

<b>RIVERSTONE BANK</b>							
<b>Consumer Loan Originations by Census Tract</b>							
<b>Banner, Morrill, Sioux &amp; Scotts Bluff Counties in Western Nebraska</b>							
<b>Cass, Otoe, Lancaster, Nemaha &amp; Johnson Counties in Eastern Nebraska</b>							
<b>Calendar Year 2023</b>							
<b>Census Tract</b>	<b>County</b>	<b>Tract Income</b>		<b>No. Loans</b>			
		<b>Level</b>					
9658.00	Cass	Middle		2			
9659.00	Cass	Middle		13			
9660.00	Cass	Middle		2			
9675.00	Johnson	Middle		1			
7.00	Lancaster	Moderate		1			
27.01	Lancaster	Moderate		1			
31.02	Lancaster	Upper		3			
37.09	Lancaster	Upper		1			
37.13	Lancaster	Upper		1			
37.21	Lancaster	Upper		3			
101.00	Lancaster	Upper		2			
102.02	Lancaster	Upper		1			
9525.00	Morrill	Middle		2			
9681.00	Nemaha	Middle		3			
9666.00	Otoe	Upper		10			
9667.00	Otoe	Upper		6			
9668.00	Otoe	Upper		5			
9669.00	Otoe	Middle		1			
9529.00	Scotts Bluff	Middle		13			
9530.00	Scotts Bluff	Middle		17			
9531.00	Scotts Bluff	Middle		3			
9532.00	Scotts Bluff	Middle		7			
9533.00	Scotts Bluff	Moderate		23			
9534.00	Scotts Bluff	Upper		6			
9535.00	Scotts Bluff	Middle		21			
9536.00	Scotts Bluff	Middle		18			
9537.00	Scotts Bluff	Moderate		14			
9538.00	Scotts Bluff	Middle		10			
9539.00	Scotts Bluff	Middle		28			
9501.00	Sioux	Moderate		2			
				220		76.39%	of total consumer originations
No. of Loans in Moderate Income Area = 41				18.64%	of loans in NE trade area	14.24%	of total consumer originations
No. of Loans in Middle Income Area = 141				64.09%	of loans in NE trade area	48.96%	of total consumer originations
No. of Loans in Upper Income Area = 38				17.27%	of loans in NE trade area	13.19%	of total consumer originations
				100.00%			
Note: Sixteen loans were excluded either because the borrower had a P.O. box address or because the borrower's census tract could not be determined based on the address.							