

RIVERSTONE BANK							
Consumer Loan Originations by Census Tract							
Banner, Morrill, Sioux & Scotts Bluff Counties in Western Nebraska							
Cass, Otoe, Lancaster, Nemaha & Johnson Counties in Eastern Nebraska							
First Half 2025							
Census Tract	County	Tract Income Level	No. Loans				
9659.00	Cass	Middle	6				
2.01	Lancaster	Moderate	2				
27.01	Lancaster	Moderate	1				
31.02	Lancaster	Upper	2				
36.04	Lancaster	Upper	1				
37.15	Lancaster	Upper	1				
104.02	Lancaster	Upper	1				
9525.00	Morrill	Middle	6				
9681.00	Nemaha	Middle	3				
9666.00	Otoe	Upper	6				
9667.00	Otoe	Upper	4				
9668.00	Otoe	Upper	4				
9670.00	Otoe	Middle	1				
9529.00	Scotts Bluff	Middle	5				
9530.00	Scotts Bluff	Middle	8				
9531.00	Scotts Bluff	Middle	1				
9532.00	Scotts Bluff	Middle	5				
9533.00	Scotts Bluff	Moderate	4				
9534.00	Scotts Bluff	Upper	11				
9535.00	Scotts Bluff	Middle	2				
9536.00	Scotts Bluff	Middle	6				
9537.00	Scotts Bluff	Moderate	4				
9538.00	Scotts Bluff	Middle	8				
9539.00	Scotts Bluff	Middle	17				
9501.00	Sioux	Moderate	2				
			111	77.08%	of total consumer originations		
No. of Loans in Moderate Income Area = 13			11.71%	of loans in the NE trade area	9.03%	of total consumer originations	
No. of Loans in Middle Income Area = 68			61.26%	of loans in the NE trade area	47.22%	of total consumer originations	
No. of Loans in Upper Income Area = 30			27.03%	of loans in the NE trade area	20.83%	of total consumer originations	
			100.00%				
Note: Six loans were excluded because the borrower had a P.O. box address.							