



PUBLIC DISCLOSURE

July 15, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank & Trust Co. of Williston
Charter Number 14275
22 East Fourth Street Williston, ND 58802

Office of the Comptroller of the Currency
Campbell Mithun Tower
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 bank's performance under the Lending Test is rated Outstanding

The bank's performance under the Community Development (CD) test is rated Satisfactory

The major factors supporting this rating include:

- The Lending Test rating is based on:
 - The distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different sizes;
 - The net loan-to-deposit (LTD) ratio is reasonable; and,
 - The bank originated a majority of its loans within its assessment area (AA).
- The CD Test rating is based on:
 - The bank's CD activities exhibit adequate responsiveness to meet the needs of low- and moderate-income (LMI) individuals, support small business development, and promote economic development in the AA.

Loan-to-Deposit Ratio

First National Bank and Trust Company of Williston's (FNBT) quarterly average LTD ratio is reasonable given the bank's size, financial condition, and the credit needs of the AA. From January 1, 2016 through December 31, 2018, the bank's quarterly LTD ranged from 42 percent to 46 percent, with a quarterly average of 44 percent. FNBT's LTD ratio ranks in the middle of two similarly-situated banks with a presence in Williston, North Dakota (ND). The bank's AA is on the Bakken Shale. Oil activity on the shale caused a large amount of deposits to flow into FNBT while loan demand stayed relatively stable resulting in a low LTD ratio.

Loan-to-Deposit Ratios		
Bank	Total Assets \$(000s) (as of 12/31/18)	Average LTD (1Q16-4Q18)
American State Bank & Trust Company of Williston	\$613,932	49.13%
First National Bank & Trust Co. of Williston	\$452,425	44.44%
The Bank of Tioga	\$354,110	21.38%

Lending in Assessment Area

FNBT originates a majority of its loans inside its AA. We analyzed a random sample of 40 business loans and 40 consumer loans originated between January 1, 2016 and December 31, 2018. FNBT originated 77.5 percent of its loans by number and 71.3 percent by dollar inside its AA.

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 Loans	29	72.5	11	27.5	40	9,364	70.3	3,952	29.7	13,316
Consumer Loans	33	82.5	7	17.5	40	971	83.0	203	17.0	1,175
Total	62	77.5	18	22.5	80	10,335	71.3	4,155	28.7	14,491

Source: 01/01/2016-12/31/2018 bank data.

Description of Institution

FNBT is a \$461 million single-state bank headquartered in Williston, ND. FNBT primarily serves the northwestern part of ND, in Williams and Divide Counties in the ND non-metropolitan statistical area (non-MSA). FNBT operates four branches. Two branches, including the main branch, are in Williston, ND, one branch is in Ray, ND, and one branch is in Crosby, ND. FNBT operates fourteen non-deposit taking ATMs within its AA. This includes an ATM at each branch location, six ATMs in Williston businesses, three ATMs in Crosby businesses, and one ATM at Divide County High School.

FNBT is a full-service bank offering a variety of loan and deposit products, and trust services. The bank's business strategy focuses on commercial and consumer lending. As of March 31, 2019, net loans and leases totaled \$172.7 million. By dollar volume, the loan portfolio is comprised of 75 percent commercial loans, 11 percent residential real estate loans, nine percent agricultural loans, four percent consumer loans, and one percent other loans. Net loans and leases are 37.5 percent of average assets, and Tier One Capital is \$58.2 million.

FNBT is wholly owned by Jorgenson Williston Holding Company, a one-bank holding company headquartered in Kenmare, North Dakota. Its affiliates are not engaged in any activities that materially affect the bank's CRA performance. No merger or acquisition activities affected the bank during the evaluation period.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. FNBT received a "Satisfactory" CRA rating at its previous CRA performance evaluation dated October 9, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNBT's CRA performance was evaluated under the intermediate-small bank procedures, which includes the lending test and the CD test. The evaluation period for both tests is January 1, 2016 through December 31, 2018.

The Lending Test evaluated the bank's record of meeting the credit needs of its AA through its lending activities. We used call report data to determine the bank's quarterly LTD ratio and annual deposit information reported to the FDIC to find similarly situated banks. The Lending Test also focused on the bank's primary products based on loan origination and purchase volume during the evaluation period.

The bank's primary loan products are business and consumer loans given the high dollar volume of business loans, and the high number volume of business and consumer loans. The following table shows loan originations and purchases by dollar and by number:

Loan Originations and Purchases 2016-2018		
Loan Type	Volume by \$	Volume by #
Agricultural Loans	17.14%	22.33%
Business Loans	71.15%	30.97%
Consumer Loans	4.66%	40.23%
Residential Real Estate Loans	7.04%	6.48%

Source: Bank loan originations and purchases report for 2016, 2017, and 2018.

We analyzed a random sample of business and consumers loans. We performed a separate analysis of 2016 and 2017-2018 data due to changes instituted by the 2015 American Community Survey (ACS), which updated population and housing information. The 2017 and 2018 analysis period receives more weight than the 2016 analysis period because this period represents a larger portion of the bank's lending activity. FNBT did not change their lending strategy during the two analysis periods. We gave the equal weight to consumer loans and loans to businesses in the Lending Test.

We also reviewed the bank's CD loans, qualified investments, and CD services to evaluate the bank's responsiveness to CD needs in its AA.

Selection of Areas for Full-Scope Review

FNBT has one AA, which is referred to as the Williston AA throughout this report. The Williston AA received a full-scope review. Refer to Appendix A-1 for an outline of the examination scope.

Ratings

FNBT's overall rating is based on its lending and CD performance within the Williston AA. The bank's lending performance was evaluated on four performance criteria: the loan-to-deposit ratio, lending in the AA, lending to borrowers of different income levels, and responses to CRA related complaints.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank's 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 did not identify that this institution 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.

Description of Institution's Operations

Table A – Demographic Information of the Assessment Area						
Assessment Area: Williston AA – 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	0.0	87.5	12.5	0.0
Population by Geography	24,469	0.0	0.0	86.2	13.8	0.0
Housing Units by Geography	11,592	0.0	0.0	86.8	13.2	0.0
Owner-Occupied Units by Geography	7,364	0.0	0.0	86.6	13.4	0.0
Occupied Rental Units by Geography	2,840	0.0	0.0	83.7	16.3	0.0
Vacant Units by Geography	1,388	0.0	0.0	93.9	6.1	0.0
Businesses by Geography	3,075	0.0	0.0	90.8	9.2	0.0
Farms by Geography	309	0.0	0.0	93.9	6.1	0.0
Family Distribution by Income Level	6,499	13.8	15.4	22.5	48.4	0.0
Household Distribution by Income Level	10,204	19.1	13.7	16.9	50.4	0.0
Median Family Income Non-MSAs - ND		\$58,592	Median Housing Value			\$91,828
Families Below Poverty Level		5.2%	Median Gross Rent			\$500
Unemployment Rate		3.5%				

Source: 2010 U.S. Census and 2016 D&B Data
 Due to rounding, totals may not equal 100.0
 (*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area**Assessment Area: Williston AA – 2017**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	0.0	62.5	37.5	0.0
Population by Geography	31,933	0.0	0.0	48.2	51.8	0.0
Housing Units by Geography	16,171	0.0	0.0	49.0	51.0	0.0
Owner-Occupied Units by Geography	8,593	0.0	0.0	52.4	47.6	0.0
Occupied Rental Units by Geography	4,570	0.0	0.0	44.9	55.1	0.0
Vacant Units by Geography	3,008	0.0	0.0	45.3	54.7	0.0
Businesses by Geography	3,427	0.0	0.0	50.7	49.3	0.0
Farms by Geography	271	0.0	0.0	66.4	33.6	0.0
Family Distribution by Income Level	8,311	16.7	12.5	16.4	54.4	0.0
Household Distribution by Income Level	13,163	16.9	10.6	13.2	59.3	0.0
Median Family Income Non-MSAs - ND		\$72,620	Median Housing Value			\$201,144
Families Below Poverty Level		9.3%	Median Gross Rent			\$921
Unemployment Rate		1.7%				

Source: 2015 ACS Census and 2018 D&B Data

Due to rounding, totals may not equal 100.0

(*) The NA category consists of geographies that have not been assigned an income classification.

Market Profile

Assessment Area

The bank has one non-MSA AA consisting of Williams and Divide Counties. The AA includes eight census tracts (CTs). In 2016, the CTs included seven middle-income CTs and one upper-income CT. In 2017-2018, the AA included five middle-income CTs and three upper-income CTs. The AA complies with the regulation and does not arbitrarily exclude any LMI areas.

The Federal Financial Institution Examination Council designated Divide County as distressed or underserved in 2017-2018, with no LMI CTs in the AA.

Competition

Competition is moderate. Based on June 30, 2018, FDIC market share data, there are seven financial institutions in the AA. FNBT ranks second in deposit market share with \$373 million or 21.96 percent of total deposits. Primary competitors consist of American State Bank and Trust Company of Williston, The Bank of Tioga, and First International Bank and Trust.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the average annual unemployment rate in ND improved from 3.1 percent in 2016 to 2.6 percent in 2018. Williams and Divide Counties also saw unemployment rate improvements during this time period. The Williams County unemployment rate dropped from 4.3

percent in 2016 to 2.0 percent in 2018, while Divide County decreased from 2.4 percent in 2016 to 1.3 percent in 2018. The average unemployment rate for the AA was 3.5 percent in 2016 and improved to 1.7 percent in 2018.

Largest Employers and Industries

The largest employers in the AA include Halliburton, Nabors Drilling USA LP, and Williston Economic Development. The largest industries in terms of the number of businesses include services, retail trade, construction, transportation, communication, and agriculture.

Economy

According to Moody's Analytics, North Dakota's weaknesses include a tight labor market with high vulnerability to swings in commodity prices. State-strengths include being a major producer and exporter of several important agricultural commodities, being located along a key trade corridor, and large oil reserves in the Bakken Shale region. The state has benefitted from higher oil production and mining employment has risen rapidly. Job growth is expected to slow with oil productivity gains allowing producers to bring product to market with fewer drilling crews. The combination of rising production, and slow but steady oil price increases in 2019, is projected to improve incomes and output from the energy industry. However, producers will add fewer jobs in 2019 compared to 2018. The energy industry is projected to be a positive for the state's economy through the end of the decade, but economic growth will lag the national pace. Labor market tightness will be the primary determinant of short-term gains. Reduced farm profit margins are expected and may strain the region's agricultural sector. Demographics and overdependence on commodities are expected to negatively impact the state's long-term potential.

Housing

According to the 2010 US Census, 63.53 percent of housing in the AA is owner-occupied, 24.50 percent are rental properties, and 11.97 percent are vacant. The weighted average monthly gross rent within the AA is \$500, with a median housing price of \$92 thousand.

According to the 2015 ACS US Census, 53.14 percent of housing in the AA is owner-occupied, 28.26 percent are rental properties, and 18.6 percent are vacant. The weighted average monthly gross rent within the AA is \$921, with a median housing price of \$201 thousand.

Community Contact

We contacted a Williston-based grassroots community group. The organization works with community members to develop new and innovative attractions in the area and enhance the quality of life. The contact stated that the community is growing with workers migrating into Williston and surrounding areas. There is a need for new housing construction. The population growth has increased demand for new houses causing a shortage in subcontractors. Banks within the AA have a good reputation for their involvement in local communities.

We also contacted a local non-profit organization to gain a better understanding of commercial lending in the community. The contact stated banks have performed well meeting the area's small business

needs, and many local banks work closely with the Williston Business Development Center to help support small businesses.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated **Outstanding**. Based on a full-scope review, the bank's lending performance is **excellent**.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

The distribution of FNBT's small loans to businesses is **excellent**.

Refer to Table R in Appendix D-2 for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

FNBT's borrower distribution of small loans to businesses is excellent in the 2017-2018 evaluation period. The percentage of small loans to businesses is well-below the percentage of small businesses in the AA, but exceeds aggregate lending.

FNBT's borrower distribution of small loans to businesses is excellent in the 2016 evaluation period. The percentage of small loans to businesses exceeds the percentage of small businesses in the AA, and significantly exceeds aggregate lending.

Consumer Loans

The distribution of consumer loans to LMI borrowers is **excellent**.

Refer to Table V in Appendix D-3 for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

During the 2017-2018 evaluation period, the distribution of consumer loans is excellent. The proportion of consumer loans to moderate-income borrowers significantly exceeds the proportion of moderate-income households, and the proportion of consumer loans to low-income borrowers is near the proportion of low-income households.

During the 2016 evaluation period, the distribution of consumer loans is excellent. The proportion of consumer loans to LMI borrowers significantly exceeds the proportion of LMI households.

Responses to Complaints

During this evaluation period, there were no complaints related to FNBT's performance in meeting AA credit needs.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test is rated **Satisfactory**.

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

Number and Amount of Community Development Loans

The bank's performance in extending CD loans demonstrates adequate responsiveness to meeting the needs of the community. FNBT originated four qualifying loans within its AA during the evaluation period, totaling \$1.2 million or 2.2 percent of December 31, 2018, Tier One Capital. The loans provided funds to construct a family crisis shelter and provide essential services in an underserved or distressed community. Additionally, the bank purchased a portion of one loan outside of its AA for \$1.5 million. This loan was within the regional area and had a purpose, mandate, or function to serve the AA, by providing essential services in an underserved or distressed community.

Number and Amount of Qualified Investments

Qualified Investments				
Assessment Area	Prior Period*		Current Period	
	#	\$(000's)	#	\$(000's)
Williston	0	0	10	270

* 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.

FNBT's level of qualified investments demonstrates adequate responsiveness to meeting the needs of the community. During the evaluation period, the bank provided 10 donations to qualified organizations within the AA totaling \$270 thousand or 0.49 percent of December 31, 2018 Tier One Capital. The donations assisted in various community services targeting LMI individuals, and small business development.

Extent to Which the Bank Provides Community Development Services

FNBT's CD services demonstrate adequate responsiveness to meeting the needs of the community. The bank continues to offer a variety of products and services to serve customers of all income levels. Products and services are offered at all of the bank's full-service locations. Bank employees showed commitment to local organizations. During 2017 and 2018, five employees served in a CD qualifying

capacity for five organizations, with four of them in a leadership role. During 2016, the bank did not keep track of employee community services.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation and loan products considered.

Time Period Reviewed:	January 1, 2016 – December 31, 2018	
Bank Products Reviewed:	Small Business, consumer loans, community development loans, qualified investments, and community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Williston AA	Full-scope	<i>Counties of Williams and Divide, North Dakota.</i>

Appendix B: Summary of Ratings

FNBT RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
FNBT	Outstanding	Satisfactory	Outstanding
Assessment Area:			
Williston AA	Outstanding	Satisfactory	Outstanding

(*) The Lending Test is weighted more heavily than the Community Development Test 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.

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.

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.

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.

Tier One 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-1: 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 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 V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2016	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Williston	20	5,412	100	709	77.2	80.0	40.5	6.5	20.0	16.3	--	
Total	20	5,412	100	709	77.2	80.0	40.5	6.5	20.0	16.3	--	

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-2018	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Williston	20	4,787	100	734	78.6	50.0	45.9	6.4	50.0	15.1	--	
Total	20	4,787	100	734	78.6	50.0	45.9	6.4	50.0	15.1	--	

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; Due to rounding, totals may not equal 100.0

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower											2016	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	\$(000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
	20	276	100	19.1	30.0	13.7	25.0	16.9	10.0	50.4	35.0	
Total	20	276	100	19.1	30.0	13.7	25.0	16.9	10.0	50.4	35.0	

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower											2017-2018	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	\$(000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
	60	1,014	100	16.9	16.7	10.6	28.3	13.2	33.3	59.3	21.7	
Total	60	1,014	100	16.9	16.7	10.6	28.3	13.2	33.3	59.3	21.7	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0