

RIVERSTONE BANK
Business, Farm & Mortgage Loans
CRA Assessment
First Half 2025

	Total Originations	In TAA	% of Total	Outside TAA	% of Total	Total Dollar Volume	In TAA	% of Total	Outside TAA	% of Total
ML - Held for Sale	11	7	63.64%	4	36.36%	\$2,901,600	\$1,822,600	62.81%	\$1,079,000	37.19%
ML - Construction	19	16	84.21%	3	15.79%	\$33,675,487	\$26,825,487	79.66%	\$6,850,000	20.34%
ML - Farmland	11	9	81.82%	2	18.18%	\$4,634,427	\$4,070,382	87.83%	\$564,045	12.17%
ML - HELOC	5	3	60.00%	2	40.00%	\$260,000	\$170,000	65.38%	\$90,000	34.62%
ML - 1-4 Family 1st	33	19	57.58%	14	42.42%	\$11,044,926	\$4,454,920	40.33%	\$6,590,006	59.67%
ML - 1-4 Family 2nd	6	5	83.33%	1	16.67%	\$606,388	\$519,560	85.68%	\$86,828	14.32%
ML - 5+ Residential	3	0	0.00%	3	100.00%	\$13,656,067	\$0	0.00%	\$13,656,067	100.00%
ML - Commercial Real Estate	13	7	53.85%	6	46.15%	\$15,517,240	\$1,025,964	6.61%	\$14,491,276	93.39%
ML - Bareland	6	4	66.67%	2	33.33%	\$1,129,728	\$499,761	44.24%	\$629,967	55.76%
Agricultural	106	99	93.40%	7	6.60%	\$22,538,803	\$21,518,803	95.47%	\$1,020,000	4.53%
Commercial	105	94	89.52%	11	10.48%	\$22,796,149	\$18,660,851	81.86%	\$4,135,298	18.14%
Totals	318	263	82.70%	55	17.30%	\$128,760,815	\$79,568,328	61.80%	\$49,192,487	38.20%

TAA=Trade Assessment Area