

RIVERSTONE BANK
Business, Farm & Mortgage Loans
CRA Assessment
Calendar Year 2023

	Total					Total Dollar				
	Originations	In TAA	% of Total	Outside TAA	% of Total	Volume	In TAA	% of Total	Outside TAA	% of Total
ML - Held for Sale	17	15	88.24%	2	11.76%	\$4,267,685	\$3,439,685	80.60%	\$828,000	19.40%
ML - Construction	26	21	80.77%	5	19.23%	\$16,048,480	\$13,331,572	83.07%	\$2,716,908	16.93%
ML - Farmland	16	14	87.50%	2	12.50%	\$4,530,380	\$2,000,880	44.17%	\$2,529,500	55.83%
ML - HELOC	18	18	100.00%	0	0.00%	\$1,276,200	\$1,276,200	100.00%	\$0	0.00%
ML - 1-4 Family 1st	80	50	62.50%	30	37.50%	\$15,226,739	\$8,760,914	57.54%	\$6,465,825	42.46%
ML - 1-4 Family 2nd	14	13	92.86%	1	7.14%	\$1,409,453	\$1,309,453	92.91%	\$100,000	7.09%
ML - Multifamily	2	0	0.00%	2	100.00%	\$1,046,250	\$0	0.00%	\$1,046,250	100.00%
ML - Commercial Real Estate	25	18	72.00%	7	28.00%	\$22,937,401	\$10,012,406	43.65%	\$12,924,995	56.35%
ML - Bareland	5	2	40.00%	3	60.00%	\$810,688	\$202,250	24.95%	\$608,438	75.05%
Agricultural	171	155	90.64%	16	9.36%	\$53,859,816	\$48,000,661	89.12%	\$5,859,155	10.88%
Commercial	184	153	83.15%	31	16.85%	\$64,654,425	\$39,750,912	61.48%	\$24,903,513	38.52%
Totals	558	459	82.26%	99	17.74%	\$186,067,517	\$128,084,932	68.84%	\$57,982,585	31.16%

TAA=Trade Assessment Area