

**RIVERSTONE BANK**  
**Business, Farm & Mortgage Loans**  
**CRA Assessment**  
**Calendar Year 2024**

	<b>Total</b>					<b>Total Dollar</b>				
	<b>Originations</b>	<b>In TAA</b>	<b>% of Total</b>	<b>Outside TAA</b>	<b>% of Total</b>	<b>Volume</b>	<b>In TAA</b>	<b>% of Total</b>	<b>Outside TAA</b>	<b>% of Total</b>
<b>ML - Held for Sale</b>	21	17	80.95%	4	19.05%	\$6,795,975	\$5,290,175	77.84%	\$1,505,800	22.16%
<b>ML - Construction</b>	23	17	73.91%	6	26.09%	\$26,233,163	\$6,237,829	23.78%	\$19,995,334	76.22%
<b>ML - Farmland</b>	12	11	91.67%	1	8.33%	\$3,150,767	\$2,934,956	93.15%	\$215,810	6.85%
<b>ML - HELOC</b>	17	16	94.12%	1	5.88%	\$862,000	\$837,000	97.10%	\$25,000	2.90%
<b>ML - 1-4 Family 1st</b>	65	48	73.85%	17	26.15%	\$15,945,808	\$9,961,824	62.47%	\$5,983,984	37.53%
<b>ML - 1-4 Family 2nd</b>	13	13	100.00%	0	0.00%	\$1,496,445	\$1,496,445	100.00%	\$0	0.00%
<b>ML - 5+ Residential</b>	3	2	66.67%	1	33.33%	\$760,000	\$360,000	47.37%	\$400,000	52.63%
<b>ML - Commercial Real Estate</b>	37	24	64.86%	13	35.14%	\$39,320,027	\$12,279,886	31.23%	\$27,040,141	68.77%
<b>ML - Bareland</b>	7	6	85.71%	1	14.29%	\$2,172,184	\$2,057,184	94.71%	\$115,000	5.29%
<b>Agricultural</b>	183	162	88.52%	21	11.48%	\$45,811,010	\$41,490,427	90.57%	\$4,320,584	9.43%
<b>Commercial</b>	182	155	85.16%	27	14.84%	\$42,648,677	\$31,366,764	73.55%	\$11,281,913	26.45%
<b>Totals</b>	563	471	83.66%	92	16.34%	\$185,196,055	\$114,312,489	61.73%	\$70,883,566	38.27%

**TAA=Trade Assessment Area**