



## **PUBLIC DISCLOSURE**

October 24, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank and Trust Co. of Bottineau  
Charter Number 8029

424 Main Street  
Bottineau, ND 58318

Office of the Comptroller of the Currency

222 South Ninth Street  
Suite 800  
Minneapolis, MN 55402-3393

**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 **Outstanding**.

**The Lending Test is rated: Outstanding.**

The major factors that support this rating include:

- The distribution of loans to farms of different sizes is excellent.
- The bank originated a substantial majority of farm loans within its assessment area (AA).
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank received no CRA related complaints.

### Loan-to-Deposit Ratio

The bank's LTD ratio is reasonable given the bank's size, financial condition, and credit needs of the AA.

The bank's LTD ratio averaged 66.0 percent over the 20 quarters since the previous CRA evaluation. The bank's quarterly LTD ratio ranged from a low of 50.7 percent in first quarter 2021 to a high of 79.6 percent in third quarter 2019. The bank ranked third out of four similarly situated institutions. Similarly situated institutions include banks operating in the AA with total assets between \$72 million and \$160 million as of December 31, 2021. The bank's LTD ratio in 2020 and 2021 was negatively impacted by the pandemic. Traditional loan demand decreased as borrowers used stimulus money and Paycheck Protection Program (PPP) loans as alternatives to traditional borrowing. The bank originated PPP loans which positively benefited the LTD ratio but only in the short-term until the loans were forgiven. Deposits were also impacted as customers chose to maintain higher deposit account balances and benefited from pandemic-related stimulus. Loan portfolio shrinkage combined with inflated deposit volumes caused the LTD ratio to decline in 2020 and 2021. The LTD ratio also is impacted by seasonality in the loan portfolio. The bank's LTD ratio is typically low in the first calendar quarter as farmers paydown their prior year operating lines of credit and have not yet started to use credit for the next crop growing season.

The following table shows the bank's LTD ratio compared to similarly situated institutions:

<b>Loan-to-Deposit Ratio</b>		
<b>Institution</b>	<b>Total Assets (\$000s)</b>	<b>Average LTD Ratio (%)</b>
State Bank of Bottineau	95,280	94.9
Peoples State Bank of Velva	143,016	89.1
<b>FNB Bottineau</b>	<b>159,610</b>	<b>66.0</b>
Peoples State Bank	72,351	55.3

*Source: Call Report data from March 31, 2017 to December 31, 2021.*

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated or purchased a substantial majority of farm loans within its AA. This included 90.0 percent by number and 91.6 percent by dollar amount during the evaluation period. This analysis is performed at the bank, rather than the AA, level, by selecting a sample of 20 farm loans originated or purchased during the evaluation period.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Farm	18	90.0	2	10.0	20	2,130	91.6	196	8.4	2,326
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

## Description of Institution

First National Bank and Trust Co. of Bottineau (FNB Bottineau) is a \$160 million institution located in Bottineau, North Dakota (ND). FNB Bottineau is a wholly owned subsidiary of First Bottineau Inc, a single bank holding company with assets totaling \$19.1 million, as of December 31, 2021. There was no merger or acquisition activity during the evaluation period. This evaluation does not consider affiliate activities in evaluating the bank's CRA performance. FNB Bottineau does not have any subsidiaries. The bank has one AA, referred to as the Bottineau AA, including Bottineau County and the northern portion of McHenry County.

The bank provides traditional banking services, including a variety of loan and deposit products. FNB Bottineau's primary focus is agriculture lending to local farms. As of December 31, 2021, the bank's loan portfolio represented 46.3 percent of total assets. The loan portfolio, based on outstanding dollar volume, was comprised of 77.0 percent agricultural loans, 10.2 home mortgage loans, 8.1 percent business loans, and 4.6 percent consumer loans. Tier 1 capital was \$18.7 million as of December 31, 2021.

FNB Bottineau received an Outstanding rating at the prior CRA evaluation dated March 27, 2017. There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs in its AA.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated FNB Bottineau's CRA performance using small bank performance standards. The time period for the LTD ratio analysis was March 31, 2017 to December 31, 2021. The complaints analysis period was January 1, 2017, to October 24, 2022. The evaluation period for the remaining portions of the Lending Test covered January 1, 2019, to December 31, 2021.

We analyzed the bank's loan originations and purchases from January 1, 2019, to December 31, 2021, to determine the primary loan product for the Bottineau AA. We determined farm loans were the primary product, representing the largest portion of lending activity by dollar and number during the evaluation period. To complete our analysis, we reviewed a sample of 20 farm loans inside the Bottineau AA.

The table below to reflects total loan purchases and originations by dollar and number during the evaluation period.

<b>Loan Originations and Purchases 2019-2021</b>				
<b>Loan Type</b>	<b>Number of Loans</b>		<b>Dollar of Loans</b>	
	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Farm	871	45.1	94,293	76.4
Business	353	18.3	16,445	13.3
Consumer	657	34.0	7,676	6.2
Home	51	2.6	4,974	4.0
<b>Total</b>	<b>1,932</b>	<b>100.0</b>	<b>123,388</b>	<b>100.0</b>
<i>Source: Bank data. Due to rounding, totals may not equal 100.0</i>				

We reviewed the AA's financial, economic, and environmental factors to determine the bank's lending performance. We also contacted a community member with knowledge of the area's economic conditions and demographics to gather additional insight on lending needs in the AA.

### **Selection of Areas for Full-Scope Review**

The Bottineau AA was selected for a full-scope review as it is the bank's only AA.

### **Ratings**

The bank's overall rating is based entirely on the lending performance in the state of North Dakota. The state of North Dakota performance is based on the performance in the Bottineau AA. We evaluated lending performance using four performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different sizes, and responses to CRA-related complaints. We did not assess the distribution of loans to geographies of different income levels. The AA is comprised entirely of middle-income geographies and the geographical distribution would not provide a meaningful analysis.

### **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) 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 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:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- The distribution of loans to farms of different sizes is excellent.
- The bank received no CRA related complaints during the evaluation period.
- Geographic distribution is not meaningful since the bank's AA consists of only middle-income CTs.

### Description of Institution's Operations in North Dakota

The bank has one AA in the state of North Dakota. The Bottineau AA consists of Bottineau County and the northern half of McHenry County. There are four CTs within the bank's AA, of which three are in Bottineau County and one is in McHenry County. All CTs in the bank's AA are middle-income level geographies. FNB Bottineau operates its main office, a detached drive-up, and a deposit-taking automated teller machine (ATM) in the city of Bottineau, which accounts for the bank's entire physical footprint.

The bank's primary focus is farm lending. According to the FDIC Deposit Market Share Report, as of June 30, 2021, the bank had \$140.9 million in deposits with a deposit market share of 32.0 percent. The bank ranked first of nine deposit-taking institutions operating in Bottineau and McHenry counties. Other institutions ranked in the top five include State Bank of Bottineau, Peoples State Bank, Merchants Bank, and Peoples State Bank of Velva with a combined 54.2 percent deposit market share.

We contacted one community member with a local organization located in Bottineau, who stated the local economy revolves around agriculture and tourism. The area encountered drought-like conditions in 2020 and 2021 that negatively affected the local economy but rebounded with tourist traffic and agriculture production in 2022. The community contact indicated Bottineau is similar to other communities in North Dakota with respect to current employment levels. There are several job opportunities but limited candidates. They also noted there is a need for home mortgage, farm, and business loans in the area. Farmers and ranchers have a need for operating loans throughout the year and a number of new small businesses have joined the community over the last 18 months. The community contact identified active community involvement by local institutions.

The following table provides information on the demographic composition of the Bottineau AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Bottineau AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	9,318	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,802	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,284	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	978	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,540	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,134	0.0	0.0	100.0	0.0	0.0
Farms by Geography	253	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,648	21.9	17.0	22.8	38.3	0.0
Household Distribution by Income Level	4,262	25.2	16.7	17.6	40.5	0.0
Median Family Income Non-MSAs - ND		\$72,414	Median Housing Value			\$121,055
			Median Gross Rent			\$588
			Families Below Poverty Level			6.1%
<i>Source: 2015 ACS Census and 2021 D&amp;B Data            Due to rounding, totals may not equal 100.0            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in North Dakota

The rating for the state of North Dakota is based fully on the performance in the Bottineau AA as it is the bank's only AA. The Bottineau AA received a full-scope review. Refer to Appendix A for additional information on the AA under review.

## LENDING TEST

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

The bank's lending activity reflects outstanding responsiveness to AA credit needs for farm loans.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Bottineau AA is excellent.

## **Distribution of Loans by Income Level of the Geography**

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 farm loans.

Geographic distribution is not meaningful because there are no low- or moderate-income (LMI) CTs in the bank's AA.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits excellent distribution of loans to farms of different sizes.

### ***Small Loans to Farms***

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 farm loans.

The distribution of loans to farms of different sizes is excellent. The bank's distribution of loans to small farms was somewhat lower than the percentage of small farms in the AA, but significantly exceeded the aggregate lending performance. Aggregate lending performance is considered a better comparator because it is more indicative of the farm credit needs in the AA. The small farms demographic comparator includes very small farms such as hobby farms, which are less likely to face credit needs.

## **Responses to Complaints**

The bank received no CRA related complaints since the last evaluation.



## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation and loan products considered. The table also reflects the AAs that received a comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Product Reviewed:</b>	Farm loans	
<b>Affiliate</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>North Dakota</b>		
Bottineau AA	Full scope	Bottineau County (full) McHenry County (partial): CT 9556

# Appendix B: Summary of State Rating

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<b>RATINGS – First National Bank and Trust Co. of Bottineau</b>	
<b>Overall Bank:</b>	<b>Lending Test Rating:</b>
First National Bank and Trust Co. of Bottineau	Outstanding
<b>State:</b>	
North Dakota	Outstanding

## Appendix C: Definitions and Common Abbreviations

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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

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### 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 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the table included in this PE:

- 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 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.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21
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
Bottineau AA	20	2,198	100.0	218	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-21
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Bottineau AA	20	2,198	100.0	218	98.8	70.0	53.2	0.8	25.0	0.4	5.0	

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%