Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

June 1, 2026

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 S 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.

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Overall CRA Rating

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

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank's distribution of loans throughout geographies of different income levels is reasonable.
- The bank's distribution of loans to businesses and farms of different sizes is excellent.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- The bank did not receive any Community Reinvestment Act (CRA)-related complaints.
- Community development (CD) performance shows adequate responsiveness to AA needs through CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable. Dakota Community Bank & Trust (DCB&T) had an average LTD ratio of 57.40 percent over the 16 quarters since the previous CRA evaluation period. The ratio gradually increased over the timeframe from a quarterly low of 51.81 percent as of December 31, 2022, to a quarterly high of 62.67 percent as of June 30, 2025. DCB&T ranked third among three banks with similar asset sizes operating within at least one of DCB&T's AAs. Comparable banks had average LTD ratios of 71.82 percent and 74.07 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs. The bank originated and purchased 82.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Table 1: Lending Inside and Outside of the Assessment Area **2023 - 2025**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Small Business	18	90.00	2	10.00	20	12,782	96.70	436	3.30	13,219
Small Farm	48	80.00	12	20.00	60	7,602	39.59	11,560	60.41	19,202
Total	**66**	**82.50**	**14**	**17.50**	**80**	**20,384**	**62.88**	**12,036**	**37.12**	**32,421**

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

DCB&T is a nationally chartered interstate bank headquartered in Hebron, North Dakota. DCB&T is a full-service commercial bank offering a variety of traditional products and services including checking and savings accounts, certificates of deposits, safety deposit boxes, and consumer and commercial lending. The bank's primary focus is agriculture and business lending. DCB&T also offers various other banking products and services such as trust services, individual retirement accounts, and health savings accounts. As of December 31, 2025, the bank operated 12 full-service branches in North Dakota and one full-service branch in South Dakota. During the evaluation period, DCB&T opened one branch, which was the South Dakota location. The bank did not close any branches. DCB&T did not own or operate any deposit-taking ATMs. Refer to the Description of Operations in each of the state sections for information regarding branches by state and AA.

As of December 31, 2025, DCB&T had $1.4 billion in total assets with total loans and leases comprising $771.56 million or 55.25 percent of total assets. The loan portfolio, by outstanding dollar volume, was comprised of 54.71 percent farm loans, 34.04 percent business loans, 8.32 percent home mortgages, and 2.36 percent consumer loans. The leverage ratio was 8.51 percent with $117.56 million in tier one capital.

Dakota Community Banshares, Inc is the parent company and wholly owns DCB&T. 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.

For the purposes of this examination, DCB&T operated in three AAs across two rating areas. AAs included the Bismarck Metropolitan Statistical Area (MSA), ND Non-MSA, and SD Non-MSA. Rating areas included North Dakota and South Dakota.

There were no legal or financial factors impeding the bank's ability to help meet credit needs in its AAs during the evaluation period. DCB&T's CRA performance was rated Outstanding in the last Performance Evaluation dated March 13, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated DCB&T using intermediate small bank CRA examination procedures, which includes a Lending Test and CD Test.

Lending Test

The Lending Test evaluation period is January 1, 2023, through December 31, 2025. Examiners determined primary loan products for each AA by reviewing the number and dollar volume of loan originations and purchases during the evaluation period. Farm loans were a primary product in all three AAs, and business loans were a primary product in one AA. Refer to the Lending Test narratives under each rating area for details on loan products analyzed and weighting.

To complete the Lending Test analysis, examiners selected an initial sample of 20 loans originated during the evaluation period for each primary product in each AA. Examiners then selected additional loans as needed to have sufficient information to analyze borrower and geographic distributions in each

AA. Business and farm loans were compared against 2025 Dunn and Bradstreet (D&B) business and farm data. Examiners gave equal weight to geographic and borrower distribution components of the Lending Test.

CD Test

The evaluation period for the CD test is January 1, 2023, through December 31, 2025. Examiners reviewed 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

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings. The rating for the state of North Dakota received the most weight in determining overall ratings. Rating area weight was determined based on the bank's deposit volume, branch presence, and loan volume in each rating area.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require 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: Satisfactory
The Lending Test is rated: Outstanding
The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans throughout geographies of different income levels is reasonable.
- The distribution of loans to businesses and farms of different sizes is excellent.
- Community development (CD) performance shows adequate responsiveness to AA needs through CD loans, qualified investments, and CD services.

Description of Institution's Operations in North Dakota

DCB&T had two AAs in the state of North Dakota: Bismarck MSA and ND Non-MSA. The state of North Dakota was the largest rating area for the bank, with operations in North Dakota accounting for 98.68 percent of total bank deposits, 92.31 percent of total bank branches, and 97.07 percent of loan originations by number during the evaluation period.

Bismarck MSA
The Bismarck MSA consisted of Burleigh, Morton, and Oliver counties. DCB&T operated six full-service branches within the AA. The branches were in Bismarck (two branches), Glen Ullin, Hebron, Lincoln, and Mandan. DCB&T did not open or close any branches in the AA during the evaluation period. The Bismarck MSA consisted of 27 census tracts (CTs) including three moderate-income, 22 middle-income, and two upper-income CTs.

DCB&T's primary lending focus in the Bismarck MSA was farm loans. Farm loans accounted for 47.71 percent of bank originations in the Bismarck MSA by number and 51.47 percent by dollar volume during the evaluation period.

The 2025 FDIC Deposit Market Share Report indicated DCB&T ranked second among 18 deposit-taking institutions in the AA, with a market share of 11.13 percent. The top three competitors by market share were Starion Bank, DCB&T, and Gate City Bank with a combined market share of 41.52 percent.

As part of this review, examiners referenced recently completed community contacts to gain an understanding of the economic conditions, credit needs, and involvement of local financial institutions within the Bismarck MSA. One contact, who worked for a chamber of commerce in Bismarck, identified credit needs for all loan types, but especially affordable housing and gap financing for startup businesses. The contact stated businesses appear to be holding off on new loan products in anticipation of declining interest rates. Another contact, who worked for a housing agency for the state of North Dakota, noted a lack of affordable housing given low supply and high demand. Due to this, there is a high demand for loans for new construction of both single-family and multifamily properties to improve inventory. Both contacts stressed that a bank's involvement in the community is important. Local financial institutions have a high degree of involvement in the community.

The following table provides information on the demographic composition of the Bismarck MSA.

Assessment Area - Bismarck MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	27	0.00	11.11	81.48	7.41	0.00
Population by Geography	133,626	0.00	8.09	81.55	10.36	0.00
Housing Units by Geography	59,232	0.00	10.02	81.36	8.62	0.00
Owner-Occupied Housing by Geography	38,041	0.00	7.48	80.49	12.03	0.00
Occupied Rental Units by Geography	16,009	0.00	14.70	83.11	2.19	0.00
Vacant Units by Geography	5,182	0.00	14.24	82.34	3.42	0.00
Businesses by Geography	6,312	0.00	10.74	79.52	9.74	0.00
Farms by Geography	469	0.00	4.26	84.86	10.87	0.00
Family Distribution by Income Level	34,592	17.99	18.07	25.41	38.53	0.00
Household Distribution by Income Level	54,050	22.98	16.23	19.45	41.34	0.00
Unemployment rate (%)	2.37	0.00	5.58	2.19	0.98	0.00
Households Below Poverty Level (%)	8.98	0.00	9.27	9.82	1.18	0.00
Median Family Income (13900 - Bismarck, ND MSA)		$93,359			Median Housing Value	$254,500
Median Family Income (13900 - Bismarck, ND MSA) for 2025		$128,200			Median Gross Rent	$871
					Families Below Poverty Level	4.27

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

ND Non-MSA

The ND Non-MSA consisted of Adams, Billings, Bowman, Dunn, Grant, Hettinger, Mercer, Slope, and Stark counties in North Dakota and Harding county in South Dakota. While Harding county is in South Dakota, examiners determined it did not extend substantially beyond the state line. The bank had a branch in Bowman County, which borders Harding county. For these reasons, examiners included Harding County in the ND Non-MSA. DCB&T operated six full-service branches within the AA. The branches were in Bowman, two in Dickinson, New Leipzig, Richardton, and Taylor. DCB&T did not open or close any branches in the AA during the evaluation period. The ND Non-MSA consisted of 22 CTs including 16 middle-income, and six upper-income CTs.

DCB&T's primary business focus in the ND Non-MSA is farm loans, followed by business loans. Farm loans accounted for 41.67 percent of bank originations in the ND Non-MSA by number and 36.17 percent by dollar volume during the evaluation period. Business loans accounted for 19.76 percent of loans by number and 45.55 percent of loans by dollar during the evaluation period.

The 2025 FDIC Deposit Market Share Report indicated DCB&T ranked seventh among 13 deposit-taking institutions in the AA, with a market share of 6.01 percent. The top three competitors by market share were Bravera Bank, Dakota Western Bank, and Union State Bank of Hazen, with a combined market share of 55.70 percent.

As part of this review, examiners contacted an executive vice president of a development corporation to gain an understanding of the economic conditions, credit needs, and involvement of local financial institutions within the ND Non-MSA. The contact noted there are many opportunities within the community for lending such as small business lending and affordable housing. The contact stated the area relies on small business administration funding for new businesses. The contact also noted there is a need for affordable housing given low inventory. The contact noted that local financial institutions are

willing to provide credit needs and serve the community. Additionally, examiners referenced recently completed community contacts. One contact, who worked for a farm service agency (FSA) in Grant County, noted agriculture drives the local economy and while most farmers and ranchers do not work off the farm, many operations are reliant upon the income of a spouse. The contact identified affordable housing as a primary credit need and noted there is low inventory of homes on the market. The contact stated while there are new houses being built, most of those are by out-of-state hunters that buy land and remain unoccupied most of the year. Another contact who also worked for an FSA in Mercer County, noted farm and ranch operations in the area are in stable condition. The contact noted all credit needs are present in the community. Both contacts noted local financial institutions are meeting the credit needs of the area.

The following table provides information on the demographic composition of the ND Non-MSA.

Assessment Area - ND Non-MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.00	0.00	72.73	27.27	0.00
Population by Geography	59,036	0.00	0.00	61.33	38.67	0.00
Housing Units by Geography	30,375	0.00	0.00	63.64	36.36	0.00
Owner-Occupied Housing by Geography	16,855	0.00	0.00	60.66	39.34	0.00
Occupied Rental Units by Geography	6,917	0.00	0.00	65.66	34.34	0.00
Vacant Units by Geography	6,603	0.00	0.00	69.15	30.85	0.00
Businesses by Geography	3,000	0.00	0.00	60.93	39.07	0.00
Farms by Geography	423	0.00	0.00	74.94	25.06	0.00
Family Distribution by Income Level	14,787	16.51	16.39	20.16	46.94	0.00
Household Distribution by Income Level	23,772	22.42	12.88	19.04	45.65	0.00
Unemployment rate (%)	2.50	0.00	0.00	2.94	1.85	0.00
Households Below Poverty Level (%)	11.02	0.00	0.00	11.63	10.00	0.00
Median Family Income (Non-MSAs - ND)		$81,182			Median Housing Value	$190,300
Median Family Income (Non-MSAs - SD)		$72,374			Median Gross Rent	$755
Median Family Income (Non-MSAs - ND) for 2025		$104,400			Families Below Poverty Level	6.02
Median Family Income (Non-MSAs - SD) for 2025		$93,900				

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in North Dakota

The rating for the state of North Dakota is based on the performance in the Bismarck MSA and ND Non-MSA. Examiners selected both AAs for full-scope reviews. The Bismarck MSA represented the largest portion of the bank's deposits within the state; therefore, the Bismarck MSA carried the most weight in determining the state rating. The Bismarck MSA accounted for 87.17 percent of deposits, 50 percent of the bank's branches, and 53.05 percent of loans by number in the state. The ND Non-MSA accounted for 12.83 percent of deposits, 50 percent of the bank's branches, and 46.95 percent of loans by number in the state.

Within the Bismarck MSA, examiners analyzed small loans to farms due to significant volume of originations during the evaluation period to arrive at Lending Test conclusions. Within the ND Non-MSA, examiners evaluated small loans to businesses and small loans to farms due to the significant volume of originations during the evaluation period to arrive at Lending Test conclusions. Within the

ND Non-MSA, small loans to farms represented the largest proportion of lending by number; therefore, small loans to farms received the most weight when determining Lending Test conclusions for the ND Non-MSA. The geographic distribution conclusion for the Bismarck MSA was based solely on the bank's performance in moderate-income CTs, given the Bismarck MSA did not contain any low-income CTs during the evaluation period. The ND Non-MSA did not contain any low- or moderate-income (LMI) geographies during the evaluation period. As a result, the geographical distribution analysis is not meaningful in the ND Non-MSA.

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.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, 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 reasonable geographic distribution of loans in the state.

Small Loans to Farms

Refer to Table 11 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 reasonable. The bank's percentage of farm loans in moderate-income CTs was significantly lower than the percentage of farms located in moderate-income CTs and the aggregate lending percentage. DCB&T did not make any farm loans in moderate-income geographies. Aggregate lending was similarly low. Demographic data indicated only 20 farms, or 4.26 percent of farms in the AA, were located in the AA's three moderate-income CTs, which presented limited lending opportunities. These three moderate-income CTs were located within city limits, also contributing to the limited lending opportunities.

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.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

Refer to Table 10 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.

ND Non-MSA
The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses was near to the percentage of small businesses within the AA and significantly exceeded the aggregate lending percentage.

Small Loans to Farms

Refer to Table 12 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 distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms was near to the percentage of small farms within the AA and significantly exceeded the aggregate lending percentage.

ND Non-MSA
The distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms was near to the percentage of small farms within the AA and significantly exceeded the aggregate lending percentage.

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.

Conclusions for Areas Receiving Full-Scope Reviews

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

Table 3: Community Development Loans				
Assessment Area	**Total**			
	#	**% of Total #**	**$(000's)**	**% of Total $**
Bismarck MSA	2	14.29	35	0.81
ND Non-MSA	9	64.29	1,170	27.17
ND Statewide	3	21.43	3,102	72.01
Total	**14**	**100.00**	**4,307**	**100.00**

Bismarck MSA

DCB&T made two CD loans totaling $35 thousand, which represented 0.03 percent of allocated capital. Allocated capital is the percentage of deposits in the AA multiplied by the bank's tier one capital as of December 31, 2025. The CD loans supported economic development. The loans supported workforce development for small farms by assisting youth entering the agriculture industry with an interest free loan to purchase bred heifers.

ND Non-MSA

DCB&T made nine CD loans totaling $1.17 million, which represented 7.87 percent of allocated capital. The CD loans supported economic development.

The following are examples of CD loans the bank originated in the ND Non-MSA:

- One loan totaling $516 thousand in SBA 504 financing for a restaurant that retained LMI jobs.
- One loan totaling $450 thousand in SBA 504 financing to support a new healthcare facility that created jobs for LMI individuals.
- Six loans totaling $81 thousand that supported workforce development for small farms by assisting youth entering the agriculture industry with an interest free loan to purchase bred heifers.

Broader Statewide Area

In addition to the CD loans that benefited the bank's AAs, DCB&T made three loans totaling $3.10 million that supported the broader statewide area, which were outside the bank's AAs. The loans supported economic development. Two loans totaling $3.09 million in SBA 504 loans that supported economic development of two businesses. One loan totaling $15.25 thousand that supported workforce development for small farms by assisting youth entering the agriculture industry with an interest-free loan to purchase bred heifers.

Number and Amount of Qualified Investments

Table 4: 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	24	41	24	32.43	41	23.58	0	0
ND Non-MSA	0	0	50	132	50	65.57	131	76.42	0	0
ND Statewide	0	0	10	12	10	11.90	12	6.54	0	0
Total	**0**	**0**	**84**	**184**	**84**	**100.00**	**184**	**100.00**	**0**	**0**

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

Bismarck MSA
Qualified investments amounted to $40.61 thousand and represented 0.04 percent of allocated capital. Qualified investments were comprised entirely of donations. DCB&T made contributions to community services for LMI individuals and economic development.

The following are examples of qualified investments in the Bismarck MSA:

- DCB&T made two donations totaling $20 thousand to a nonprofit community organization providing services for homeless individuals.
- DCB&T made three donations totaling $8.60 thousand to a title one public school to fund a workforce development program that supports small farm economic development.
- DCB&T made three donations totaling $2.92 thousand to an organization that is a grocery distributor, food pantry, and serves free meals six days a week targeted to LMI individuals in the Bismarck area.

ND Non-MSA
Qualified investments amounted to $131.61 thousand and represented 0.88 percent of allocated capital. Qualified investments were comprised entirely of donations. DCB&T made contributions to revitalizing/stabilizing underserved and/or distressed middle-income geographies, economic development, and community services for LMI individuals.

The following are examples of qualified investments in the ND Non-MSA:

- DCB&T made two donations totaling $33.74 thousand to fund improvements to public schools and facilities in a distressed and underserved CT.
- DCB&T made three donations totaling $27.50 thousand to purchase public safety equipment in a distressed and underserved CT.
- DCB&T made three donations totaling $7.5 thousand to support access to critical health services in a distressed and underserved CT.

Broader Statewide
In addition to the CD investments that benefited the bank's AAs, the bank made five donations totaling $10.25 thousand that supported the broader statewide area, which includes the bank's AAs. The donations supported community services to LMI individuals. The bank made five donations totaling $1.81 thousand that supported the broader statewide area, which were outside the bank’s AAs. The donations supported community services for LMI individuals and revitalizing/stabilizing LMI geographies.

Extent to Which the Bank Provides Community Development Services

Bismarck MSA
During the evaluation period, two employees provided a total of 120 hours to two qualified CD organizations benefiting the AA. CD services supported economic development and community services for LMI individuals. One employee served on the Board of Directors for an organization providing technical assistance to small businesses in Hebron. Another employee served on the Board of Directors for a nonprofit organization that provides education, food, and other services targeted at LMI elderly people in Morton County.

ND Non-MSA
During the evaluation period, 11 employees provided a total of 1,674 hours to 16 qualified CD organizations benefiting the AA. CD services supported revitalizing/stabilizing underserved or

distressed middle- and upper-income geographies, economic development, and community service to LMI individuals.

The following are examples of CD services provided to the ND Non-MSA:

- One employee served on the Board of Directors for a development corporation that promotes small business development in Stark County.
- One employee served as a Vice President and Secretary-Treasurer on the Board of Directors for a community development financial institution that addresses economic development issues across the state of North Dakota, including in the bank's AA.

State Rating

State of South Dakota

CRA rating for the State of South Dakota: Satisfactory
The Lending Test is rated: Outstanding
The Community Development Test is rated: Satisfactory

The major factors that support 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.
- Community development (CD) performance shows adequate responsiveness to AA needs through CD loans, qualified investments, and CD services.

Description of Institution's Operations in South Dakota

The bank had one AA in the state of South Dakota: SD Non-MSA. The bank's operations in South Dakota accounted for 1.32 percent of deposits and 7.69 percent of branches. The SD Non-MSA consisted of Walworth County and a portion of Corson County and included one branch in Mobridge, South Dakota. The bank opened the Mobridge branch on January 13, 2023. The SD Non-MSA consisted of three CTs including one moderate-income and two middle-income CTs.

DCB&T's primary lending focus in the state of South Dakota was farm loans. Farm loans accounted for 65.64 percent of bank originations in the SD Non-MSA by number and 43.64 percent by dollar volume during the evaluation period.

The 2025 FDIC Deposit Market Share Report indicated DCB&T ranked sixth among six deposit-taking institutions in the AA, with a market share of 2.29 percent. The top three competitors by market share were Dacotah Bank, First Interstate Bank, and BankWest, with a combined market share of 79.40 percent.

As part of this review, examiners referenced recently completed community contacts to gain an understanding of the economic conditions, credit needs, and involvement of local financial institutions within the SD Non-MSA. The contact who worked for an FSA in Walworth County, noted the economy is strong as the last few years have been profitable for farmers. Due to this, farmers have needed fewer operating lines of credit. The area maintains crop farmers along with some cattle operations. The contact stated current land values are very high and the long-term success of farmers in the area is dependent on interest rates. The contact also noted the housing inventory in Walworth County is limited and older and it is expensive to build a home in the area. The contact stated there are no unmet credit needs in the community.

The following table provides information on the demographic composition of the SD Non-MSA.

Assessment Area - SD Non-MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.00	33.33	66.67	0.00	0.00
Population by Geography	7,555	0.00	29.65	70.35	0.00	0.00
Housing Units by Geography	3,869	0.00	20.55	79.45	0.00	0.00
Owner-Occupied Housing by Geography	1,919	0.00	15.06	84.94	0.00	0.00
Occupied Rental Units by Geography	1,003	0.00	36.89	63.11	0.00	0.00
Vacant Units by Geography	947	0.00	14.36	85.64	0.00	0.00
Businesses by Geography	328	0.00	9.15	90.85	0.00	0.00
Farms by Geography	60	0.00	10.00	90.00	0.00	0.00
Family Distribution by Income Level	1,833	26.13	21.60	19.86	32.41	0.00
Household Distribution by Income Level	2,922	25.19	19.95	18.86	36.00	0.00
Unemployment rate (%)	10.43	0.00	27.73	4.89	0.00	0.00
Households Below Poverty Level (%)	15.06	0.00	36.12	8.93	0.00	0.00
Median Family Income (Non-MSAs - SD)		$72,374			Median Housing Value	$91,300
Median Family Income (Non-MSAs - SD) for 2025		$93,900			Median Gross Rent	$679
					Families Below Poverty Level	14.18

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in South Dakota

The bank had one AA in the state of South Dakota. The SD Non-MSA received a full-scope review. Examiners analyzed small loans to farms due to the significant volume of originations during the evaluation period to arrive at Lending Test conclusions. The geographic distribution conclusion was based solely on performance in moderate-income CTs given there were no low-income CTs in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH DAKOTA

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in the state.

Small Loans to Farms

Refer to Table 11 in the State of South 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.

The geographic distribution of small loans to farms is excellent. The bank's percentage of farm loans in moderate-income CTs significantly exceeded the percentage of farms located in moderate-income CTs and the aggregate lending percentage.

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.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

Refer to Table 12 in the State of South 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.

The distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms exceeded the percentage of small farms within the AA and significantly exceeded the aggregate lending percentage.

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 South Dakota is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

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.

Table 3: Community Development Loans				
	Total			
Assessment Area	#	% of Total #	$(000's)	% of Total $
SD Non-MSA	2	100.00	18	100.00
Total	**2**	**100.00**	**18**	**100.00**

DCB&T made two CD loans totaling $18 thousand, which represented 1.16 percent of allocated capital. The loans supported workforce development for small farms by assisting youth entering the agriculture industry with an interest free loan to purchase bred heifers.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
SD Non-MSA	0	0	2	2	2	100.00	2	100.00	0	0
Total	**0**	**0**	**2**	**2**	**2**	**100.00**	**2**	**100.00**	**0**	**0**

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

Qualified investments amounted to $2.4 thousand and represented 0.16 percent of allocated capital. Qualified investments were comprised entirely of donations. DCB&T made contributions to revitalizing/stabilizing underserved middle-income geographies. One donation totaling $2 thousand was for a local hospital to support access to critical health services in a distressed and underserved CT. Another donation totaling $400 was for a fire department, which supported an essential community facility in an underserved CT.

Extent to Which the Bank Provides Community Development Services

The institution provided no CD services in the SD Non-MSA during the evaluation period.

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:	01/01/2023 - 12/31/2025	
Bank Products Reviewed:	Small business (ND Non-MSA) and small farm (Bismarck MSA, ND Non-MSA, SD Non-MSA) Community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of North Dakota		
Bismarck MSA	Full-Scope	Burleigh, Morton, and Oliver Counties
ND Non-MSA	Full-Scope	Adams, Billings, Bowman, Dunn, Grant, Hettinger, Mercer, Slope, and Stark Counties in North Dakota. Harding County in South Dakota
State of South Dakota		
SD Non-MSA	Full-Scope	Walworth County and a portion of Corson County (CT 9411)

Appendix B: Summary of MMSA and State Ratings

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

(*) 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 the 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 low- and moderate-income 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): 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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.

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**.**

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 9. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - Compares 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 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 AA.

Table 10. **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 11. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares 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 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 AA.

Table 12. **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 to $500,000) 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.

North Dakota

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography — **2023 - 2025**

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 Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
ND Non-MSA	20	12,902	100.00	2,796	0.00	0.00	0.00	0.00	0.00	0.00	60.93	65.00	60.84	39.07	35.00	39.16	0.00	0.00	0.00
Total	**20**	**12,902**	**100.00**	**2,796**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**60.93**	**65.00**	**60.84**	**39.07**	**35.00**	**39.16**	**0.00**	**0.00**	**0.00**

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues — **2023 - 2025**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
ND Non-MSA	20	12,902	100.00	2,796	84.50	75.00	57.22	3.70	25.00	11.80	0.00
Total	**20**	**12,902**	**100.00**	**2,796**	**84.50**	**75.00**	**57.22**	**3.70**	**25.00**	**11.80**	**0.00**

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography — **2023 - 2025**

Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	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	2,347	50.00	810	0.00	0.00	0.00	4.26	0.00	1.11	84.86	100.00	94.20	10.87	0.00	4.69	0.00	0.00	0.00
ND Non-MSA	20	3,408	50.00	1,914	0.00	0.00	0.00	0.00	0.00	0.00	74.94	60.00	72.62	25.06	40.00	27.38	0.00	0.00	0.00
Total	**40**	**5,755**	**100.00**	**2,724**	**0.00**	**0.00**	**0.00**	**2.24**	**0.00**	**0.33**	**80.16**	80.00	**79.04**	**17.60**	20.00	**20.63**	**0.00**	**0.00**	**0.00**

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue — **2023 - 2025**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Bismarck MSA	20	2,347	50.00	810	98.93	95.00	65.80	0.85	5.00	0.21	0.00
ND Non-MSA	20	3,408	50.00	1,914	98.58	90.00	72.78	0.95	10.00	0.47	0.00
Total	**40**	**5,755**	**100.00**	**2,724**	**98.77**	**92.50**	**70.70**	**0.90**	**7.50**	**0.34**	**0.00**

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

South Dakota

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2023 - 2025
Assessment Area:	**Total Loans to Farm**				**Low-Income Tracts**			**Moderate-Income Tracts**			**Middle-Income Tracts**			**Upper-Income Tracts**			**Not Available-Income Tracts**		
	#	**$**	**% of Total Number**	**Overall Market**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Aggregate**
SD Non-MSA	20	3,264	100.00	197	0.00	0.00	0.00	10.00	70.00	25.38	90.00	30.00	74.62	0.00	0.00	0.00	0.00	0.00	0.00
Total	**20**	**3,264**	**100.00**	**197**	**0.00**	**0.00**	**0.00**	**10.00**	**70.00**	**25.38**	**90.00**	**30.00**	**74.62**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2023 - 2025
Assessment Area:	**Total Loans to Farms**				**Farms with Revenues <= 1MM**			**Farms with Revenues > 1MM**		**Farms with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Farms**	**% Bank Loans**
SD Non-MSA	20	3,264	100.00	197	98.33	100.00	56.85	0.00	0.00	1.67	0.00
Total	**20**	**3,264**	**100.00**	**197**	**98.33**	**100.00**	**56.85**	**0.00**	**0.00**	**1.67**	**0.00**
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											