



PUBLIC DISCLOSURE

January 23, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Haskell National Bank
Charter Number 14149

601 North 1st Street
Haskell, TX 79521

Office of the Comptroller of the Currency

Fort Worth Office
225 E. John Carpenter Freeway Suite 900
Irving, TX 75062-2326

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on performance in the Haskell County AA.
- The bank's loan-to-deposit (LTD) is reasonable.
- A majority of the bank's loans are inside the assessment area (AA).
- The distribution of loans to businesses and farms of different sizes is excellent.
- There were no Community Reinvestment Act (CRA) related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is reasonable.

The LTD is calculated on a bank-wide basis. The bank's quarterly LTD ratio since the previous evaluation averaged 36.45 percent, with a quarterly average high of 42.91 percent and quarterly low of 20.81 percent. We compared the bank's LTD ratio to three similarly situated institutions located in rural areas ranging in asset size from \$39 million to \$104 million. The quarterly average LTD ratio for banks in this peer group was 30.84 percent with a high ratio of 35.49 percent and a low ratio of 26.19 percent.

Lending in Assessment Area

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

The bank originated and purchased 93.18 percent of its total loans by number and 96.78 percent by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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		
	#	%	#	%		\$	%	\$	%	
Small Business	21	91.30	2	8.70	23	605	91.14	59	8.86	664
Small Farm	20	95.24	1	4.76	21	4,445	97.60	109	2.40	4,554
Total	41	93.18	3	6.82	44	5,050	96.78	168	3.22	5,218

Description of Institution

Haskell NB (HNB) is a community bank chartered in 1934. The bank is wholly owned by Haskell Bancshare, Inc. (HBI), a single bank holding company located in Haskell, TX. HNB is the primary asset of the holding company and there are no other subsidiaries or affiliates.

HNB is a single state institution with two full-service locations. The main branch is located in Haskell, TX, with its primary market area of Haskell County. HNB has a branch located in Abilene, TX, and serves the Taylor County AA. Both locations offer full-service banking and drive-thru services, and ATMs. HNB is locally owned, controlled, and managed. The bank has two separate assessment areas Haskell County and Taylor County, that is part of the Abilene, MSA and includes all whole census tracts in each of the counties.

The bank's strategy is to maximize sustainable earnings while being a responsible business that renders high-quality service to customers through the efforts of trusted employees and meet the credit needs of the areas served. The bank's primary lending products include agriculture loans, commercial and industrial loans and commercial real estate loans, consumer loans and 1-4 family real estate loans. Other loan products are traditional and common for community banks of comparable size. Deposit products are also traditional including products for individuals and businesses. There was no merger or acquisition activity during the assessment period.

As of December 31, 2022, HNB reported total assets of \$80.6 million, total loans of \$23.7 million or 30 percent of average assets, and total deposits of \$75.5 million. HNB's Tier 1 Capital, an important measure of a bank's financial strength, totaled \$9.4 million. This results in a Tier 1 Leverage Ratio of 11.05 percent relative to the peer group at 11.74 percent. The loan portfolio is made of 1-4 family loans representing 34 percent of the portfolio; agriculture loans represent 21 percent of the portfolio, commercial loans represent 6 percent of the portfolio, commercial real estate loans comprise 15 percent of the portfolio, auto loans comprise 6 percent of the portfolio, construction loans comprise 6 percent of the portfolio, farm land comprises 6 percent of the portfolio and loans to states and political subdivisions comprise 2 percent of the portfolio. However, loans originated during the review period is made of Ag loans at 38.79 percent of the portfolio, commercial loans at 31.48 percent of the portfolio and consumer loans at 14.21 percent with 1-4 family loans at 13.40 percent.

The last CRA evaluation dated September 10, 2018, assigned a "Satisfactory" rating. There are no financial or legal impediments to HNB's ability to meet the credit needs of its AAs

Scope of the Evaluation

Evaluation Period/Products Evaluated

HNB was evaluated under the Small Bank CRA evaluation procedures. As such, this Performance Evaluation (PE) assesses the bank's performance solely under the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AAs through its lending activities. The evaluation period for this examination is from January 1, 2019, to December 31, 2021. In evaluating the bank's lending performance, we identified agriculture loans and commercial and industrial loans as the bank's primary loan products. The 1-4 family loans were not reviewed because of the lower volume of originations at 13.40 percent of the loan portfolio during this assessment period compared to prior periods. We analyzed a sample of 20 Agriculture loans and 21 commercial & industrial loans originated inside the AA during the evaluation period.

Selection of Areas for Full-Scope Review

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

HNB has delineated two AAs in Texas consisting of all whole CTs within Haskell County and all whole CTs within Taylor County. Taylor County makes up a portion of the Abilene, MSA; it is allowable for the bank to designate only part of the MSA as an AA, given its size and location relative to the MSA. The AAs meet the regulatory requirements, do not reflect discrimination, and do not arbitrarily exclude any low- or moderate- income (LMI) geographies.

For our full-scope review, we selected the Haskell County AA after considering the number of loans originated or purchased in each AA and the volume of deposits in each AA. We found that 66 percent of the bank's loans were originated or purchased in the Haskell County AA and 60 percent of the bank's deposits are in the Haskell County AA. Therefore, we conducted a limited scope review for the Taylor County AA.

Ratings

The bank's overall rating is based solely on performance in the State of Texas. The state rating is based on performance in Haskell County AA. HNB's primary loan products are small farm loans and small business loans. The distribution of loans by income level of the borrowers was given sole weight. Analysis of geographic distribution was not completed because there are no low- or moderate-income CTs in the AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), 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 (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- HNB's LTD is reasonable, reflecting responsiveness to credit needs in the community.
- A substantial majority of the HNB's loans, both by number and dollar amount, are inside the AA.
- HNB exhibits an excellent distribution of loans to businesses and farms of different sizes.

Description of Institution's Operations in Texas

HNB is an interstate bank that provides banking services to the public through its main office, one branch location that offers full-service banking with drive-thru services and two ATMs. The bank operates in two AAs, Haskell County, a non-MSA and Taylor County a part of the Abilene MSA. In Haskell County AA, HNB held \$47 million or 26.97 percent of the deposit market share and ranks 3rd out of four financial institutions based on Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data as of June 30, 2022. In Taylor County AA the bank has \$28 million or 0.62 percent of the deposit market share and ranks 18th out of 24 financial institutions based on the FDIC Deposit Market Share data as of June 30, 2022. As of June 30, 2022, Haskell County AA held 60 percent and Taylor County AA held the remaining 40 percent of HNB's total deposits. Competing financial institutions in both markets include other community banks and a larger regional bank.

We contacted a representative from an organization with knowledge of local economic conditions for the purpose of determining a community profile and identifying opportunities for participation by local financial institutions. The organization serves all farmers, ranchers, and agricultural partners through the delivery of effective, efficient agricultural programs in Haskell County and the surrounding counties. The contact indicated the economic conditions are depressed due to the extreme heat and drought conditions that impacted the farmers and ranchers. Farmers are relying on crop insurance and the government has provided financial aid to farmers and ranchers. With the government's financial assistance and crop insurance the ag producers are in decent financial shape. The contact also indicated the general credit needs of the ranchers and farmers is primarily funding for operating expenses and financing for equipment or farmland. According to the contact, the financial institutions in the area meet most of the credit needs for the farmers and ranchers with viable operations.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Haskell County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Haskell County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	5,853	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	3,434	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	1,751	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	534	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,149	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	378	0.0	0.0	100.0	0.0	0.0
Farms by Geography	81	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,501	23.1	17.3	20.3	39.4	0.0
Household Distribution by Income Level	2,285	28.8	16.1	14.3	40.8	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$49,962
			Median Gross Rent			\$450
			Families Below Poverty Level			16.1%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Texas

As discussed above, a full-scope review was performed on the bank's Haskell County AA for the evaluation period covering January 1, 2019 to December 31, 2021. Refer to the table in appendix A "Scope of Examination" for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the Haskell County AA is good.

Distribution of Loans by Income Level of the Geography

There were no low- or moderate- income CTs in Haskell County. The AA consists of two middle-income census tracts. An analysis of the bank's geographic distribution of loans would not be meaningful.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

During the evaluation period, the distribution of small loans to businesses is excellent. The bank's percentage of loans to businesses with revenues less than or equal to \$1 million exceeds both the percentage of small businesses identified as having revenues less than or equal to \$1 million and the aggregate percentage of lender performance in the AA.

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

Small Loans to Farms

During the evaluation period, the distribution of small loans to farms is excellent. The bank's percentage of loans to farms with revenues less than or equal to \$1 million exceeds both the percentage of farms identified as having revenues less than or equal to \$1 million and the aggregate percentage of lender performance in the AA.

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

Responses to Complaints

HNB and the OCC did not receive any complaints regarding CRA performance over the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Taylor County AA is consistent with the bank's overall performance under the Lending Test in the full scope area.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Small business and small farm loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State		
Texas		
Haskell County AA	Full scope	The entire county consisting of two whole census tracts
Taylor County AA	Limited scope	The entire county consisting of 38 whole census tracts

Appendix B: Summary of MMSA and State Ratings

RATINGS	Haskell National Bank
Overall Bank:	Lending Test Rating
Haskell National Bank	Satisfactory
MMSA or State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2019-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Haskell County AA	21	605	100	47	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		
Total	21	605	100	47	0.0	0.0	0.0	0.00	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0		

*Source: 2020 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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Haskell County AA	21	605	100	47	76.2	95.24	38.3	4.2	4.76	19.6	0.0		
Total	21	605	100	47	76.2	95.24	38.3	4.2	4.76	19.6	0.0		

*Source: 2020 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 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	
Haskell County AA	20	4,445	100	25	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	20	4,445	100	25	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100	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			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
Haskell County AA	20	4,445	100	25	96.3	100	28.0	1.2	0.0	2.5	0.0		
Total	20	4,445	100	25	96.3	100	28.0	1.2	0.0	2.5	0.0		

*Source: 2020 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%*