

<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 2024</b>							
<b>Census Tract</b>	<b>County</b>	<b>Tract Income Level</b>	<b>No. Loans</b>				
9540.00	Banner	Middle	3				
9657.00	Cass	Upper	1				
9658.00	Cass	Middle	1				
9659.00	Cass	Middle	26				
7.00	Lancaster	Moderate	1				
10.03	Lancaster	Moderate	2				
31.02	Lancaster	Upper	1				
36.04	Lancaster	Upper	1				
36.09	Lancaster	Upper	1				
37.15	Lancaster	Upper	2				
37.28	Lancaster	Upper	1				
38.02	Lancaster	Middle	1				
101.00	Lancaster	Upper	1				
9525.00	Morrill	Middle	1				
9681.00	Nemaha	Middle	3				
9666.00	Otoe	Upper	9				
9667.00	Otoe	Upper	11				
9668.00	Otoe	Upper	9				
9670.00	Otoe	Middle	4				
9529.00	Scotts Bluff	Middle	10				
9530.00	Scotts Bluff	Middle	16				
9531.00	Scotts Bluff	Middle	7				
9532.00	Scotts Bluff	Middle	8				
9533.00	Scotts Bluff	Moderate	14				
9534.00	Scotts Bluff	Upper	11				
9535.00	Scotts Bluff	Middle	11				
9536.00	Scotts Bluff	Middle	13				
9537.00	Scotts Bluff	Moderate	16				
9538.00	Scotts Bluff	Middle	14				
9539.00	Scotts Bluff	Middle	22				
9501.00	Sioux	Moderate	2				
			<b>223</b>				<b>74.83% of total consumer originations</b>

No. of Loans in Moderate Income Area = 35	15.70%	of loans in the NE trade area	11.74%	of total consumer originations
No. of Loans in Middle Income Area = 140	62.78%	of loans in the NE trade area	46.98%	of total consumer originations
No. of Loans in Upper Income Area = 48	21.52%	of loans in the NE trade area	16.11%	of total consumer originations
	100.00%			
Note: Thirteen loans were excluded because the borrower had a P.O. box address.				