

Regions Served: Arkansas

Lending Focus:

Website: www.eriverbank.com





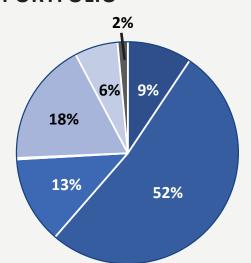




U.N. Sustainable Development Goals *

RiverBank, originally chartered as a State Savings and Loan Association, opened its first location in Corning, Arkansas, in 1971, and its Pocahontas branch in 2007. In 2015, the bank changed its name and became an Arkansas State Chartered Bank. RiverBank purchased and restored a historic landmark in 2018, and in 2021, it opened its main branch in Pocahontas at the restored site. Committed to reinvesting locally, the bank focuses on decisions made by those most impacted, especially through residential and agricultural lending. RiverBank currently serves Randolph and Clay counties, with plans to open a new branch in Paragould in spring 2025 to expand into Greene County.

TOTAL OUTSTANDING PORTFOLIO



	In 000's
Construction & Land Development	\$ 9,806
Farm	\$ 54,433
Single Family	\$ 13,308
Multifamily	\$ 230
Commercial Real Estate	\$ 18,755
Commercial & Industrial	\$ 6,564
Consumer Loans	\$ 1,550

\$ 104,646

Flowing together building a stronger community. HFLPING HANDS

Through its Helping Hands campaign, RiverBank actively supports local non-profit organizations by providing financial contributions. The campaign focuses on empowering community-driven initiatives, ensuring that funds stay within the area to help meet local needs. RiverBank partners with a variety of organizations, from food banks to educational programs, to strengthen the fabric of the communities it serves. The bank's dedication to philanthropy reinforces its mission of fostering growth and well-being in the region.



Source: Call Report Data at 12/31/2024

TOTAL:

2023 **SNAPSHOT LOAN ORIGINATIONS**







MULTIFAMILY



LAND LOANS



COMMERCIAL REAL ESTATE



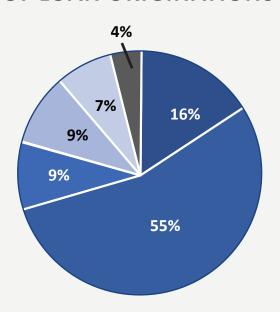


CONSUMER LOANS



COMMERCIAL & INDUSTRIAL

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



	In '000's
Construction & Land Development	\$ 3,192,200
Farm	\$ 11,199,327
Single Family	\$ 1,807,600
Multifamily	\$ 15,847
Commercial Real Estate	\$ 1,906,100
Commercial & Industrial	\$ 1,502,808
Consumer Loans	\$ 828,514
TOTAL:	\$ 20,452,396

Source: 2023 RiverBank loan origination

1st Choice Healthcare

RiverBank is proud to have supported a local clinic in securing a Rural Development loan, allowing them to expand their services and enhance care for the community.



By providing expert guidance through the loan application process, we helped ensure that the clinic could continue offering vital healthcare in an underserved area. This partnership reflects our ongoing commitment to fostering growth and well-being in rural communities, ensuring that essential services are accessible to all. We believe that investing in local healthcare infrastructure strengthens the entire community, and we are dedicated to supporting initiatives that make a positive impact. RiverBanks role in facilitating this loan demonstrates our dedication to not just financial success, but also to the people we serve.

2023 LOAN ORIGINATIONS

