



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

U.S. Bank National Association North Dakota
Charter Number: 23446

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Fargo, ND 58103

Office of the Comptroller of the Currency

Large Bank Supervision
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NOTE: 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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General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

*This document is an evaluation of the CRA performance of **U.S. Bank National Association North Dakota** prepared by the **Office of the Comptroller of the Currency (OCC)**, the institution's supervisory agency, as of **December 31, 2002**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.*

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this Performance Evaluation. 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 by another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. BNAs have been established by the United States Census Bureau in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the United States Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten year census and an average population of 4,000.

Community Development (CD) - Affordable 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 size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA) - The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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.

Full-Scope Review - Performance under the Lending, Investment and Service Tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography - A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA) - The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

Home Mortgage Loans - Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwellings loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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, branch distribution).

LMI - Used as an adjective within the body of this document to describe either low- and moderate-income geographies or low- and moderate-income individuals.

Low-Income - Income levels that are less than 50% of the median family income.

Median Family Income (MFI) - The median income determined by the United States Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Statistical Area (MSA) - Area defined by the Director of the United States Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80% and less than 120% of the MFI.

Moderate-Income - Income levels that are at least 50% and less than 80% of the MFI.

Small Business Loans - Loans with original amounts of \$1 million or less that are: (1) secured by nonfarm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Farm Loans - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

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

Upper-Income - Income levels that are 120% or more of the MFI.

Overall CRA Rating

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

The following table indicates the performance level of **U.S. Bank National Association North Dakota** with respect to the Lending, Investment, and Service Tests:

| Performance Levels | U.S. Bank National Association North Dakota (USBND) Performance Tests | | |
|---------------------------|---|-----------------|--------------|
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | X | | |
| Low Satisfactory | | X | X |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- U.S. Bank National Association North Dakota’s (USBND) lending performance is good. The bank generated an adequate level of consumer loans and its record of lending to low- and moderate-income borrowers is excellent. The unique structure of this entity resulted in other types of lending receiving secondary consideration.
- USBND made an adequate level of qualifying community development investments through the purchase of Low Income Housing Tax Credits. These investments helped fund needed affordable housing.
- USBND provides adequate lending services to customers through an effective alternate delivery system.

Description of Institution

U.S. Bank National Association North Dakota (USBND) is a \$2.4 billion intrastate bank located in Fargo, North Dakota. USBND does not have any physical branch locations in the assessment area (AA). Instead, its presence consists of a facility that processes, originates, and services retail loans for the greater U.S. Bancorp. Only those loans originated within the single census tract that USBND has designated as its AA in the Fargo MA are discussed in this Evaluation. This lone CT includes the physical location of the processing facility (bank). Loans originated outside this bank's AA are included in the CRA performance evaluation of affiliated U.S. Bank National Association. USBND does not accept deposits from the public, and it is funded by borrowings and deposits allocated by the holding company to the bank. For additional information regarding the corporation's commitment to CRA within the Fargo area, refer to the Community Reinvestment Act Performance Evaluation for the lead bank, U.S. Bank National Association that is dated December 31, 2002. That document contains a section that describes the lead bank's performance within the Fargo-Moorhead MA and for the State of North Dakota.

USBND is a subsidiary of U.S. Bancorp, a \$180 billion holding company. It is the eighth largest financial services holding company in the United States. The holding company has bank offices in 24 Midwestern and Western states. Significant subsidiaries include this bank, the flagship bank (U.S. Bank National Association), several trust companies, a brokerage company, a data processing center, an agricultural credit company, and leasing companies.

U.S. Bancorp has five primary business lines. Those are consumer banking, payment systems, private client, trust and asset management, and capital markets. USBND, as stated above, was chartered in 1998 to underwrite and service consumer loans for the holding company.

USBND has no subsidiaries that could impact the bank's CRA performance, and there have been no merger or acquisition activities associated with this charter. In general, there are no identified legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AA.

As of December 31, 2002, USBND's loan portfolio represented 85% of total assets. The loan portfolio consists of 53% commercial loans (made up of corporate and purchasing cards), 23% consumer loans and 24% 1-4 family residential real estate. USBND had \$340 million in Tier I capital at year-end 2002.

The previous CRA examination was March 31, 2000 and the bank was rated Satisfactory.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for all products and services was January 1, 2001 through December 31, 2002. For the Lending Test, we reviewed USBND's mortgage and small business lending efforts, but placed primary emphasis on consumer lending due to the greater volume of loans. It was the bank's option to provide consumer loan data as this type of lending is not publicly reported. The bank did not have any community development, small farm or multifamily residential real estate loans to evaluate. We evaluated the level of lending and community development services provided to the bank's AA under the Service Test, and the level of qualifying investments made for the Investment Test.

The types and volumes of loans generated by USBND are consistent with the stated purpose of this entity. This bank was chartered to primarily underwrite and service consumer loans for the greater U.S. Bancorp. The small business products, corporate and purchasing credit cards, are underwritten in a similar manner and are consistent with the purpose of this entity.

Data Integrity

As part of our ongoing supervision of the bank we have annually tested the accuracy of the bank's Home Mortgage Disclosure Act, CRA Lending, and consumer loan data. We also reviewed the appropriateness of the community development investments the bank is reporting. The investments and community development services considered during this evaluation have also been reviewed during this examination to determine that the dollar amounts reported are accurate and the activities and investments qualify as community development. We have determined that the data reported publicly and the additional data provided for this evaluation are accurate.

Selection of Areas for Full-Scope Review

The bank only has one AA. The bank's overall rating and the individual ratings for the Lending, Investment and Service Tests were based on the bank's performance in this AA.

Ratings

The overall rating is based on the bank's performance in its one AA.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's performance under the Lending Test is rated "High Satisfactory." Based on a full-scope review, the bank's performance in the Fargo Assessment Area is good.

Lending Activity

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's lending activity.

We considered the small area and limited number of potential borrowers within the AA in concluding that lending activity is limited, but adequate. USBND reported a limited number of small business loans (84 loans), few real estate loans (17 loans), and no small farm loans. We focused our analysis on the volume of consumer loans (552 loans) attributed to this entity. The emphasis on consumer loans was also true in our evaluation of the bank's performance under the other evaluation criteria used to arrive at our rating for the Lending Test. Consumer loans included credit cards, automobile, personal secured and personal unsecured loans. We placed secondary emphasis on small business loans in arriving at our conclusions. The small business loans are primarily corporate credit cards and purchasing cards used by commercial businesses. The analysis of real estate loans was not meaningful because of the limited number of loans and these loans were not considered.

A discussion comparing the bank's deposit market share to its lending market share is not warranted. Deposits are allocated to this entity by the holding company. Although USBND ranked first among the financial institutions in the entire Fargo-Moorhead Multistate MA, these are not local deposits. Lending market share analysis is also not meaningful because of the small size of the AA. Other institutions within this MA have a more traditional AA, typically the entire MA or an entire county within the MA so the market shares of those other institutions in any one specific census tract would not necessarily accurately reflect true market position. Finally, the consumer loans that formed the basis for our analysis are not publicly reported so there is no market share information for this product.

Distribution of Loans by Income Level of the Geography

An analysis of this component is not meaningful because the AA is made up of one moderate-income census tract. All loans are located within this tract.

Tables 2-7 and 13 in Appendix C contain the facts and data reported by the bank and show the geographic distribution of the bank's loan originations and purchases.

Lending Gap Analysis

An analysis of this component is not relevant because all loans are attributed to this one moderate-income census tract.

Inside/Outside Ratio

All loans discussed in this Evaluation were originated within the bank's AA. All loans originated outside the AA were considered in our assessment of the CRA performance of the affiliated lead bank. As a result, an analysis of this bank's in/out ratio is not meaningful.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data regarding the bank's home mortgage loan originations and purchases.

There were too few real estate loans originated to analyze and provide meaningful conclusions. There were only six home purchase loans, one home improvement loan, and ten home mortgage refinance loans. No conclusions are given for this component.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Distribution of small loans to businesses is poor. The bank's portion of loans to small businesses (those with reported annual gross revenues of \$1 million or less) is well below the portion of businesses defined as such. Likewise, the bank's market share of such loans is well below its overall market share. Most loans, however, are less than \$100,000 when originated. This would be expected based on the nature of the product (a business credit card product).

Consumer Loans

Refer to Table 13 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Consumer loan borrower distribution is excellent. The portion of the bank's loans made to both low-income and moderate-income households is well above the percentage of households defined as such. Also note that a significant portion of households (15%) are described as living below the poverty level. This is a high percentage of the population for this AA and was considered in our analysis. It is generally more difficult for people with incomes at this low level to qualify for credit under traditional underwriting criteria.

Community Development Lending

USBND did not report any community development loans. This had a neutral impact on our Lending Test conclusion.

Product Innovation and Flexibility

USBND did not offer any particular program or product that fit this description. This element had a neutral impact on the Lending Test rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test is rated "Low Satisfactory." Based on full-scope review, the bank's performance in the Fargo Assessment Area is adequate.

Refer to Table 14 in Appendix C for investment detail.

USBND purchased two Low Income Housing Tax Credits totaling \$3.5 million in an area adjacent to the bank's AA. These purchases were both associated with a 104 unit affordable housing complex located within four miles of the bank's facility. This development brings much-needed affordable housing units to the area.

We did not identify any qualified community development investment opportunities within the bank's AA, but as noted in the Market Profile section of Appendix B, community development investment opportunities exist within the greater Fargo-Moorhead, ND-MN Multistate MSA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Low Satisfactory." Based on a full-scope review, the bank's performance in the Fargo AA is adequate.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

This bank has no offices open to the public and does not accept deposits from the public. Refer to the Description of the Institution section of the report for more information concerning the structure of this bank and its strategic focus. The loans that we evaluated for this bank were originated through the bank's alternate delivery system of telephone banking. Our evaluation of the bank's performance under the Service Test is based on its demonstrated ability to generate loans through this alternate delivery system. This alternative delivery system is readily accessible 13 hours per day through a toll-free phone number and is equally accessible to all parts of its AA and areas outside of the AA. The origination of loans attributed to this charter provides reasonable assurances that this alternate delivery system is adequately accessible to low- and moderate-income borrowers.

There have been no branch openings or closings.

Community Development Services

USBND provided an adequate level of community development services to the MA. We noted participation on boards of CD organizations and services related to affordable housing, social and educational services targeted at LMI families, economic development and efforts to revitalize and stabilize areas of the community.

Appendix A: Scope of Evaluation

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered.

| | | |
|--|--|---------------------------------------|
| Time Period Reviewed | Lending Test (includes CD Loans): 1-01-2001 to 12-31-2002 Investment and Service Tests: 1-01-2001 to 12-31-2002 | |
| Financial Institution | Products Reviewed | |
| U.S. Bank National Association North Dakota (USBND) Fargo, ND | HMDA, small business and consumer loans Community Development Investments | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | | |
| List of Assessment Areas and Type of Examination | | |
| Assessment Area | Type of Exam | Other Information |
| Fargo Assessment Area | Full-scope | Census tract 0101.03 located in Fargo |

Appendix B: Market Profiles for Full-Scope Areas

Fargo Assessment Area

| Demographic Information for Full-Scope Area: Fargo Assessment Area | | | | | | |
|---|------------|----------------------|--------------------|------------------|-----------------|---------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts/BNAs) | 1 | NA | 100% | NA | NA | NA |
| Population by Geography | 6,249 | NA | 100% | NA | NA | NA |
| Owner-Occupied Housing by Geography | 995 | NA | 100% | NA | NA | NA |
| Businesses by Geography | 1036 | NA | 100% | NA | NA | NA |
| Farms by Geography | 16 | NA | 100% | NA | NA | NA |
| Family Distribution by Income Level | 1,536 | 22.72% | 28.65% | 27.80% | 20.83% | NA |
| Distribution of Low- and Moderate-Income Families throughout AA Geographies | 789 | NA | 100% | NA | NA | NA |
| Median Family Income | = \$33,819 | Median Housing Value | | | | = \$62,208 |
| HUD Adjusted Median Family Income for 1999 | = \$55,900 | Unemployment Rate | | | | = 3.0% |
| Households Below the Poverty Level | = 14.72% | | | | | |

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

Source: 1990 U.S. Census and 2002 HUD updated MFI.

The bank's AA is one census tract within the Fargo-Moorhead, ND-MN Multistate MA. This AA is a moderate-income census tract in the City of Fargo, ND. The AA meets the requirements of the CRA.

The Fargo area contains roughly one-quarter of the population of the state. Its economy is far stronger than the rest of the state, as it has a greater degree of job diversity. However, similar to the rest of the state, it has a deep dependence on agriculture and related support businesses. Fargo is a major center for retail, higher education, and health care services. The largest employers in the area are the local hospitals and clinics with 4,300 employees, North Dakota State University with 3,800 employees, Blue Cross with 1,600 employees, American Crystal Sugar with 1,500 employees, U.S. Bank with 1,200 employees, and Microsoft/Great Plains Software with 1,100 employees. Besides the large university in Fargo, Moorhead also has a state university, a private liberal arts college and a community/technical college. The area's student population is in excess of 22,000 students, and is a major factor in the rental housing market. Information from the Fargo-Moorhead Area Association of Realtors indicates that the 2002 average sales price of an existing home was \$102,000; the average sales price of a new home was \$181,000; and the rent of a two-bedroom apartment ranged from \$350-\$1,100.

The city and state offer numerous financial incentives for business expansion and for attracting new businesses to the area. Because of the universities, there is an increased volume of highly-skilled, educated labor available. Retaining college graduates continues to be a concern as graduates migrate to higher wages offered outside the state. The labor force is somewhat tight in the AA and unemployment was 3.0% for February 2003.

Information from community contacts indicated a concern over continued job creation and retention. One mentioned a concern over the shortage of labor while another talked about the concerns over retaining local college graduates. One contact said that banks appear reluctant to finance loans for older commercial real estate buildings with projects to rehabilitate second story apartment units.

Information that we reviewed from existing community contacts, the Performance Evaluations of other bank's in the Fargo-Moorhead MA, and the Internet led us to conclude that there are many opportunities for formal community development relationships at the local level. There are also opportunities available through statewide programs.

Appendix C: Tables of Performance Data

Content of Standardized 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: purchased loans are treated as originations/purchases; market rank is based on the number of loans originated and purchased by the bank as compared to all other lenders in the MSA/AA; and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/AA.

The following is a listing and brief description of the tables:

- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/AA. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the

percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business 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 7. Geographic Distribution of Small Loans to Farms** - 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 market share information based on the most recent aggregate market data available. Because 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 8. Borrower Distribution of Home Purchase Loans** - 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 families by income level in each MA/AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Home Mortgage Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent

aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) -

For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table 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 of households by income level in each MA/AA.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's AA. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings -

Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

| LENDING VOLUME | | | | | | | | | | | | Geography: NORTH DAKOTA | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | |
|---------------------|-------------------------------------|---------------|------------|---------------------------|------------|----------------------|------------|-------------------------------|------------|----------------------|------------|--------------------------------------|--|--|--|---|--|--|--|
| MA/Assessment Area: | % of Rated Area Loans (#) in MA/AA* | Home Mortgage | | Small Loans to Businesses | | Small Loans to Farms | | Community Development Loans** | | Total Reported Loans | | % of Rated Area Deposits in MA/AA*** | | | | | | | |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | | | | | | | | |
| Full Review: | | | | | | | | | | | | | | | | | | | |
| Fargo MA | 100.00 | 17 | 1,470 | 84 | 6,099 | 0 | 0 | 0 | 0 | 101 | 7,569 | 100.00 | | | | | | | |

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

| LENDING VOLUME | | | | | | | | | | | | Geography: NORTH DAKOTA | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | |
|---------------------|-------------------------------------|------------------------|------------|--------------------------------------|------------|---------------|------------|-----------------|------------|---------------|------------|--------------------------|------------|-----------------------------------|--|---|--|--|--|
| MA/Assessment Area: | % of Rated Area Loans (#) in MA/AA* | Total Optional Loans** | | Small Business Real Estate Secured** | | Home Equity** | | Motor Vehicle** | | Credit Card** | | Other Secured Consumer** | | % of Rated Area Deposits in AA*** | | | | | |
| | | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | # | \$ (000's) | | | | | | |
| Full Review: | | | | | | | | | | | | | | | | | | | |
| Fargo MA | 100.00 | 552 | 2,752 | 0 | 0 | 0 | 0 | 39 | 517 | 240 | 983 | 2 | 42 | 100.00 | | | | | |

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Optional Product Line(s) is From January 1, 2001 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

| LENDING VOLUME | | | | | | | | | | | | Geography: NORTH DAKOTA | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | |
|---------------------|---------------------------------|--|--|------------|--|--|-----------------------|--|--|------------|--|-------------------------|--|--|--|---|--|--|--|
| MA/Assessment Area: | Other Unsecured Consumer Loans* | | | | | | Other Optional Loans* | | | | | | | | | | | | |
| | # | | | \$ (000's) | | | # | | | \$ (000's) | | | | | | | | | |
| Full Review: | | | | | | | | | | | | | | | | | | | |
| Fargo MA | 271 | | | 1,210 | | | 0 | | | 0 | | | | | | | | | |

* Loan Data as of December 31, 2002. Rated area refers to either the state or multistate MA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

| Geographic Distribution: HOME PURCHASE | | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|--|---------------------------|--------------|-------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|---|------|------|------|------|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 6 | 100.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.44 | 0.00 | 0.44 | 0.00 | 0.00 |

* Based on 2001 Peer HMDA ND.
 ** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 *** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

| Geographic Distribution: HOME IMPROVEMENT | | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|---|------------------------------|--------------|-------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|---|------|------|------|------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 1 | 100.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.67 | 0.00 | 6.67 | 0.00 | 0.00 |

* Based on 2001 Peer HMDA ND.
 ** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 *** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

| Geographic Distribution: HOME MORTGAGE REFINANCE | | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|--|-------------------------------------|--------------|-------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---------------|---|------|------|------|------|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | % Owner Occ Units*** | % USBND Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 10 | 100.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.06 | 0.00 | 1.06 | 0.00 | 0.00 |

* Based on 2001 Peer HMDA ND.
 ** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.
 *** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

| Geographic Distribution: MULTIFAMILY | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | | |
|--------------------------------------|-------------------------|-------------------------|------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---|--------------------------------|------|------|------|------|
| MA/Assessment Area: | Total Multifamily Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % of MF Units*** | % USBND Loans | % MF Units*** | % USBND Loans | % MF Units*** | % USBND Loans | % MF Units*** | % USBND Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 0 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2001 Peer HMDA ND.
 ** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.
 *** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

| Geographic Distribution: SMALL LOANS TO BUSINESSES | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | | |
|--|----------------------------|-------------------------|------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---|--------------------------------|------|------|------|------|
| MA/Assessment Area: | Total Small Business Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % of Businesses*** | % USBND Loans | % of Businesses*** | % USBND Loans | % of Businesses*** | % USBND Loans | % of Businesses*** | % USBND Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 84 | 100.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.22 | 0.00 | 1.80 | 0.00 | 0.00 |

* Based on 2001 Peer Small Bus ND.
 ** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 *** Source Data - Dun and Bradstreet (2002).

Table 7. Geographic Distribution of Small Loans to Farms

| Geographic Distribution: SMALL LOANS TO FARMS | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | | |
|---|------------------------|-------------------------|------------------------|---------------|-----------------------------|---------------|---------------------------|---------------|--------------------------|---|--------------------------------|------|------|------|------|
| MA/Assessment Area: | Total Small Farm Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Market Share (%) by Geography* | | | | |
| | # | % of Total** | % of Farms*** | % USBND Loans | % of Farms** | % USBND Loans | % of Farms** | % USBND Loans | % of Farms** | % USBND Loans | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 0 | 0.00 | 0.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2001 Peer Small Bus ND.
 ** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 *** Source Data - Dun and Bradstreet (2002).

Table 8. Borrower Distribution of Home Purchase Loans

| Borrower Distribution: HOME PURCHASE | | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|--------------------------------------|---------------------------|--------------|-------------------------|-------------------|---------------------------|-------------------|-------------------------|-------------------|------------------------|-------------------|---|------|------|------|------|
| MA/Assessment Area: | Total Home Purchase Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share* | | | | |
| | # | % of Total** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 6 | 100.00 | 22.72 | 0.00 | 28.65 | 66.67 | 27.80 | 16.67 | 20.83 | 16.67 | 0.51 | 0.00 | 1.43 | 0.00 | 0.00 |

* Based on 2001 Peer HMDA ND.
 ** As a percentage of loans with borrower income information available. No information was available for 74.15% of loans originated and purchased by USBND.
 *** Percentage of Families is based on the 1990 Census information.
 **** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

| Borrower Distribution: HOME IMPROVEMENT | | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|---|------------------------------|--------------|-------------------------|-------------------|---------------------------|-------------------|-------------------------|-------------------|------------------------|-------------------|---|------|------|------|-------|
| MA/Assessment Area: | Total Home Improvement Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share* | | | | |
| | # | % of Total** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 1 | 100.00 | 22.72 | 0.00 | 28.65 | 0.00 | 27.80 | 0.00 | 20.83 | 100.00 | 6.67 | 0.00 | 0.00 | 0.00 | 33.33 |

* Based on 2001 Peer HMDA ND.
 ** As a percentage of loans with borrower income information available. No information was available for 1.82% of loans originated and purchased by USBND.
 *** Percentage of Families is based on the 1990 Census information.
 **** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

| Borrower Distribution: HOME MORTGAGE REFINANCE | | | Geography: NORTH DAKOTA | | | | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|--|-------------------------------------|--------------|-------------------------|-------------------|---------------------------|-------------------|-------------------------|-------------------|------------------------|-------------------|---|------|------|------|------|
| MA/Assessment Area: | Total Home Mortgage Refinance Loans | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | | Market Share* | | | | |
| | # | % of Total** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | % Families*** | % USBND Loans**** | Overall | Low | Mod | Mid | Upp |
| Full Review: | | | | | | | | | | | | | | | |
| Fargo MA | 10 | 100.00 | 22.72 | 0.00 | 28.65 | 0.00 | 27.80 | 37.50 | 20.83 | 62.50 | 1.46 | 0.00 | 0.00 | 2.00 | 1.75 |

* Based on 2001 Peer HMDA ND.
 ** As a percentage of loans with borrower income information available. No information was available for 79.89% of loans originated and purchased by USBND.
 *** Percentage of Families is based on the 1990 Census information.
 **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

| Borrower Distribution: SMALL LOANS TO BUSINESSES | | Geography: NORTH DAKOTA | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|--|---------------------------------|-------------------------|---|-------------------|---|--------------------------|----------------------------|---------------|-------------------------|
| MA/Assessment Area: | Total Small Loans to Businesses | | Businesses With Revenues of \$1 million or less | | Loans by Original Amount Regardless of Business Size | | | Market Share* | |
| | # | % of Total** | % of Businesses*** | % USBND Loans**** | \$100,000 or less | > \$100,000 to \$250,000 | > \$250,000 to \$1,000,000 | All | Rev\$ 1 Million or Less |
| Full Review: | | | | | | | | | |
| Fargo MA | 84 | 100.00 | 68.05 | 25.00 | 86.90 | 5.95 | 7.14 | 1.22 | 0.28 |

* Based on 2001 Peer Small Bus ND.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 31.22% of small loans to businesses originated and purchased by the USBND.

Table 12. Borrower Distribution of Small Loans to Farms

| Borrower Distribution: SMALL LOANS TO FARMS | | Geography: NORTH DAKOTA | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | |
|---|----------------------------|-------------------------|--|-------------------|---|--------------------------|--------------------------|---------------|-------------------------|
| MA/Assessment Area: | Total Small Loans to Farms | | Farms With Revenues of \$1 million or less | | Loans by Original Amount Regardless of Farm Size | | | Market Share* | |
| | # | % of Total** | % of Farms*** | % USBND Loans**** | \$100,000 or less | > \$100,000 to \$250,000 | > \$250,000 to \$500,000 | All | Rev\$ 1 Million or Less |
| Full Review: | | | | | | | | | |
| Fargo MA | 0 | 0.00 | 87.5 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

* Based on 2001 Peer Small Bus ND.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the USBND.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

| Geographic and Borrower Distribution: CONSUMER LOANS DECEMBER 31, 2002 | | | | | Geography: NORTH DAKOTA | | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | | | | | |
|---|----------------------------|----------------|---------------------------|------------------------|--------------------------------|------------------------|------------------------------|------------------------|-----------------------------|--|-------------------------|------------------------|------------------------------|------------------------|----------------------------|------------------------|---------------------------|------------------------|
| MA/Assessment Area: | Geographic Distribution | | | | | | | | Borrower Distribution | | | | | | | | | |
| | Total Consumer Loans | | Low-Income Geographies | | Moderate-Income Geographies | | Middle-Income Geographies | | Upper-Income Geographies | | Low-Income Borrowers | | Moderate-Income Borrowers | | Middle-Income Borrowers | | Upper-Income Borrowers | |
| | # | % of Total* | % of Hhlds** | % of USBND Loans | % of Hhlds ** | % of USBND Loans | % of Hhlds** | % of USBND Loans | % of Hhlds** | % of USBND Loans | % of Hhlds ** | % of USBND Loans | % of Hhlds** | % of USBND Loans | % of Hhlds** | % of USBND Loans | % of Hhlds** | % of USBND Loans |
| Full Review: | | | | | | | | | | | | | | | | | | |
| Fargo MA | 552 | 100.00 | 0.00 | 0.00 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 21.38 | 41.35 | 22.87 | 27.64 | 28.30 | 18.14 | 27.46 | 12.87 |

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

| QUALIFIED INVESTMENTS | | | | Geography: NORTH DAKOTA | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | |
|-----------------------|---------------------------|-----------|----------------------------|-------------------------|-------------------|-----------|------------|---|-----------|--|--|
| MA/Assessment Area: | Prior Period Investments* | | Current Period Investments | | Total Investments | | | Unfunded Commitments** | | | |
| | # | \$(000's) | # | \$(000's) | # | \$(000's) | % of Total | # | \$(000's) | | |
| Full Review: | | | | | | | | | | | |
| Fargo MA | 0 | 0 | 2 | 3,504 | 2 | 3,504 | 100.00 | 0 | 0 | | |

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

| DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS | | | | Geography: NORTH DAKOTA | | | | Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002 | | | | | | | | | |
|---|--|---------------------------|--|-------------------------|--------|--------------------------|----------------------------|---|--|------------|-----|-----|---------------------------------------|-----|--------|-----|---|
| MA/Assessment Area: | Deposits | Branches | | | | Branch Openings/Closings | | | | Population | | | | | | | |
| | % of Rated Area Deposits in AA | # of USBND Branches | Location of Branches by Income of Geographies (%) | | | | # of Branch Openings | # of Branch Closings | Net change in Location of Branches (+ or -) | | | | % of Population within Each Geography | | | | |
| | | | Low | Mod | Mid | Upp | | | Low | Mod | Mid | Upp | Low | Mod | Mid | Upp | |
| Full Review: | | | | | | | | | | | | | | | | | |
| Fargo MA | 100.00 | 1 | 100.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 100.00 | 0 | 0 |