA and includes the entire counties of Walworth and Harding.

Assessment Area Details

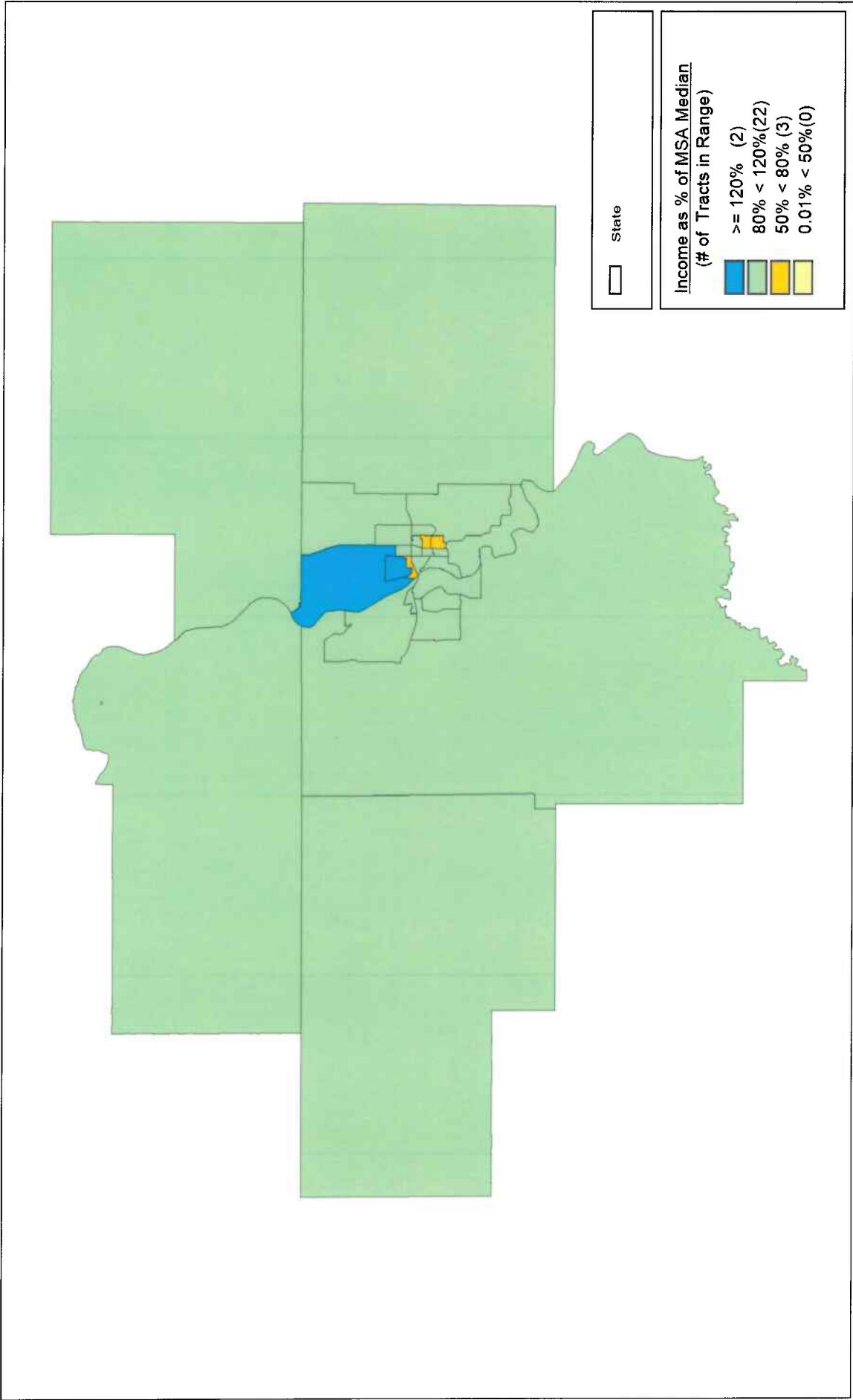
<u>Census Tracts</u>	<u>County</u>	<u>Income Levels</u>
0101 - 0115	Burleigh (15) MSA 13900	Middle – 0101, 0103-0107, 0109, 0110.01, 0110.02, 0111.01, 0112-0115 Moderate – 0102, 0108, 0111.03 Upper - 0111.04, 0111.05
0201 - 0205	Morton (59) MSA 13900	Middle – 0201-0205
9612	Oliver (65) MSA 13900	Middle
9633 -9640	Stark (89)	Middle – 9633, 9635.02, 9636, 9637, 9638, 9640 Upper – 9634, 9635.01, 9639
*9650	Slope (87)	Middle
9616- 9618	Mercer (57)	Upper – 9616, 9617 Middle – 9618
*9647 - 9648	Hettinger (41)	Middle
*9659	Grant (37)	Middle
9622	Dunn (25)	Upper
*9652 – 9653	Bowman (11)	Middle
*9656	Adams (01)	Middle
9631	Billings (07)	Middle
*9687	Harding (63) (South Dakota)	Middle
*9651 – 9652	Walworth (129) (South Dakota)	Middle

*denotes distressed/underserved tracts

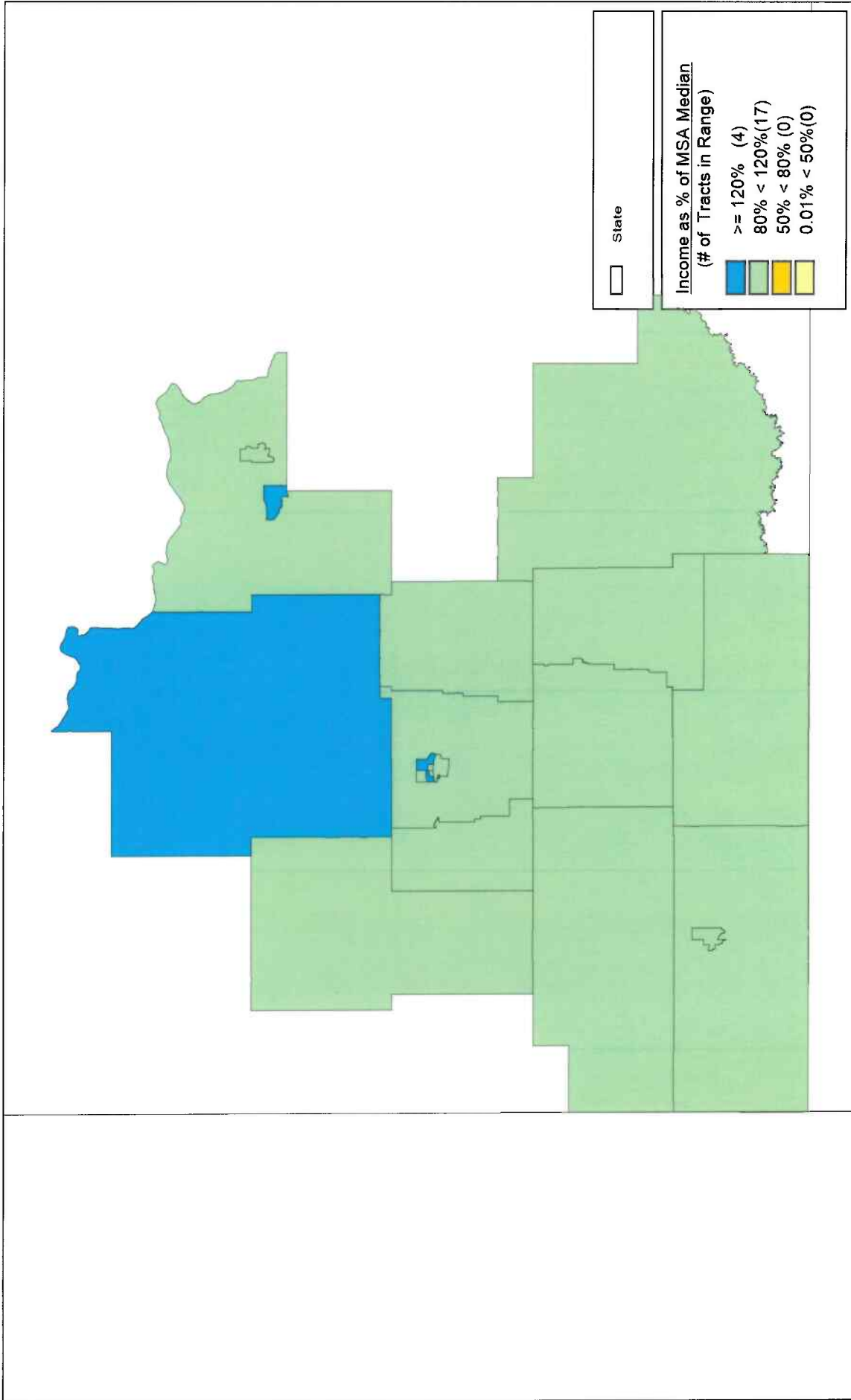
Assessment Area



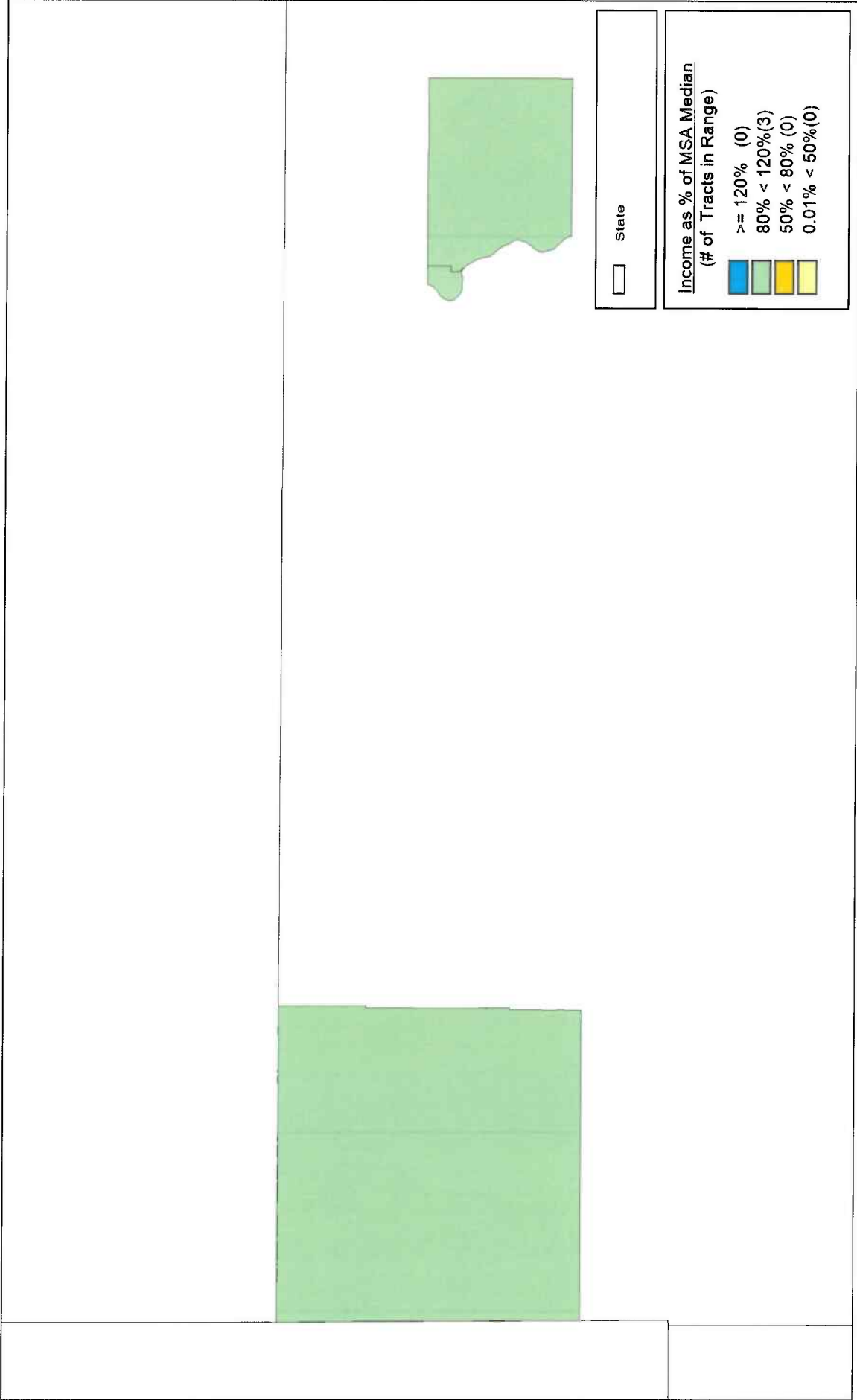
MSA



ND Non-MSA



SD Non-MSA



VIII. Public Comments

There were no written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the Dakota Community Bank & Trust N.A.'s performance in helping to meet community credit needs and any response to the comments by the bank.

IX. HMDA Disclosure

The HMDA data about our residential mortgage lending for each of the prior two calendar years 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.

X. Performance Evaluation



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

March 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Dakota Community Bank & Trust, National Association
Charter Number 24604

609 Main Street
Hebron, ND 58638

Office of the Comptroller of the Currency
222 South 9th Street, Suite 800
Minneapolis, MN 55402

NOTE: 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, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	6
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Outstanding

The community development test is rated: Satisfactory

The major factors supporting this rating include:

- Dakota Community Bank and Trust, National Association, (DCB&T) demonstrated excellent distribution of loans to businesses and farms of different sizes, and excellent dispersion of loans throughout geographies of different income levels.
- Community development (CD) performance shows adequate responsiveness to assessment area (AA) needs through CD loans, qualified investments, and CD services.
- A majority of the bank's loans are inside its AAs.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank did not receive any Community Reinvestment Act (CRA) related complaints during the evaluation period.

Loan-to-Deposit Ratio

DCB&T's LTD ratio is reasonable considering the bank's size, financial condition, and the AAs' credit needs. From January 1, 2019, through December 31, 2021, the bank's quarterly average LTD ratio is 65.1 percent. The ratio ranged from a low of 54.1 percent on December 31, 2021, to a high of 71 percent on September 30, 2020. DCB&T ranked third among three similarly situated banks. Similarly situated banks are defined as banks operating within the bank's AA with total assets between \$1.2 million to \$2.4 million. Refer to the table below to view DCB&T's LTD ratio compared to two similarly situated institutions.

Loan-to-Deposit Ratio		
Institution	*Total Assets (\$000)	**Average LTD Ratio (%)
Starion Bank	1,755,068	74.5
Bravera Bank	2,253,278	70.8
Dakota Community Bank & Trust, NA	1,141,484	65.1
<i>Source: Call report data from January 1, 2019, to December 31, 2021</i>		
<i>*Total assets as of 12/31/2021 from call report data.</i>		
<i>**Average LTD ratio from January 1, 2019, to December 31, 2021, using call report data.</i>		

Lending in Assessment Area

A majority of the bank's loans are inside its AAs. The bank originated or purchased 86.3 percent of its total loans by number and 69.3 percent by dollar volume inside the AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Business Bismarck MSA	16	80.0	4	20.0	20	2,191	35.0	4,077	65.0	6,268
Business ND non-MSA	19	95.0	1	5.0	20	3,565	99.4	21	0.6	3,586
Farm Bismarck MSA	15	75.0	5	25.0	20	1,203	62.2	730	37.8	1,933
Farm ND non-MSA	19	95.0	1	5.0	20	3,965	99.8	10	0.2	3,975
Total	69	86.3	11	13.8	80	10,924	69.3	4,838	30.7	15,762

Source: OCC Loan Sample; Due to rounding, totals may not equal 100.0%

Description of Institution

DCB&T is a \$1.2 billion institution headquartered in Hebron, North Dakota (ND). The bank is wholly owned by Dakota Community Bانشares, Inc., a single bank holding company. DCB&T does not operate any subsidiaries and did not elect to have affiliate activity considered in this evaluation. There were no mergers or acquisitions during the evaluation period. The state of ND is the only rating area, consisting of two AAs – the Bismarck MSA and ND non-MSA.

The bank operates 12 full-service branches throughout ND and one branch in Mobridge, South Dakota (SD). One of the full-service ND branches was opened in Richardton, ND, during the evaluation period in July 2021. One Bismarck, ND limited-service branch was closed December 29, 2022, due to limited deposit activity. The Mobridge, SD branch was opened after the evaluation period in January 2023 and its performance will not be included in the scope of this performance evaluation. The bank operates 58 cash dispensing ATMs, none of which are deposit taking.

DCB&T is a full-service commercial bank offering a variety of traditional products and services including checking and savings accounts, certificates of deposit, safety deposits, and consumer and commercial lending. In both AAs, the bank's primary focus is agriculture and business lending. In 2020, the North Dakota Housing Finance Agency recognized the bank for its work to support affordable housing programs. DCB&T also offers various other banking products and services, such as trust services, individual retirement accounts, health savings accounts, person-to-person payment services, and a student lending program. As of December 31, 2021, net loans and leases totaled \$565 million, representing 49.5 percent of total assets. Tier one capital was \$79.5 million.

In March 2020, the World Health Organization declared COVID-19 a pandemic. In response to the pandemic, the United States was under a shelter-in-place order to limit the spread of the virus. Due to the shelter-in-place orders, certain businesses deemed non-essential were shut down or limited in operations. The pandemic limited the ability of bank personnel to provide in-person services. The evaluation of the bank's performance takes into consideration the impact of the pandemic.

During the evaluation period, the bank strategically targeted certain activities to assist in addressing economic hardships associated with the pandemic. To assist their borrowers experiencing financial difficulty, the bank offered relief options including loan deferrals and loan modifications. The bank assisted 64 customers with COVID-19 loss mitigation options. The bank also participated in the Small

Business Administration's (SBA) Paycheck Protection Program (PPP). A PPP loan is SBA-backed and helped businesses keep their workforce employed during the pandemic. Between 2020 and 2021, DCB&T originated 1,862 PPP loans with total proceeds exceeding \$85.6 million. DCB&T received a "Satisfactory" rating on its September 23, 2019, CRA performance evaluation. There are no known financial or legal impediments impacting the bank's ability to meet the credit needs within its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Lending Test evaluation period is January 1, 2019, through December 31, 2021. We determined primary loan products for each AA by reviewing the number and dollar volume of loan originations and purchases during the evaluation period. Business and farm loans were DCB&T's primary products in both of its AAs.

To complete the Lending Test analysis, we selected an initial sample of 20 business and 20 farm loans in each AA. We then selected additional loans as needed to have sufficient information to analyze borrower and geographic distributions in the AA. Business and farm loans are compared to 2019 Dunn and Bradstreet (D&B) business and farm data.

The evaluation period for the CD test is January 1, 2019, through December 31, 2021. We reviewed CD loans, investments, donations, and services submitted by bank management. The activities meeting the definition of CD are included in this evaluation.

Selection of Areas for Full-Scope Review

We completed full-scope reviews for the bank's Bismarck MSA and ND non-MSA AAs, both of which are included in the state of North Dakota rating area. North Dakota is the only state where the bank has branch locations during the evaluation period. Refer to Appendix A-1, Scope of Examination, for additional information.

Ratings

The bank's overall rating is based on the state of North Dakota rating. The state of North Dakota rating evaluates all bank deposits, loan originations and purchases, and branches during the evaluation period.

Refer to the "Scope of Evaluation in North Dakota" section under the State Rating section for details regarding how performance is weighted in arriving at the bank's overall rating.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the

OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices requiring consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of North Dakota

CRA rating for the State of North Dakota: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors supporting this rating include:

- The distribution of loans throughout geographies of different income levels is excellent.
- The distribution of loans to businesses and farms of different sizes is excellent.
- DCB&T's CD performance demonstrates adequate responsiveness to the CD needs of its AAs through CD loans, qualified investments and donations, and CD services.

Description of Institution's Operations in North Dakota

DCB&T has two AAs located in North Dakota: Bismarck MSA and ND non-MSA AA.

Bismarck MSA

The Bismarck MSA consists of Burleigh, Morton, and Oliver counties. The bank operates six branches in the AA, accounting for 50 percent of the bank's branch network. The bank does not own or operate any deposit-taking ATMs in the Bismarck MSA; however, non-deposit-taking ATMs are in various locations throughout the Bismarck MSA. The Bismarck MSA consists of 25 census tracts (CTs) including four moderate-income, 19 middle-income, and two upper-income CTs.

Competition in the area is high. The June 30, 2021, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report indicated DCB&T had \$566.5 million or 62 percent of its deposits in the Bismarck MSA. The bank ranked third of 18 deposit-taking institutions in the AA with a deposit market share of 10 percent. The top two institutions in the Bismarck MSA are Starion Bank and Wells Fargo Bank NA, with deposit market shares of 14.9 percent and 13.7 percent, respectively.

According to 2021 D&B data, service industries represented the largest portion of businesses in the Bismarck MSA at 35.1 percent; followed by finance, insurance, and real estate at 11.6 percent; retail trade at 9.8 percent; construction at 8.9 percent; and agriculture, forestry, and fishing at 5.4 percent. In addition, 65.6 percent of AA businesses have four or fewer employees, and 89.5 percent operate from a single location.

According to the Bureau of Labor Statistics, the non-seasonally adjusted annual unemployment rate for counties in the Bismarck MSA ranged from 2.2 percent to 3.4 percent in 2019. All three counties experienced an increase with the pandemic in 2020 and a subsequent decline in 2021. Unemployment remains higher in 2021 ranging from 3.1 to 3.8 percent, compared to the 3.7 percent average for the state of North Dakota.

DCB&T's primary lending focus in the Bismarck MSA is farm loans, followed by business loans. Farm loans originated in the Bismarck MSA accounted for 32.1 percent of total bank originations by number and 40.3 percent by dollar volume during the evaluation period. Business loans comprise 31.7 percent of loan originations by number and 30 percent by dollar within the AA.

We referenced one community contact performed during the evaluation period to gain an understanding of economic conditions, credit needs, and involvement of local financial institutions with the AA. The contact collaborates with other non-profit organizations to provide programs and loans to support businesses, expand affordable housing opportunities and advance economic and community development across ND. The contact stated the community managed quite well during the pandemic and Bismarck has experienced steady growth with families moving in and business expansion. Home mortgage lending will continue to be a credit need for the area, with low-income housing a source of opportunity for financial institutions.

The following table illustrates selected demographic characteristics of the Bismarck MSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Bismarck MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	16.0	76.0	8.0	0.0
Population by Geography	119,027	0.0	13.6	78.9	7.6	0.0
Housing Units by Geography	52,959	0.0	15.5	78.6	5.9	0.0
Owner-Occupied Units by Geography	35,846	0.0	12.0	79.7	8.3	0.0
Occupied Rental Units by Geography	14,315	0.0	23.3	76.0	0.7	0.0
Vacant Units by Geography	2,798	0.0	20.1	77.3	2.7	0.0
Businesses by Geography	13,887	0.0	18.8	72.0	9.2	0.0
Farms by Geography	793	0.0	14.6	76.0	9.3	0.0
Family Distribution by Income Level	31,651	18.0	18.9	25.0	38.2	0.0
Household Distribution by Income Level	50,161	22.0	17.6	19.2	41.2	0.0
Median Family Income MSA - 13900 Bismarck, ND MSA		\$80,768	Median Housing Value			\$189,166
			Median Gross Rent			\$735
			Families Below Poverty Level			5.0%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

ND non-MSA

The ND non-MSA consists of Adams, Billings, Bowman, Dunn, Grant, Hettinger, Mercer, Slope, and Stark counties in ND; and Harding County in SD. The bank does not own or operate any deposit-taking ATMs in the ND non-MSA; however, non-deposit-taking ATMs are in various locations throughout the ND non-MSA. The bank operates six branches in the AA, accounting for 50 percent of the bank's branch network. The ND non-MSA consists of 21 CTs, including 13 middle-income and eight upper-income CTs.

Competition in the area is high. The June 30, 2021, FDIC Deposit Market Share Report indicated DCB&T had \$348.2 million or 38.1 percent of its deposits in the ND non-MSA. DCB&T ranked second of 19 deposit-taking institutions in the AA with a deposit market share of 11.8 percent. The top institution in the ND non-MSA is American Bank Center with a deposit market share of 25.4 percent.

According to 2021 D&B data, service industries represented the largest portion of businesses at 31.5 percent; followed by agriculture, forestry, and fishing at 10.6 percent; retail trade at 10.5 percent; finance, insurance, and real estate at 7.6 percent; and construction at 7.4 percent. In addition, 68.2 percent of AA businesses have four or fewer employees, and 89.6 percent operate from a single location.

According to the Bureau of Labor Statistics, the non-seasonally adjusted annual unemployment rate for counties in the ND non-MSA ranged from 1.5 percent to 3.7 percent in 2019. Counties experienced an increase with the pandemic in 2020 and a subsequent decline in 2021. Unemployment remains higher in 2021 ranging from 2.5 to 4.7 percent, compared to the 3.7 percent average for the state of North Dakota. The unemployment rate in Mercer County was consistently higher than other counties in the AA during the evaluation period.

DCB&T's primary business focus in the ND non-MSA is business loans, followed by farm loans. Business loan originations accounted for 32.2 percent of total bank originations in the ND non-MSA by number and 41.2 percent by dollar volume during the evaluation period. Farm loans comprise 29.1 percent of loan volume by number and 30 percent by dollar within the AA.

We referenced one community contact performed during the evaluation period and conducted one new contact to gain an understanding of economic conditions, credit needs, and involvement of local financial institutions with the AA. The contact included a development corporation that promotes economic development, innovation, and entrepreneurship. The area has good diversity of industries with manufacturing, agriculture, and energy. The contact identifies business, consumer, and home mortgage lending as credit needs of the area. Low-income housing has the least availability. Area banks are willing and involved in projects, with many bank employees active on committees throughout the community.

The following table illustrates selected demographic characteristics of the ND non-MSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: ND non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	21	0.0	0.0	61.9	38.1	0.0
Population by Geography	54,971	0.0	0.0	53.8	46.2	0.0
Housing Units by Geography	27,657	0.0	0.0	58.6	41.4	0.0
Owner-Occupied Units by Geography	16,711	0.0	0.0	56.1	43.9	0.0
Occupied Rental Units by Geography	5,805	0.0	0.0	55.3	44.7	0.0
Vacant Units by Geography	5,141	0.0	0.0	70.7	29.3	0.0
Businesses by Geography	6,961	0.0	0.0	50.9	49.1	0.0
Farms by Geography	824	0.0	0.0	71.4	28.6	0.0
Family Distribution by Income Level	14,718	16.2	15.3	22.0	46.5	0.0
Household Distribution by Income Level	22,516	20.7	14.4	16.1	48.8	0.0
Median Family Income non-MSAs - ND		\$72,414	Median Housing Value			\$160,257
Median Family Income non-MSAs - SD		\$60,845	Median Gross Rent			\$740
			Families Below Poverty Level			5.5%
<i>Source: 2015 ACS and 2021 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in North Dakota

We completed full-scope reviews of the Bismarck MSA and ND non-MSA. The Bismarck MSA was weighted most heavily since it contains 56.9 percent of loans, and 61.9 percent of deposits. We evaluated business and farm loans due to the significant volume of originations during the evaluation period. Farm loans received more weight in the Bismarck MSA as it accounted for more volume by both number and dollar volume of loans. Business loans received more weight in the ND non-MSA with more volume by both number and dollar volume of loans.

Refer to the table in Appendix A for more details on all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH DAKOTA

LENDING TEST

The bank's performance under the Lending Test in North Dakota is rated Outstanding.

Based on a full-scope review, the bank's lending performance in the state of North Dakota is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state. The geographic distribution conclusion is based solely on the bank's performance in the Bismarck MSA. The ND non-MSA did not contain any low- or moderate-income (LMI) geographies. As a result, the geographical distribution analysis is not meaningful.

Small Loans to Businesses

Refer to Table Q in the state of North Dakota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Bismarck MSA

The geographic distribution of small loans to businesses is excellent.

The proportion of loans in moderate-income geographies significantly exceeded both the percentage of farms and aggregate lending. There were no low-income geographies in the AA.

Small Loans to Farms

Refer to Table S in the state of North Dakota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Bismarck MSA

The geographic distribution of small loans to farms is excellent.

The proportion of loans in moderate-income geographies significantly exceeded both the percentage of farms and aggregate lending. There were no low-income geographies in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

The borrower distribution of small loans to businesses is excellent.

Refer to Table R in the state of North Dakota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Bismarck MSA

The borrower distribution of small loans to businesses is good.

The proportion of loans to small businesses was below the percentage of small businesses, but significantly exceeded aggregate lending.

ND non-MSA

The borrower distribution of small loans to businesses is excellent.

The proportion of loans to small businesses was near to the percentage of small businesses, but significantly exceeded aggregate lending.

Small Loans to Farms

The borrower distribution of small loans to farms is excellent.

Refer to Table T in the state of North Dakota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Bismarck MSA

The borrower distribution of small loans to farms by revenue is excellent.

The proportion of loans was near to the percentage of small farms, but significantly exceeded aggregate lending.

ND non-MSA

The borrower distribution of small loans to farms by revenue is excellent.

The proportion of loans of loans was near to the percentage of small farms, but significantly exceeded aggregate lending.

Lending Gap Analysis

Summary reports, maps, and lending activity were reviewed to identify any potential gaps in the geographic distribution of loans. No unexplained, conspicuous gaps were identified.

Responses to Complaints

DCB&T did not receive any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of North Dakota is rated Satisfactory.

Based on full-scope reviews, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Bismarck MSA	3	14.3	23	13.5
ND non-MSA	16	76.2	131	76.0
ND Statewide	2	9.5	18	10.5

Management originated 19 CD loans totaling \$154 thousand during the evaluation period which supported economic development within the bank's AAs. All CD loans originated were part of the bank's foundation program supporting youth entering the agriculture industry. The table above reflects loan totals in each AA for this program. Applicants reside within a 100-mile radius of DCB&T branches and winning recipients receive an interest free start-up agriculture loan to purchase bred heifers. Two loans totaling \$18 thousand originated as part of this program were outside the bank's AAs but are included as CD activity because they benefitted economic development in a nearby rural, moderate-income census tract.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Bismarck MSA	0	0	74	96	74	49.0	96	29.6	0	0
ND non-MSA	0	0	74	227	74	49.0	227	69.9	0	0
ND Statewide	0	0	3	2	3	2.0	2	0.5	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Bismarck MSA

DCB&T made 74 qualified investments totaling \$96 thousand in the Bismarck MSA during the evaluation period. Qualified investments were comprised entirely of donations. Examples of donations included:

- \$48 thousand in donations to fund a mobile unit used for agricultural job training to local high school students.
- \$14,500 fundraising donation to an organization that helps promote economic development in a distressed/underserved middle-income census tract.
- \$5 thousand donation to a non-profit organization that provides assistance to farmers and ranchers to help sustain viable operations during times of crisis.

ND non-MSA

DCB&T made 74 qualified investments totaling \$227 thousand in the ND non-MSA during the evaluation period. Qualified investments were comprised entirely of donations. Examples of donations included:

- \$39,385 in donations to two area schools for computer purchases to support digital access for LMI individuals or communities in response to COVID-19. One school is located in a moderate-income census tract and the other school is located in a distressed/underserved middle-income census tract.
- \$46,963 in donations to five local fire departments serving distressed/underserved middle-income communities and surrounding areas. Donations went towards operating expenses, new building funds, and providing necessary equipment.

ND Statewide

The bank also made three donations totaling \$1,600 which benefited a broader regional area including both the Bismarck MSA and ND non-MSA.

Extent to Which the Bank Provides Community Development Services

Bismarck MSA

During the evaluation period, employees provided 329 service hours to five qualified CD organizations benefitting the Bismarck MSA. Organizations focused on community services serving LMI individuals. One employee contributed 216 hours on the Board of an organization providing housing, education, and social skills to distressed youth in the area.

ND non-MSA

During the evaluation period, employees provided 1,380 service hours to 14 qualified CD organizations benefitting the ND non-MSA. Organizations focused on community services, economic development, and revitalizing and stabilizing LMI areas. One employee contributed 420 hours as Director of a campaign committee for an organization serving LMI individuals. Another employee contributed 240 hours as treasurer for an organization involved with a Title I school serving LMI students. Another employee spent 240 hours providing financial expertise to two organizations promoting economic development in the area, which included distressed/underserved middle-income census tracts.

ND Statewide

One employee also provided three service hours to an organization providing essentials to LMI children in the broader regional area that includes both the Bismarck MSA and ND non-MSA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Small business and small farm loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
North Dakota		
Bismarck MSA	Full-Scope	Burleigh, Morton, and Oliver Counties
ND non-MSA	Full-Scope	Adams, Billings, Bowman, Dunn, Grant, Hettinger, Mercer, Slope, Stark in North Dakota, and Harding County in South Dakota.

Appendix B: Summary of MMSA and State Ratings

RATINGS Dakota Community Bank & Trust			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Dakota Community Bank & Trust, NA	Outstanding	Satisfactory	Outstanding
MMSA or State:			
State of North Dakota	Outstanding	Satisfactory	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low-Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): 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 or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Bismarck MSA	20	3,051	50.0	3,462	0.0	0.0	0.0	18.8	35.0	19.9	72.0	60.0	69.7	9.2	5.0	10.4	0.0	0.0	0.0
ND non-MSA	20	3,619	50.0	2,258	0.0	0.0	0.0	0.0	0	0.0	50.9	30.0	50.0	49.1	70.0	49.1	0.0	0.0	0.0
Total	40	6,670	100.0	5,720	0.0	0.0	0.0	12.5	17.5	12.0	65.0	45.0	62.3	22.5	37.5	25.7	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Bismarck MSA	20	3,051	50.0	3,462	84.8	65.0	47.3	4.2	35.0	10.9	0.0
ND non-MSA	20	3,619	50.0	2,258	83.9	80.0	41.2	3.9	20.0	12.2	--
Total	40	6,670	100.0	5,720	84.5	72.5	44.9	4.1	27.5	11.3	--

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Bismarck MSA	20	2,209	50.0	535	0.0	0.0	0.0	14.6	20.0	9.7	76.0	75.0	86.9	9.3	5.0	3.4	0.0	0.0	0.0
ND non-MSA	20	4,024	50.0	1,366	0.0	0.0	0.0	0.0	0.0	0.0	71.4	65.0	74.0	28.6	35.0	26.0	0.0	0.0	0.0
Total	40	6,233	100.0	1,901	0.0	0.0	0.0	7.2	10.0	2.7	73.7	70.0	77.6	19.2	20.0	19.6	0.0	0.0	0.0

*Source: 2021 D&B Data; 01 01 2019 - 12 31 2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Bismarck MSA	20	2,209	50.0	535	98.1	95.0	67.1	1.0	5.0	0.9	0.0
ND non-MSA	20	4,024	50.0	1,366	98.9	90.0	79.0	0.6	10.0	0.5	0.0
Total	40	6,233	100.0	1,901	98.5	92.5	75.6	0.8	7.5	0.7	0.0

*Source: 2021 D&B Data; 01 01 2019 - 12 31 2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.