

RIVERSTONE BANK
Business, Farm & Mortgage Loans
CRA Assessment
First Half 2024

	Total			Total Dollar			Total			
	Originations	In TAA	% of Total	Outside TAA	% of Total	Volume	In TAA	% of Total	Outside TAA	% of Total
ML - Held for Sale	6	4	66.67%	2	33.33%	\$2,029,800	\$997,000	49.12%	\$1,032,800	50.88%
ML - Construction	12	9	75.00%	3	25.00%	\$10,437,029	\$3,087,029	29.58%	\$7,350,000	70.42%
ML - Farmland	6	5	83.33%	1	16.67%	\$1,690,184	\$1,474,374	87.23%	\$215,810	12.77%
ML - HELOC	7	7	100.00%	0	0.00%	\$285,000	\$285,000	100.00%	\$0	0.00%
ML - 1-4 Family 1st	27	19	70.37%	8	29.63%	\$5,957,880	\$3,836,896	64.40%	\$2,120,984	35.60%
ML - 1-4 Family 2nd	8	8	100.00%	0	0.00%	\$676,945	\$676,945	100.00%	\$0	0.00%
ML - Commercial Real Estate	10	9	90.00%	1	10.00%	\$3,536,636	\$3,278,615	92.70%	\$258,021	7.30%
ML - Bareland	1	1	100.00%	0	0.00%	\$360,000	\$360,000	100.00%	\$0	0.00%
Agricultural	129	114	88.37%	15	11.63%	\$35,117,917	\$32,137,346	91.51%	\$2,980,571	8.49%
Commercial	95	78	82.11%	17	17.89%	\$18,144,612	\$13,455,158	74.16%	\$4,689,454	25.84%
Totals	301	254	84.39%	47	15.61%	\$78,236,004	\$59,588,363	76.16%	\$18,647,641	23.84%

TAA=Trade Assessment Area

RIVERSTONE BANK			
Consumer Loan Originations by Census Tract			
Albany and Laramie County, Wyoming			
First Half 2024			
Census Tract	County	Tract Income Level	No. Loans
2.00	Laramie	Moderate	2
4.03	Laramie	Moderate	1
5.03	Laramie	Middle	1
6.01	Laramie	Middle	1
7.01	Laramie	Moderate	1
10.00	Laramie	Middle	1
13.01	Laramie	Middle	1
13.02	Laramie	Upper	2
15.01	Laramie	Middle	1
15.02	Laramie	Middle	1
19.01	Laramie	Upper	1
19.02	Laramie	Middle	1
20.01	Laramie	Middle	1
9627.00	Albany	Middle	2
9628.00	Albany	Middle	2
9631.02	Albany	Middle	1
9634.00	Albany	Middle	1
9637.00	Albany	Middle	2
			23
			15.44%
			of total consumer originations
No. of Loans in Moderate Income Area = 4			17.39%
			2.68%
			of total consumer originations
No. of Loans in Middle Income Area = 16			69.57%
			10.74%
			of total consumer originations
No. of Loans in Upper Income Area = 3			13.04%
			2.01%
			of total consumer originations
			100.00%

RIVERSTONE BANK			
Consumer Loan Originations by Census Tract - El Paso County, CO			
First Half 2024			
Census Tract	Tract Income Level	No. Loans	
15.00	Middle	1	
		1	
No. of Loans in Middle Income Area = 1		100.00%	of loans in the CO trade area
			0.67%
			of total consumer originations

RIVERSTONE BANK							
Consumer Loan Originations by Census Tract							
Banner, Morrill, Sioux & Scotts Bluff Counties in Western Nebraska							
Cass, Otoe, Lancaster, Nemaha & Johnson Counties in Eastern Nebraska							
First Half 2024							
Census Tract	County	Tract Income Level	No. Loans				
9540.00	Banner	Middle	2				
9657.00	Cass	Upper	1				
9659.00	Cass	Middle	13				
10.03	Lancaster	Moderate	1				
38.02	Lancaster	Middle	1				
9681.00	Nemaha	Middle	2				
9666.00	Otoe	Upper	5				
9667.00	Otoe	Upper	5				
9668.00	Otoe	Upper	6				
9670.00	Otoe	Middle	4				
9529.00	Scotts Bluff	Middle	9				
9530.00	Scotts Bluff	Middle	8				
9531.00	Scotts Bluff	Middle	3				
9532.00	Scotts Bluff	Middle	5				
9533.00	Scotts Bluff	Moderate	9				
9534.00	Scotts Bluff	Upper	4				
9535.00	Scotts Bluff	Middle	7				
9536.00	Scotts Bluff	Middle	4				
9537.00	Scotts Bluff	Moderate	2				
9538.00	Scotts Bluff	Middle	6				
9539.00	Scotts Bluff	Middle	7				
9501.00	Sioux	Moderate	1				
			105			70.47%	of total consumer originations
No. of Loans in Moderate Income Area = 13			12.38%	of loans in the NE trade area		8.72%	of total consumer originations
No. of Loans in Middle Income Area = 71			67.62%	of loans in the NE trade area		47.65%	of total consumer originations
No. of Loans in Upper Income Area = 21			20.00%	of loans in the NE trade area		14.09%	of total consumer originations
			100.00%				

Note: Twelve loans were excluded because the borrower had a P.O. box address.

RIVERSTONE BANK										
Consumer Loan Originations by Type Code & Income Level										
First Half 2024										
	Income Level				Totals by Type	Income Level as Percentage of Type Total				
	1	2	3	4		1	2	3	4	
Type 68 Bare Land	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	
Type 46 Secondary Market Home Loans	0	1	0	5	6	0.00%	16.67%	0.00%	83.33%	
Type 20, 21 & 61 Construction (Consumer)	0	3	0	3	6	0.00%	50.00%	0.00%	50.00%	
Type 23 & 33 Home Equity Line of Credit	1	1	3	2	7	14.29%	14.29%	42.86%	28.57%	
Type 14, 24 & 34 1-4 Family (First Lien)	2	6	0	5	13	15.38%	46.15%	0.00%	38.46%	
Type 15, 25 & 35 1-4 Family (Second Lien)	0	2	2	3	7	0.00%	28.57%	28.57%	42.86%	
Type 30 & 60 Consumer - Auto	7	29	19	5	60	11.67%	48.33%	31.67%	8.33%	
Type 28, 38 & 58 Consumer - Term Loan	3	25	14	2	44	6.82%	56.82%	31.82%	4.55%	
Type 29 & 59 Consumer - Single Pay	0	4	2	0	6	0.00%	66.67%	33.33%	0.00%	
Totals by Income Level	13	71	40	25	149					
Percentage by Income Level	8.72%	47.65%	26.85%	16.78%	100.00%					

Note: Employee loans were excluded because the income level is not recorded for privacy reasons.