

PUBLIC DISCLOSURE

August 26, 2002
(Date of Evaluation)

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Rocky Mountain Bank
Name of Depository Institution

663058
Institution's Identification Number

Billings, Montana
Address of Institution

Federal Reserve Bank of Minneapolis
Name of Supervisory Agency

Minneapolis, Minnesota
Address of Supervisory Agency

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: Rocky Mountain Bank, Billings, Montana, is rated "SATISFACTORY."

The following table indicates the performance level of Rocky Mountain Bank, Billings, Montana, with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	ROCKY MOUNTAIN BANK		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests in determining the overall rating.

Major factors supporting the institution's rating include:

- The geographic distribution of loans reflects good penetration throughout geographies in the assessment areas.
- The distribution of borrowers reflects good penetration among customers of different income levels and businesses of different sizes.
- The bank has an adequate record of helping to meet the credit needs of its assessment areas through community development investment and grant activity.
- The bank's retail banking services, office locations, and business hours are good.
- Bank management provides an adequate level of community development services to residents, small businesses, and small farms in its assessment areas.

INSTITUTION

DESCRIPTION OF INSTITUTION

General. Based on its size and financial condition, the bank is meeting the credit needs of the residents and businesses located in its assessment areas in a satisfactory manner. The bank has the ability to meet the various credit needs of its assessment areas. The bank received a satisfactory rating under the Small Bank Evaluation Procedures at the conclusion of the previous evaluation dated August 28, 2000.

The bank is owned by Rocky Mountain Bancorporation, Inc., Billings, Montana, a one-bank holding company.

Offices. Rocky Mountain Bank (“RMB”) is a full-service bank with branches throughout the state of Montana. The bank’s main office is located in Billings, Montana. RMB operates branch offices in Bigfork, Bozeman, Broadus, Plains, Plentywood, Stevensville, and Whitehall, Montana. Separate assessment areas have been identified for each of the bank’s eight offices. The Bozeman office, new since the previous evaluation, opened in December 2001. In addition, the bank operates 14 cash-dispensing automated teller machines (“ATM”) and 7 deposit-taking ATMs throughout the state.

Loan Portfolio. According to the June 30, 2002, Report of Condition (“ROC”), RMB has total assets of \$320 million and total deposits of \$257 million. The ROC data indicate that the bank is primarily a commercial lender. Commercial loans make up 54.4% of the loan portfolio. The remainder of the portfolio is composed of 27.2% agricultural loans, 10.8% residential real estate loans, 6.1% consumer loans, and 1.5% other loans.

Credit Products. The bank offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents, small businesses, and small farms in its assessment areas. The bank actively participates in state and federal government loan programs including those sponsored by the Small Business Administration, Federal Housing Administration, Veterans Administration, Montana Board of Housing, Montana Board of Investments, and the U.S. Department of Agriculture. The bank implemented a commercial overdraft line of credit targeting the needs of small businesses. This overdraft line of credit is targeted to those businesses too small to need a true line of credit, yet at times may need the cash flow flexibility.

Because the Billings office is located in a metropolitan statistical area (“MSA”), the bank is subject to the Home Mortgage Disclosure Act (“HMDA”).

SCOPE OF EXAMINATION

As previously indicated, the bank operates eight full-service offices and 21 ATMs throughout the state of Montana. The bank’s headquarters are in Billings. The Bigfork, Plains, Stevensville, and Whitehall offices are located in the western portion of the state. The Bozeman and Billings offices are located in the south-central portion of the state. Finally, the Broadus and Plentywood offices are located in the eastern portion of the state. The Billings office operates in an MSA. The remaining seven offices operate in nonmetropolitan areas. Based on the location of each office and its corresponding lending territory, a separate assessment area has been defined for each office. Therefore, the bank has identified eight assessment areas for the purpose of CRA.

A full-scope evaluation was performed for the Billings, Bigfork, and Broadus assessment areas. The Billings office was included because it is in an MSA. The examination procedures require a review of MSA areas. The Bigfork and Broadus assessment areas were included because they have not recently been reviewed. According to a branch loan volume report prepared by the bank, for the period July 1, 2000, through June 18, 2002, these three assessment areas combined represent 27.6% of the volume of originated loans and 37.9% of the dollar amount of originated loans. Because Billings is in an MSA and has more opportunities for community development activities, performance under the three tests for this branch will be given the most weight in the overall evaluation. The Bigfork and Broadus branches generally have fewer opportunities for community development activities. Also, these branches combined represent only 19.6% of total lending by dollar amount. However, performance at the Bigfork branch is weighted slightly more than performance at the Broadus branch, as the Bigfork branch is slightly larger.

The bank’s CRA performance was reviewed based on activities since the previous evaluation dated August 28, 2000. The loan data reflected in this evaluation are based on loans originated during 2001. Loans to small business, loans to small farms, and home mortgage loans were reviewed.

The scope of the examination is as set forth below unless otherwise described in this evaluation.

Lending Test

The overall Lending Test analysis on the following pages is based on 244 small business and 135 small farm loans originated during 2001 for the three full-scope branches reviewed. The HMDA data analysis is based on 221 residential real estate loans originated during the same period. The following table illustrates loans originated by each full-scope branch.

EXHIBIT 1				
Loan Volume By Branch				
	<i>Small Business</i>	<i>Small Farm</i>	<i>Residential Real Estate</i>	<i>Total</i>
Billings	117	5	174	296
Bigfork	81	5	30	116
Broadus	46	125	17	188
Total	244	135	221	600

The bank’s community development lending is based on activity since the last evaluation date. The bank’s performance by loan type and performance category is weighted as follows:

- The bank’s small business lending activity generally received more weight than other types of lending activity. However, agricultural lending received the most weight for the Broadus assessment area as this is the primary activity for that location.
- HMDA lending activity was weighted more heavily than agricultural lending in the Billings assessment area as it is in an MSA. Otherwise, only a limited review of residential real estate lending was performed for the nonmetropolitan assessment areas due to lack of aggregate reporter comparison data.
- Geographic and borrower distributions of the bank’s loans received more weight than other categories.
- The lending activity and assessment area concentration performance categories received moderate weight and community development lending received the least weight.

Investment Test

The overall Investment Test analysis is based on the bank's community development investment activity since the last evaluation.

Service Test

The overall Service Test analysis is based on the bank's retail services, branch distribution, alternative delivery channels, and community development activity since the last evaluation. Generally, the bank's retail banking services received more weight than community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The bank's overall CRA performance is satisfactory. With respect to the Lending Test, the bank is rated high satisfactory. The geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of borrowers reflects good penetration among customers of different income levels and businesses and farms of different sizes. The bank's performance under the Investment Test is rated low satisfactory. The bank has an adequate record of helping to meet the credit needs of its assessment areas through community development investment and grant activity. The bank's performance under the Service Test is rated low satisfactory. The bank's retail banking services, office locations, and business hours are good; however, bank management provides a relatively low level of community development services to residents, businesses, and farms in the assessment areas.

LENDING TEST

The evaluation did not reveal any unmet credit needs within the assessment areas. The bank's performance under this test is high satisfactory. Please refer to Core Tables 1 through 12a for information regarding lending volume, geographic distribution, and borrower distribution by loan product.¹ Core tables are listed in Appendix B.

Lending Activity

The bank's level of lending reflects good responsiveness to the credit needs of its assessment areas. The table identified as Exhibit 2 in the next section of the report shows the bank's level of lending by loan product. Each assessment area's level of lending is consistent with assessment area needs. Further, when compared to aggregate lenders, the bank's level of lending is consistent with Federal Deposit Insurance Corporation ("FDIC") market share information.

The bank makes use of innovative and/or flexible lending practices in serving the assessment area's credit needs. All branch locations actively participate in state and federal government loan programs for small business, agriculture, and home mortgage loans. Since the previous evaluation, the bank has introduced a commercial overdraft line of credit. The line of credit, designed for small operations with limited cash flows, gives them access to credit not usually available. Finally, the Billings branch offers programs through the city of Billings targeted to low-income individuals.

¹The core tables set forth bank loan data as well as data for the aggregate reporters (HMDA data) and aggregate lenders (CRA data). The aggregate reporter and aggregate lender data in the core tables is for 2000. The narrative part of the report sets forth aggregate reporter and aggregate lender data for 2001.

Please refer to the appropriate sections of this evaluation for detailed information regarding lending activity in each assessment area.

Assessment Area Concentration

A high percentage of loans are made in the bank’s assessment area. The following table shows the percentage of loans that the bank originates inside the overall assessment area for each loan category by total number and dollar amount.

EXHIBIT 2								
Lending Inside and Outside the Assessment Area - January 1, 2001-December 31, 2001								
	<i>Inside</i>				<i>Outside</i>			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA Home Purchase	175	92.6	16,661	92.7	14	7.4	1,319	7.3
HMDA Refinancings	274	94.5	27,920	91.5	16	5.5	2,594	8.5
HMDA Home Improvement	39	97.5	681	99.1	1	2.5	6	0.9
HMDA Multifamily	0	0	0	0	0	0	0	0
Total HMDA-Related	488	94.0	45,262	92.0	31	6.0	3,919	8.0
Total Small Business	705	91.6	42,486	87.3	65	8.4	6,175	12.7
Total Small Farm	544	81.4	22,106	76.9	124	18.6	6,622	23.1
TOTAL LOANS	1,737	88.8	109,854	86.8	220	11.2	16,716	13.2

While the percentages listed above are satisfactory, further explanation is warranted for small farm lending. First, the bank’s Broadus and Plentywood offices originate a significant number of the bank’s small farm loans. The Plentywood branch is located close to the North Dakota border and therefore originates a fair amount of loans in North Dakota. Bank management further indicated that the Broadus branch has a few larger credits that are just over the county line outside of the branch assessment area.

Geographic and Borrower Distribution

The geographic distribution of loans reflects good penetration throughout the bank’s assessment areas. The distribution of borrowers reflects good penetration among businesses of different sizes and borrowers of different income levels. Generally, bank distribution is consistent with assessment area demographics and aggregate lender and reporter distribution. Circumstances where the bank’s performance is less favorable are explained and warranted. Please refer to the appropriate sections of this evaluation for detailed information regarding each assessment area.

Community Development Lending

The bank makes few, if any, community development loans in its assessment areas. However, this level of community development lending is reasonable given bank circumstances. Even though the bank has total assets of \$320 million as of the June 30, 2002, ROC, individual branches have relatively small levels of assets. Further, the potential for community development lending is limited in most assessment areas. Community contacts indicate that the Billings assessment area has the largest potential for community development lending; however, branch size limits the bank’s ability to participate in this type of lending. Please refer to the appropriate sections of this evaluation for detailed information regarding community development lending in each assessment area.

INVESTMENT TEST

The bank's community development investment activity is minimal but reasonable given assessment area and bank factors. Community contacts indicated that opportunities to make community development investments, as defined by CRA, are limited. Not only are community development investments generally not available, but competition for any existing investment is very high. Since the last evaluation, the bank's investment portfolio included one bond that was a qualified community development investment.

As of the evaluation date, the bank did not hold any qualified community development investments. Prior to the last evaluation, the bank acquired a qualified investment that financed urban renewal projects in downtown Billings, which is a low-income area. This investment represented 2.8% of the bank's average investment portfolio and 9.4% of average equity capital since the previous evaluation.

Since the last evaluation, the bank made qualified community development grants of approximately \$8,083. Core Table 14 lists the bank's qualified community development investments and grants by assessment area since the previous evaluation.

SERVICE TEST

The bank's performance under the Service Test is rated low satisfactory. The bank's retail banking services, office locations, and business hours are good. However, the bank provides a low level of community development services. Participation in community development services as defined by CRA, is limited in nonmetropolitan assessment areas. However, community contacts indicate that there are numerous opportunities for participation in community development services in the Billings assessment area. Please refer to the appropriate section of this evaluation for detailed information in each assessment area. Core Table 15 lists the bank's distribution of branch delivery systems and branch openings and/or closings.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

The evaluation did not reveal any violations of the substantive provisions of the fair lending and fair housing laws and regulations. Further, the bank has not received any CRA-related complaints since the previous evaluation.

METROPOLITAN AREAS

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MSA 880 - BILLINGS, MONTANA

Bank Information. The Billings location is the bank's main office. Bank management indicated total assets for the branch are approximately \$50 million. Major competitors are The Yellowstone Bank, Laurel, Montana; Stockman Bank of Montana, Miles City, Montana; Western Security Bank, Billings, Montana; and First Interstate Bank, Billings Montana. All of the financial institutions have offices in Billings.

Assessment Area. The Billings assessment area includes all of Yellowstone County, totaling 27 census tracts. The assessment area includes two low-income, four moderate-income, 15 middle-income, and six upper-income census tracts. The southeast portion of Yellowstone County includes a small portion of the Crow Indian Reservation. The low- and moderate-income census tracts are located in and around downtown Billings.

Examiners contacted local government officials and members of local community-based development or financial intermediaries familiar with the housing, development, and business characteristics of the assessment area to identify community credit needs. Information obtained from these contacts was used in evaluating the bank's CRA performance. Exhibit 3 contains data about the demographic characteristics for the Billings assessment area.

EXHIBIT 3 Assessment Area Demographics - Billings								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low Income	2	7.4	772	2.5	298	38.6	5,818	18.7
Moderate Income	4	14.8	3,930	12.7	701	17.8	5,627	18.2
Middle Income	15	55.6	20,524	66.2	1,579	7.7	7,777	25.1
Upper Income	6	22.2	5,781	18.6	221	2.8	11,785	38.0
Total Assessment Area	27	100.0	31,007	100.0	2,799	9.0	31,007	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low Income	2,435	545	1.9	22.4	1,461	60.0	429	17.6
Moderate Income	8,051	3,503	11.9	43.5	3,599	44.7	949	11.8
Middle Income	30,713	19,558	66.6	63.7	8,818	28.7	2,337	7.6
Upper Income	7,582	5,765	19.6	76.0	1,440	19.0	377	5.0
Total Assessment Area	48,781	29,371	100.0	60.2	15,318	31.4	4,092	8.4
	Total Businesses by Tract	Businesses by Tract and Revenue Size						
		Less Than or Equal to \$1 Million		Over \$1 Million		Revenue not Reported		
		#	%	#	%	#	%	
Low Income	1,162	16.0	987	15.4	111	19.3	64	20.2
Moderate Income	1,065	14.6	913	14.3	119	20.7	33	10.4
Middle Income	4,261	58.5	3,764	58.9	309	53.8	188	59.3
Upper Income	797	10.9	730	11.4	35	6.2	32	10.1
Tract not Reported	0	0	0	0	0	0	0	0
Total Assessment Area	7,285	100.0	6,394	100.0	574	100.0	317	100.0
Percentage of Total Businesses:				87.8		7.9		4.3

Population and Geography Characteristics. Unless otherwise indicated, the discussion of the economic and demographic data is based on 1990 U.S. Census data. According to the 1990 census, the bank's assessment area has a population of 113,419. According to 2000 U.S. Census data, Yellowstone County's population has increased to 129,352. Billings, Montana's largest city, has a total population of 89,847 according to the 2000 census data.

Community contacts and bank management indicate that the low-income population is concentrated in the south and east portions of Billings. The areas are also home to the majority of the city's minority population. The downtown area, where the low- and moderate-income census tracts are located, is mostly professional businesses. The west end, where the bank is located, is rapidly becoming a retail hub.

Income. For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's ("HUD") estimated 2002 median family income for the relevant area. For borrowers in the Billings MSA, this value is \$48,600. For purposes of classifying census tract income levels, this evaluation uses the relevant area's median family income from the 1990 U.S. Census. For the Billings MSA, the 1990 median family income is \$31,533. Approximately 9.0% of the families residing in the overall assessment area have incomes below the poverty level. The number of families with incomes below the poverty level is lower than families statewide (12.0%).

Housing Characteristics. According to 1990 census data, 60.2% of total housing units in the assessment area are owner occupied and 31.4% are occupied rental units. Only 8.4% of available units are vacant. Affordable housing is a major concern in Billings. According to 1990 census data, approximately 60% of the homes in Billings are valued under \$70,000. A community contact indicated that by 1998, only 20% of homes had sale prices under \$70,000. New construction in Billings and surrounding areas consists of high-end homes on large residential lots. According to community contacts, builders in the area have enough orders to build new homes for the next two years. The average price of homes being constructed is \$250,000. Older, existing homes that might be considered affordable often require extensive repairs, making them too expensive for low- and moderate-income people.

General Economic and Business Characteristics. Economic data provided by the Montana Department of Labor and Industry reflects continued strong employment in the assessment area. The largest employment sectors are services, retail trade, and government. However, construction is also a fast growing sector of the community. Major employers in the area include oil refineries run by Conoco, Inc.; Cenex, Inc.; and Exxon Company; health care providers such as Deaconess Billings Clinic and St. Vincent Healthcare; and all levels of government.

Unemployment in Yellowstone County has remained constant. The 2001 annual unemployment rate is 3.0%. Preliminary data for 2002 indicates the unemployment rate has increased slightly to 3.4%. Community contacts and bank management identified underemployment as a larger problem than unemployment. Many Billings residents work more than one job.

Billings continues to attract new businesses, the majority of which are large retail chains. One community contact indicated that Billings serves a 300-mile radius with its retail industry. A large national bank recently established a loan-servicing center in Billings that employs about 400 people. According to one community contact, wages at the center are higher than average and benefits include tuition reimbursement, health care, and retirement. The medical industry continues to be a major employer in Billings and accounts for a large portion of Billings' highest-wage jobs. Overall, wages in Billings are on the rise, although increases are slow and averages are behind the nation.

Even with the influx of large retail chains, the majority of businesses remain relatively small. The 2001 business demographic data provided by Dun & Bradstreet shows that commercial entities represent 93.9% of the assessment area's businesses. The remaining 6.1% are agriculture-related entities. Approximately 87.8% of the commercial businesses and 93.4% of the agricultural businesses have gross annual revenues of less than \$1 million.

Competition among lenders in the area is very strong. Numerous bank and nonbank financial institutions serve the credit needs of the residents and businesses in the assessment area. For example, branches of large regional banks, brokerage firms, and credit unions are located in the Billings MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 880 - BILLINGS, MONTANA

Performance under the Lending Test for this assessment area is high satisfactory. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans reflects good penetration among borrowers of different income levels and businesses and farms of different sizes. Further, the bank makes use of innovative and/or flexible lending practices. The bank's performance under the Investment Test is rated low satisfactory. The bank has an adequate record of helping to meet the credit needs of its assessment area through community development investment and grant activity. The bank's performance under the Service Test is rated low satisfactory. The bank's retail banking services, office locations, and business hours are good; however, bank management provides a relatively low level of community development services to residents, businesses, and farms in the assessment area.

LENDING TEST

The banks performance under the Lending Test is high satisfactory. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans reflects good penetration among borrowers of different income levels and businesses of different sizes. Lending levels reflect good responsiveness to assessment area credit needs. The bank makes use of innovative and/or flexible lending practices in serving assessment area credit needs.

Lending Activity

The bank's level of lending reflects a good responsiveness to assessment area credit needs. Commercial lending represents 83.4% of the branch's portfolio by dollar amount. This type of lending represents 35.3% of the branch's portfolio by volume. Home mortgage loans represent 7.0% of the portfolio by dollar amount and 21.6% by volume. Agricultural lending represents 4.5% of the portfolio by dollar amount and 8.3% by volume. As an office, the Billings branch represents 18.3% of RMB's overall lending by dollar amount and 11.4% by volume.

According to market share information published by the FDIC, RMB has a 3.4% market share of deposits in the Billings MSA as of June 30, 2001. In 2001, the bank's small loans to businesses represented 3.1% of the aggregate lending in the Billings MSA. The bank's HMDA loans represented 2.9% of the aggregate lending, while the bank's small loans to farms represented 1.5% of the aggregate lending. However, the Billings branch did not actively originate agricultural loans in 2001.

The Billings branch offers additional products targeted to low- and moderate-income people. The first is the Disabled Accessible Affordable Homeownership Program, offered through the Montana Board of Housing. This program provides affordable, architecturally accessible homes for people with permanent physical disabilities so they can live independently. The maximum gross annual family income after exclusions to be eligible for this program is \$30,000.

The Billings branch actively participates in first-time homebuyer programs through the city of Billings including the Deferred First-Time Homebuyer Program, the Payback First-Time Homebuyer Program, and the Housing Rehab/203(k) Program. These programs specifically target low-income individuals with maximum income guidelines of 80% of the median income depending on the program. These programs are funded through the HUD HOME program.

Lending activity data are consistent with the assessment area information. The bank's level of agricultural lending is less than expected when compared to aggregate lenders; however, during 2001, the branch did not actively make agricultural loans. The branch makes use of innovative and flexible loan programs targeted to low- and moderate-income people. As a result, the bank level of lending reflects a good responsiveness to assessment area credit needs.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The 2001 business demographic data indicates that 15.9% of small businesses are located in low-income census tracts. In 2001, the bank originated 5.1% of its small business loans in low-income census tracts. This level of lending compares less favorably to aggregate lenders who originated 10.7% of the small business loans in low-income census tracts. However, the bank's location is some distance from the low-income census tracts and there are numerous financial institutions with offices more conveniently located to this area.

Small business lending in moderate-income tracts compares more favorably to demographic data and aggregate lenders. The 2001 business demographic data indicates that 14.6% of small businesses are located in moderate-income census tracts. The bank originated 17.1% of its small business loans in moderate-income census tracts. This compares very favorably to aggregate lenders who originated 12.3% of the small business loans in moderate-income tracts.

The 2001 business demographic data indicates that 3.2% of small farms are in low-income census tracts and 3.7% are in moderate-income census tracts. The bank did not lend to any small farms in low- or moderate-income census tracts during 2001. Aggregate loan data indicates that 1.5% of small farm loans were originated in low-income census tracts and 0.3% were originated in moderate-income census tracts. Small farm lending in low- and moderate-income census tracts is low as these tracts are located in downtown Billings. Further, the bank did not actively originate agricultural loans from this branch during 2001.

Because this branch is in an MSA, a full review was conducted for home mortgage lending. The bank did not originate any home mortgage loans in low-income census tracts in 2001. The aggregate lenders originated 1.4% of the HMDA loans in low-income census tracts. The bank originated 5.2% of HMDA loans in moderate-income census tracts while the aggregate lenders originated 8.6%. Although demographic data indicates that 7.4% of the census tracts are low income and 14.8% are moderate income, these census tracts are located in an area of Billings that has a high level of professional businesses and a low level of owner-occupied housing.

The bank's level of lending in low- and moderate-income census tracts is generally below aggregate lenders. However, this level of lending is reasonable. The bank is located in the west end of Billings while the low-and moderate-income census tracts are located in downtown Billings. This MSA is a very competitive market with many financial institutions. A number of these institutions are located downtown. Therefore, the bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans reflects, given the products offered, good penetration among borrowers of different income levels and businesses of different sizes. The 2001 business demographic data indicates that 87.8% of the businesses in the assessment area have gross annual revenues of \$1 million or less. In 2001, the bank made 61.5% of its loans to businesses with gross annual revenues of \$1 million or less. Although the bank data is not reflective of the assessment area demographics, it compares very favorably to the aggregate lenders. Aggregate lenders originated 52.3% of the small business loans to businesses with revenues of \$1 million or less.

The 2001 business demographic data indicates that 93.4% of the farms in the assessment area have revenues of \$1 million or less. The bank has made 80.0% of its loans to small farms with gross annual revenues of \$1 million or less. This level of lending does not compare favorably to aggregate lenders. Aggregate lenders originated 96.1% of small farm loans with revenues of \$1 million or less. Although low, this level of lending for the bank is reasonable, as this branch did not actively originate agricultural loans during 2001.

According to 1990 census data, 18.8% of families in the assessment area are low income and 18.1% are moderate income. Aggregate HMDA reporters originated 7.6% of HMDA loans to low-income borrowers and 21.2% to moderate-income borrowers. The bank's level of lending to low-income borrowers is consistent with aggregate reporters. It originated 7.8% of its HMDA loans to low-income borrowers and 20.3% of its HMDA loans to moderate-income borrowers.

Overall, the bank is generally consistent with aggregate lenders when originating loans to businesses of different sizes and to borrowers of different income levels. Therefore, the distribution of loans reflects good penetration among borrowers of different income levels as well as to businesses and farms of different sizes.

Community Development Lending

The bank makes few, if any, community development loans in this assessment area. However, this level of community development lending is reasonable given bank circumstances. First, the bank only has 3.40% of the market share in this assessment area. There are at least seven larger financial institutions competing for these loans. Second, although the bank as a whole has \$320 million in assets, this branch has a small loan portfolio of \$36 million. Although community contacts indicate that there are opportunities for community development lending as defined by CRA, this branch has limited ability to participate.

INVESTMENT TEST

The bank's performance under the Investment Test for this assessment area is low satisfactory.

The bank has an adequate level of qualified community development investments and grants in this assessment area. Since the last evaluation, the bank's investment portfolio included one bond that is a qualified community development investment. Prior to the last evaluation, the bank acquired the bond that financed urban renewal projects in downtown Billings, which is a low-income area. However, as of the evaluation date, the bank no longer holds any qualified community development investments.

Since the last evaluation, the bank made qualified community development grants of approximately \$5,050. These grants mainly provide funds to services that target low- and moderate-income individuals.

The bank's level of qualified community development investments and grants in this assessment area is minimal but reasonable given assessment area and bank factors. Community contacts indicated that opportunities to make community development investments, as defined by CRA, are limited. Not only are community development investments generally not available, but competition for any existing investment is very high.

SERVICE TEST

The bank's performance under the Service Test for this assessment area is low satisfactory.

Retail Services

The bank's retail banking services, office location, and business hours are good. The bank has one office location in this assessment area located at the west end of Billings. However, delivery systems are accessible to essentially all portions of the assessment area. In addition to the branch office location, the bank has three deposit-taking ATMs located at various points around Billings, one of which is located in a moderate-income census tract. Further, the bank maintains a night-drop facility in downtown Billings. This night-drop facility is to provide convenience to business customers who would need to drive to the west end in order to make deposits. The bank has reasonable office hours and electronic delivery systems including telebanking and Internet banking. Services do not vary in a way that inconveniences any portion of the assessment area. Finally, the bank offers a variety of deposit products, including a free checking account. All branches of RMB offer the same services. Since the last evaluation, the bank has not opened or closed any branch offices or changed the number of ATMs in this assessment area.

Community Development Services

The bank's level of community development services is given more weight for this assessment area than the other two full-scope assessment areas. Community contacts indicate that there are numerous opportunities for participation in community development services in the Billings area, specifically in affordable housing and microbusiness development. Although bank employees are active in the community, the bank provides only a limited level of community development services as defined by CRA. Specifically, a community development service is a service that has as its primary purpose community development and the service provided is related to the provisions of financial services. Please refer to the glossary in Appendix A of this evaluation for a definition of community development. The majority of the bank's involvement is directed toward affordable housing organizations.

NONMETROPOLITAN AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BIGFORK, MONTANA

Bank Information. The Bigfork branch is in its fourth year of operation. Major competitors are two well-established banks in Bigfork: Glacier Bank, Kalispell, and Flathead Bank of Bigfork, Bigfork. Bank management indicates that Whitefish Credit Union Association, Whitefish, is also a competitor.

Assessment Area. The Bigfork assessment area includes all of Flathead and Lake counties. There are 3 moderate-income, 15 middle-income, and 3 upper-income geographies. There are no low-income geographies. Two of the three moderate-income geographies are located south of Flathead Lake in the Flathead Indian Reservation. The other moderate-income geography includes the Flathead National Forest and Glacier National Park. The assessment area includes the communities of Kalispell, Polson, Whitefish, Columbia Falls, Bigfork, Ronan, and St. Ignatius, Montana.

Specifically, the bank's assessment area consists of the following geographies in their respective counties.

Flathead County Census Tracts					Lake County Block Numbering Areas		
1	4	7	10	13	9950	9953	9956
2	5	8	11	14	9951	9954	
3	6	9	12		9952	9955	

Examiners contacted local government officials and members of local business and labor groups familiar with the housing, development, and business characteristics of the assessment area in an attempt to identify community credit needs. Information obtained from these contacts was used in evaluating the bank's CRA performance. Exhibit 4 contains data about the demographic characteristics for the Bigfork assessment area.

EXHIBIT 4 Assessment Area Demographics - Bigfork								
Income Categories	Geography Distribution		Families by Geography Income		Families < Poverty Level as % of Families by Geography		Families by Family Income	
	#	%	#	%	#	%	#	%
Low Income	0	0	0	0	0	0	4,600	20.8
Moderate Income	3	14.3	1,956	8.8	386	19.7	3,967	17.9
Middle Income	15	71.4	16,977	76.7	2,210	13.0	5,117	23.1
Upper Income	3	14.3	3,211	14.5	281	8.8	8,480	38.2
Total Assessment Area	21	100.0	22,164	100.0	2,877	13.0	22,164	100.0
	Housing Units by Geography	Housing Types by Geography						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low Income	0	0	0	0	0	0	0	0
Moderate Income	3,762	1,898	8.8	50.5	764	20.3	1,100	29.2
Middle Income	28,879	16,690	77.2	57.8	7,025	24.3	5,164	17.9
Upper Income	5,310	3,028	14.0	57.0	1,243	23.4	1,039	19.6
Total Assessment Area	37,951	21,616	100.0	57.0	9,032	25.8	7,303	19.2
	Total Businesses by Geography	Businesses by Geography and Revenue Size						
		Less Than or Equal to \$1 Million		Over \$1 Million		Revenue not Reported		
		#	%	#	%	#	%	#
Low Income	0	0	0	0	0	0	0	0
Moderate Income	381	6.0	343	6.0	15	4.4	23	8.5
Middle Income	5,212	82.3	4,712	82.4	285	82.8	215	79.0
Upper Income	738	11.7	660	11.6	44	12.8	34	12.5
Tract not Reported	0	0	0	0	0	0	0	0
Total Assessment Area	6,331	100.0	5,715	100.0	344	100.0	272	100.0
Percentage of Total Businesses:				90.3		5.4		4.3

Population and Geography Characteristics. Unless otherwise indicated, the discussion of the economic and demographic data is based on 1990 U.S. Census data. According to the 1990 census, the bank's assessment area has a population of 80,259. The 2000 U.S. Census data indicate that the population has increased to 100,978. The greatest population growth has been in Flathead County.

Income. For purposes of classifying borrower income, this evaluation uses HUD's estimated 2002 median family income for the relevant area. For borrowers in the nonmetropolitan portion of the state of Montana, this value is \$39,600. For purposes of classifying geography income levels, this evaluation uses the relevant area's median family income from the 1990 U.S. Census. For the nonmetropolitan areas of Montana, the 1990 median family income is \$26,977 as adjusted after the creation of the Missoula MSA in 1998.

Approximately 13.0% of the families residing in the assessment area have incomes below the poverty level. The number of families with incomes below the poverty level in the assessment area is slightly higher than families statewide (12.0%) according to 1990 census data.

Housing Characteristics. According to 1990 census data, 57.0% of total housing units in the assessment area are owner occupied and 23.8% are occupied rental units. Almost 20% (19.2%) of available units are vacant. In the 1990 census, vacant homes include seasonal residences. There are numerous vacation homes throughout this assessment area. Affordable housing is a real concern in the assessment area with the average housing price being \$190,000. Much of the work force has problems finding affordable housing in Bigfork and often commute from Kalispell and Columbia Falls, Montana, where more affordable housing is available. One community contact indicates there are limited rental properties

targeted to low- and moderate-income people and there are no new affordable housing initiatives in Bigfork. However, the community contacts did indicate there are a few initiatives in Whitefish and Kalispell.

General Economic and Business Characteristics. Bigfork is an unincorporated village located along the eastern shore of Flathead Lake. Because Bigfork is unincorporated, there are no city services and no city governing bodies. The area must rely on county services.

Tourism is the major industry, especially during the summer months. Downtown Bigfork consists mainly of retail shops, restaurants, and bars. This is representative of many communities in the assessment area. Flathead County has experienced the most growth in the state of Montana since 1990. A community contact indicated that Bigfork alone has experienced approximately 24.0% growth in the past ten years as a result of tourism and its location along Flathead Lake. However, the people moving into the area are building more expensive second or retirement homes. Retired persons represent the largest portion of the population.

The population growth has also resulted in the growth of other small businesses. Professional, retail, real estate, and construction are services needed by the growing communities. Small business development is considered strong. Construction has become another major industry in the area.

With all of the employment opportunities, unemployment is low. However, wages are among the lowest in the nation and often do not include benefits. The economy is growing, but many of the working age residents are having difficulty making ends meet.

The area's largest employers are not located in Bigfork; rather, they are located approximately 20 miles north in Kalispell. The employers include Kalispell Regional Medical Center, which employs 1,400 people; Plum Creek Timber Company, a lumber company that employs 1,100 people; and Semitool, a manufacturing company which employs 725 people.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BIGFORK, MONTANA

Performance under the Lending Test for this assessment area is high satisfactory. The geographic distribution of loans reflects excellent penetration throughout the assessment area. The distribution of loans reflects excellent penetration among borrowers of different income levels and businesses and farms of different sizes. The bank's level of lending reflects excellent responsiveness to assessment area credit needs. The bank's performance under the Investment Test is rated low satisfactory. The bank has an adequate record of helping to meet the credit needs of its assessment area through community development investment and grant activity. The bank's performance under the Service Test is rated low satisfactory. The bank's retail banking services, office locations, and business hours are good; however, bank management provides a relatively low level of community development services to residents, businesses, and farms in the assessment area.

LENDING TEST

The bank's level of performance under the Lending Test is high satisfactory. Small business, small farm, and mortgage loan data reflect very good level of penetration throughout the geographies in the assessment area. The distribution of loans reflects very good penetration among borrowers of different income levels and businesses of different sizes. Further, the bank's level of lending reflects very good responsiveness to assessment area credit needs.

Lending Activity

The bank's level of lending reflects excellent responsiveness to assessment area credit needs. Residential real estate represents 58.0% of the office's portfolio by dollar amount; however, only 17.5% by volume. Commercial lending represents 39.9% of the portfolio by volume and 37.8% by dollar amount. By volume, consumer lending represents 42.5% of the portfolio, although only 4.2% by dollar amount. As an office, Bigfork represents 6.2% of RMB's overall lending by volume and 12.7% by dollar amount.

According to market share information published by the FDIC, RMB has a 2.1% market share of deposits in Flathead County as of June 30, 2001. Market share information is not available for Lake County. In 2001, the bank's small business loan activity represents 3.3% of aggregate lenders and 8.5% of aggregate lenders for loans to small farms. During 2001, aggregate lenders originated only six loans to small farms in Flathead County.

Lending activity data is consistent with the assessment area information. The bank's level of lending is as expected when compared to aggregate lenders. As a result, the bank's level of lending reflects very good responsiveness to assessment area credit needs.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. The 2001 business demographic data indicates that 6.0% of the small businesses are located in moderate-income geographies. In 2001, the bank originated 6.2% of its small business loans in the assessment area's moderate-income geographies. This compares favorably to the aggregate lenders, who originated 5.3% of the small business loans in the moderate-income geographies. This is an interesting result as the moderate-income geographies are not close to the Bigfork branch. As mentioned earlier, two of the moderate-income geographies are south of Flathead Lake on the Flathead Indian Reservation. There are many banks between this area and Bigfork, where the office for this assessment area is located. Based on geographic location, the bank's Plains branch could also be originating loans in these geographies.

Although the branch in this assessment area is not an agricultural lender, the same results show for loans to small farms. The 2001 business demographic data indicates that 17.5% of the small farms are located in moderate-income block numbering areas ("BNA"). However, the bank has originated 40.0% of its loans to small farms in the moderate-income geographies. Again, this compares favorably to the aggregate lenders who originated 20.7% of loans to small farms in the moderate-income geographies in the assessment area.

As the Bigfork office is not in an MSA, only a limited review of the bank's residential real estate lending was performed. The bank originated one loan in the moderate-income geographies in 2001. However, bank management indicated that the branch did not actively originate this type of loan during 2001. As mentioned, the moderate-income geographies are very far from the Bigfork office. According to 1990 census data, less than 9% of the assessment area is owner-occupied housing is located the moderate-income geographies.

The bank's level of lending in moderate-income geographies compares favorably to aggregate lenders and assessment area demographics. As a result, the bank's geographic distribution of the loans reflects very good penetration throughout the assessment area.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans reflects an excellent penetration among borrowers of different income levels and businesses of different sizes. The 2001 business demographic data indicates that 90.3% of the businesses in the assessment area have revenues of \$1 million or less. In 2001, the bank made 82.7% of its small business loans to businesses with gross annual revenues of \$1 million or less. The bank data compares very favorably to the aggregate lenders reporting small business loans in this assessment area. The aggregate lenders originated 57.5% of small business loans to businesses with gross annual revenues of \$1 million or less.

The 2001 business demographic data indicates that 95.0% of the farms in the area have gross annual revenues of \$1 million or less. In 2001, the bank made 80.0% of its small farm loans to farms with gross annual revenues of \$1 million or less. This level of lending does not compare favorably to aggregate lenders. Aggregate lenders originated 93.2% of small farm loans to farms with gross annual revenues of \$1 million or less. However, this level of lending to small farms is deemed reasonable as this branch is not primarily an agricultural lender.

In 2001, the bank originated 7.7% of its residential real estate loans to low-income borrowers and 15.4% of its residential real estate loans to moderate-income borrowers. This level of lending is noteworthy because housing prices in the area are very high and this office was not actively marketing real estate loans. Some of the loans may have originated from the Plains branch which borders this assessment area.

The bank's level of lending to businesses of different sizes compares favorably to aggregate lenders and assessment area demographics. Therefore, the distribution of borrowers reflects excellent penetration among businesses of different sizes and to borrowers of different income levels.

Community Development Lending

This office makes few, if any, community development loans. However, this level of community development lending is deemed acceptable as the bank has few opportunities for community development lending in this assessment area. RMB is a new bank among well-established banks in the area. The office only has a \$25 million loan portfolio. Further, affordable housing initiatives that could result in community development lending are located in communities other than Bigfork. The bank is still working to penetrate communities beyond Bigfork. Finally, 2001 business demographic data indicates that 90% of the businesses in the assessment area located have revenues of \$1 million or less. The larger businesses are located in Kalispell. The potential for lending opportunities over \$1 million, meeting the definition of community development, are limited for an office of this size.

INVESTMENT TEST

The bank's performance under the Investment Test in this assessment area is low satisfactory. There are no qualified community development investments and a limited level of qualified grants. However, this level of activity is reasonable as community contacts indicated that community development investment opportunities, as defined by CRA, are limited. Since the last evaluation, the bank made qualified community development grants of approximately \$1,108 in this assessment area.

SERVICE TEST

The bank's performance under the Service Test for this assessment area is low satisfactory.

Retail Services

The bank's retail banking services, office location, and business hours are good. Delivery systems are accessible to limited portions of the assessment area. However, this is considered reasonable as the bank has only been in this market for four years, and the assessment covers a large area. The bank has reasonable office hours and electronic delivery systems including telebanking and Internet banking. Services do not vary in a way that inconveniences any portion of the assessment area. The bank has a deposit-taking ATM located on the bank property. Finally, it offers a variety of deposit products, including a free checking account. All branches of RMB offer the same services. Since the last evaluation, the bank has not opened or closed any branch offices or changed the number of ATMs in this assessment area.

Community Development Services

The bank provides a limited level of community development services in this assessment area. However, this level is deemed adequate, as there are few opportunities for involvement in community development activities. A member of bank management serves an organization that promotes economic development in the assessment area.

NONMETROPOLITAN AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BROADUS, MONTANA

Bank Information. The bank is the only bank located in Powder River County. Competitors are located in Miles City, Montana; Gillette, Wyoming; and Belle Fourche, South Dakota.

Assessment Area. The Broadus assessment area includes all of Powder River County and the southern portion of Carter County. There is one moderate-income geography and two middle-income geographies. There are no low- or upper-income geographies. The moderate-income geography is located in Carter County. The assessment area is very rural and includes a small number of communities with populations of under 2,500 people. Miles City is the closest large city. However, it is approximately one hour north of Broadus in Custer County.

Specifically, the bank's assessment area consists of the following BNAs in their respective counties.

Powder River County		Carter County
9607	9608	9603

Examiners contacted local government officials familiar with the housing, economic development, and business characteristics of the assessment area to identify community credit needs. Information obtained from these contacts was used in evaluating the bank's CRA performance. Exhibit 5 contains data about the demographic characteristics for the Broadus assessment area.

EXHIBIT 5 Assessment Area Demographics - Broadus								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low Income	0	0	0	0	0	0	159	21.1
Moderate Income	1	33.3	170	22.5	42	24.7	163	21.6
Middle Income	2	66.7	585	77.5	75	12.8	156	20.6
Upper Income	0	0	0	0	0	0	277	36.7
Total Assessment Area	3	100.0	755	100.0	117	15.5	755	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low Income	0	0	0	0	0	0	0	0
Moderate Income	313	163	21.6	52.1	58	18.5	92	27.4
Middle Income	1,096	591	78.4	53.9	214	14.5	291	26.6
Upper Income	0	0	0	0	0	0	0	0
Total Assessment Area	1,409	754	100.0	53.5	272	19.3	383	27.2
	Total Businesses by Tract	Businesses by Tract and Revenue Size						
		Less Than or Equal to \$1 Million		Over \$1 Million		Revenue not Reported		
		#	%	#	%	#	%	
Low Income	0	0	0	0	0	0	0	0
Moderate Income	22	18.5	20	19.1	0	0	2	22.2
Middle Income	97	81.5	85	80.9	5	100.0	7	77.8
Upper Income	0	0	0	0	0	0	0	0
Tract not Reported	0	0	0	0	0	0	0	0
Total Assessment Area	119	100.0	105	100.0	5	100.0	9	100.0
Percentage of Total Businesses:				88.2		4.2		7.6

Population and Geography Characteristics. Unless otherwise indicated, the discussion of the economic and demographic data is based on 1990 U.S. Census data. According to the 1990 census, the bank's assessment area has a population of 2,707. The 2000 U.S. Census data indicate that the population has decreased to 2,475.

Income. For purposes of classifying borrower income, this evaluation uses HUD's estimated 2002 median family income for the relevant area. For borrowers in the nonmetropolitan portion of the state of Montana, this value is \$39,600. For purposes of classifying BNA income levels, this evaluation uses the relevant area's median family income from the 1990 U.S. Census. For the nonmetropolitan areas of Montana, the 1990 median family income is \$26,977 as adjusted after the creation of the Missoula MSA in 1998.

Approximately 15.5% of the families residing in the overall assessment area have incomes below the poverty level. The number of families in the assessment area with incomes below the poverty level is also significantly higher than families statewide (12.0%).

Housing Characteristics. According to 1990 census data, 53.5% of total housing units in the assessment area are owner occupied and 19.3% are occupied rental units. Almost 30% (27.2%) of available units are vacant. In the 1990 census, vacant units include seasonal residences. There are a number of seasonal residences in this assessment area. The community contact indicated that residential housing is often difficult to find but is affordable. Most people in this assessment area live on farms and larger ranches. Much of the housing stock is older with limited new housing and rental property. However, there is little

demand for new housing. Bank management indicated that there is currently a Farm Services Agency-sponsored four-plex in which rental rates are priced for low- and moderate-income people. However, the four-plex is not fully rented. The median housing value in 1990 was \$44,315.

General Economic and Business Characteristics. The primary industry in this assessment area is agriculture. However, agricultural conditions are extremely depressed. There has not been normal rainfall in the past several years. The past three years have been classified as severe drought conditions. As a result of the depressed conditions, ranchers and farmers are looking for ways to decrease expenses or for opportunities to supplement income. Some ranchers and farmers are commuting to Campbell County, Wyoming, to harvest coal bed methane while farming on the side or leasing out their property to other ranchers or farmers. Outside opportunities include capitalizing on Broadus's tourism industry by offering ranch visits and trail rides. The tourism industry features Native American history, the Lewis and Clark trail, wild game hunting, and dinosaur remains. Other businesses benefiting from the tourism industry include many new bed and breakfast establishments. Outfitting, taxidermy, and slaughtering have also become big industries in the area to accommodate deer and antelope hunters.

The area's largest employers are the school district and local government. These are followed by the gas station, grocery store, and the hardware store.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BROADUS, MONTANA

Performance under the Lending Test for this assessment area is high satisfactory. The geographic distribution of loans reflects good penetration throughout the assessment area. The distribution of borrowers reflects excellent penetration among customers of different income levels and businesses and farms of different sizes. The bank's lending activity reflects an excellent responsiveness to the credit needs of the assessment area. The bank's performance under the Investment Test is rated low satisfactory. The bank has an adequate record of helping to meet the credit needs of its assessment area through community development investment and grant activity. The bank's performance under the Service Test is rated high satisfactory. The bank's retail banking services, office locations, and business hours are good. Further, bank management provides a relatively high level of community development services to residents, businesses, and farms in the assessment area.

LENDING TEST

The bank's level of performance under the Lending Test is high satisfactory. The bank's lending reflects a very good responsiveness to the credit needs of the assessment area. Further, the bank's level of lending reflects good penetration in geographies throughout its assessment area and excellent penetration among businesses of different sizes and borrowers of different income levels.

Lending Activity

The bank's level of lending reflects a very good responsiveness to the credit needs of the assessment area. As expected, agricultural lending represents 76.6% of the office's loan portfolio by dollar amount and 56.1% by volume. Commercial lending represents 13.2% of the portfolio by dollar amount and 17.1% by volume. Although a minimal portion of the portfolio by dollar amount, consumer lending represents 23.3% of the portfolio by volume. The Broadus office represents 10.0% of the overall RMB portfolio by volume and 7.0% by dollar amount.

According to market share information published by the FDIC, RMB has a 100% market share of deposits in Powder River County. Market share information is not available for Carter County. In 2001, the bank's loan activity represented 43.0% of the aggregate for loans to small businesses and 53.4% of the aggregate for loans to small farms. As indicated previously, the bank is the only financial institution in Powder River County. However, bank management indicated that there is considerable competition from banks in Miles City and Belle Fourche.

Lending activity data is consistent with the assessment area information. The bank's level of lending is as expected when compared to aggregate lenders. As a result, the bank's level of lending reflects a good responsiveness to assessment area credit needs.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. The 2001 business demographic data indicates that 25.0% of the small farms are located in the moderate-income BNA. However, in 2001, the bank originated 18.4% of its small farm loans in this BNA. This level of lending compares favorably to the aggregate lenders for the area who originated 20.1% of small farm loans in the moderate-income BNAs. Bank management indicated that there are two population clusters in Carter County. One cluster is located close to the western border near Boyes and Hammond, Montana. The other cluster is located close to the eastern border. The people living along the eastern border tend to bank elsewhere, often in Ekalaka. The 2002-2003 highway map indicates that there are few roads directly connecting western Carter County with eastern Carter County.

The 2001 business demographic data indicates that 18.5% of the small businesses are located in the moderate-income BNA, which is located in Carter County. In 2001, 2.2% of the bank's loans to small businesses were originated in the moderate-income BNA. This compares less favorably to aggregate lenders. In 2001, 11.8% of the small business loans were originated in the moderate-income BNA. Bank management indicates that most small businesses in Carter County are located in Ekalaka, Montana. There are minimal roads connecting the northern Carter County BNA, which includes Ekalaka, to the southern BNA in the bank's assessment area. A 2002-2003 highway map indicates there are mostly gravel roads in BNA 9603. There is one paved road that runs south from Ekalaka; however, the road is only paved for approximately 24 miles before becoming gravel. Highway 212 connects Powder River County and Carter County. However, this highway only runs through the very southeast portion of Carter County. Further, other than the small businesses located in Ekalaka, the county is mostly agricultural. Finally, commercial lending represents only a small portion of this branch's loan portfolio.

As the Broadus office is not in an MSA, only a limited review of the bank's residential real estate lending was performed. The bank originated 10.5% of all residential real estate loans in the moderate-income BNA during 2001. Bank management indicated that there is little demand for residential real estate in Carter County as the area is mostly ranches.

The bank's level of lending in the moderate-income BNAs compares less favorably to aggregate lenders and assessment area demographics. However, there is limited road access to the moderate-income BNA in Carter County. As a result, the bank's geographic distribution of the loans reflects good penetration throughout the assessment area.

Distribution by Borrower Income and Revenue Size of the Business

The distribution of loans by borrower income level reflects very good penetration among businesses of different sizes and borrowers of different income levels. The 2001 business demographic data indicates that 97.2% of the farms in the assessment area have gross annual revenues of \$1 million or less. The bank has made 100.0% of its loans to farms with gross annual revenues of \$1 million or less. This level of lending is also consistent with the aggregate lenders reporting small farm loans in this assessment area. The aggregate lenders originated 99.6% of loans to farms with gross annual revenues of \$1 million or less.

As previously mentioned the bank is not primarily a small business lender in this assessment area. However, the bank is doing an excellent job of originating loans to businesses with gross annual revenues of \$1 million or less. The 2001 business demographic data indicates that 88.2% of the businesses in the area have gross annual revenues of \$1 million or less. The bank has made 97.8% of its small business loans to businesses with gross annual revenues of \$1 million or less. This level of lending compares very favorably to aggregate lenders. Aggregate lenders originated 70.6% of loans to businesses with gross annual revenues of \$1 million or less.

Limited mortgage lending data indicates that the bank is making loans to borrowers of all income levels. In 2001, the bank originated 31.6% of its residential real estate loans to low- and moderate-income borrowers. This compares less favorably with assessment area demographics, as 42.7% of the families are low and moderate income. However, there is little demand for residential real estate loans as the bank originated only 19 residential real estate loans during 2001 in this assessment area.

The bank's level of lending to businesses of different sizes compares favorably to aggregate lenders and assessment area demographics. Therefore, the distribution of borrowers reflects very good penetration among businesses of different sizes and among borrowers of different income levels.

Community Development Lending

This office makes few, if any, community development loans. However, this is deemed acceptable as the bank has few opportunities for community development lending in this assessment area. The branch only has a \$14 million loan portfolio. There are no affordable housing initiatives that could result in community development lending. Further, 2001 business demographic data indicates that 97.1% of the businesses in the assessment area have revenues of \$1 million or less. There is only one business in the assessment area that reports having revenues greater than \$1 million. Therefore, the potential for lending opportunities over \$1 million, meeting the definition of community development, are limited in this assessment area.

INVESTMENT TEST

The bank's performance under the Investment Test in this assessment area is rated low satisfactory. There are no qualified community development investments and only minimal donations for this assessment area. However, this level of activity is reasonable as the community contact indicated that community development investment opportunities, as defined by CRA, are very limited. Since the last evaluation, the bank made qualified community development grants of approximately \$30. As a result, the bank's performance under the Investment Test for this assessment area is low satisfactory.

SERVICE TEST

The bank's performance under the Service Test for this assessment area is high satisfactory.

Retail Services

The bank's retail banking services, office locations and business hours are excellent. Delivery systems are accessible to essentially all portions of the assessment area. The bank is the only financial institution in Powder River County. It has reasonable office hours and electronic delivery systems including telebanking and Internet banking. Services do not vary in a way that inconveniences any portion of the assessment area. The bank has an ATM located in the local grocery store. Finally, it offers a variety of deposit products, including a free checking account. All branches of RMB offer the same services. Since the last evaluation, the bank has not opened or closed any branch offices or changed the number of ATMs in this assessment area.

Community Development Services

The bank provides an adequate level of community development services. There are limited opportunities in the assessment area; however, the bank has been able to target these opportunities. Specifically, bank management participates in one activity that promotes economic development and one activity that promotes affordable housing for low- and moderate-income individuals. Finally, it is noteworthy that the community contact indicated that the community feels fortunate to have a bank and that the bank is very involved in the community even if the involvement does not specifically meet the definition of a community development service under CRA.

NONMETROPOLITAN STATEWIDE AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN BOZEMAN, PLENTYWOOD, PLAINS, STEVENSVILLE, AND WHITEHALL, MONTANA

The remaining five assessment areas received limited reviews. The bank has one branch in each of the assessment areas.

The Bozeman branch is located in south-central Montana. The assessment area includes all of Gallatin County. There are two moderate-income, eight middle-income, and two upper-income BNAs. There are no low-income BNAs in this assessment area. The U.S. Census data from 1990 indicates that the population for the Bozeman assessment area is 50,463.

The Plentywood branch is located in northeastern Montana. The assessment area includes all of Sheridan County. There is one moderate-income and two middle-income BNAs. There are no low- or upper-income BNAs in the assessment area. U.S. Census data for 1990 indicates the population of the Plentywood assessment area is 4,732.

For the purposes of this evaluation, the assessment areas for Plains, Stevensville, and Whitehall were combined, as all three branches are located in western Montana. The Plains assessment area includes all of Sanders County and a portion of Mineral County. There are two moderate-income and three middle-income BNAs. There are no low- or upper-income BNAs. U.S. Census data for 1990 indicates the population for the Plains assessment area is 11,458.

The Stevensville assessment area includes a portion of Ravalli County. There are six middle-income BNAs in the bank's assessment area. There are no low-, moderate-, or upper-income BNAs in the assessment area. The U.S. Census data for 1990 indicates the population for the Stevensville assessment area is 22,352.

The Whitehall assessment area includes all of Madison, Jefferson, and Silver Bow counties. There is one moderate-income, ten middle-income, and six upper-income BNAs in the assessment area. There are no low-income BNAs. The U.S. Census data for 1990 indicates the population for the Whitehall assessment area is 47,869.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN BOZEMAN, PLENTYWOOD, PLAINS, STEVENSVILLE, AND WHITEHALL, MONTANA

Assessment Area	Lending Test	Investment Test	Service Test
Bozeman	Consistent	Consistent	Consistent
Plentywood	Consistent	Consistent	Consistent
Plains, Stevensville, Whitehall	Consistent	Consistent	Consistent

Based on various factors, five of the bank's eight assessment areas were not subject to a full-scope review during this evaluation. On a combined basis, bank branches in the five assessment areas not reviewed account for approximately 61.2% of the bank's lending by dollar amount and 71.6% by volume. Plains, Plentywood, Stevensville, and Whitehall have been subject to full-scope reviews in previous evaluations. The Bozeman branch began operations in December 2001. Due to the length of operation in Bozeman, a review would not be meaningful at this time.

Facts and data, including performance and demographic information, can be found in the Market Profile section of the Core Tables. Lending data reviewed during the evaluation indicate that the lending activity at these branches is consistent with the conclusions reached for the institution overall. In addition, operations not reviewed during this evaluation are believed to be consistent with the overall results of this evaluation.

Investments for the entire bank are made centrally. It is expected that the level of qualified investments and grants would be consistent with results reached for the institution overall. Finally, the bank's retail services are consistent for all branch locations. Community development services are limited in nonmetropolitan areas of Montana. Results for services would be consistent with results reached for the institution overall.

CRA APPENDIX A

Glossary

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Block numbering area (“BNA”): A statistical subdivision of a county for grouping and numbering blocks in nonmetropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 C.F.R. 121.301) or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include data such as race, gender, and income of applications; amount of loan requested; and disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited review: Performance under the lending, investment, and service tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (“MA”): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”), or consolidated metropolitan statistical area (“CMSA”), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution’s CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in “loans to small businesses” as defined in the Consolidated Report of Condition and Income (“Call Report”) and the Thrift Financial Reporting (“TFR”) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as “small business loans” if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in “loans to small farms” as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500 thousand or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

CRA APPENDIX B

CRA Core Tables

MOUNTAIN BANK

Table 1. Lending Volume

LENDING VOLUME												
Geography: ROCKY MT BANK												
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001												
MA/Assessment Area (2001):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
RMB Blngs - Big Fork	6.97	30	4,875	81	7,321	5	362	0	0	116	12,558	0.00
RMB Blngs - Billings	17.78	174	19,340	117	16,051	5	1,145	0	0	296	36,536	100.00
RMB Broadus	11.29	17	607	46	1,444	125	4,441	0	0	188	6,492	0.00
Limited Review:												
RMB Blngs - Bozeman	1.98	6	739	21	1,952	6	398	0	0	33	3,089	0.00
RMB Blngs - Plentywood	24.02	45	1,391	113	3,243	242	8,787	0	0	400	13,421	0.00
RMB Plains, Whitehall, Stevensville	37.96	144	10,367	327	12,475	161	6,973	0	0	632	29,815	0.00

* Loan Data as of December 31, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From January 01, 2001 to December 31, 2001.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 20000663058

ROCKY MOUNTAIN BANK

Table 1. Other Products

LENDING VOLUME		Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001								
MA/Assessment Area (2001):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
RMB Blngs - Big Fork	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
RMB Blngs - Billings	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00
RMB Broadus	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Limited Review:														
RMB Blngs - Bozeman	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
RMB Blngs - Plentywood	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
RMB Plains, Whitehall, Stevensville	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 2001 to December 31, 2001.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: 20000663058

ROCKY MOUNTAIN BANK

Table 1. Other Products

LENDING VOLUME		Geography: ROCKY MT BANK		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001	
MA/Assessment Area (2001):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
RMB Blngs - Big Fork	0	0	0	0	0
RMB Blngs - Billings	0	0	0	0	0
RMB Broadus	0	0	0	0	0
Limited Review:					
RMB Blngs - Bozeman	0	0	0	0	0
RMB Blngs - Plentywood	0	0	0	0	0
RMB Plains, Whitehall, Stevensville	0	0	0	0	0

* The evaluation period for Optional Product Line(s) is From January 01, 2001 to December 31, 2001.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ROCKY MT BANK					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
RMB Blngs - Big Fork	11	7.64	0.00	0.00	8.78	0.00	77.21	100.00	14.01	0.00	0.00	3.70	75.40	20.90
RMB Blngs - Billings	65	45.14	1.86	0.00	11.93	10.77	66.59	70.77	19.63	18.46	1.73	9.97	69.24	19.07
RMB Broadus	7	4.86	0.00	0.00	21.62	0.00	78.38	100.00	0.00	0.00	0.00	4.35	95.65	0.00
Limited Review:														
RMB Blngs - Bozeman	3	2.08	0.00	0.00	6.65	0.00	63.61	100.00	29.73	0.00	0.00	4.10	69.09	26.81
RMB Blngs - Plentywood	12	8.33	0.00	0.00	20.16	0.00	79.84	100.00	0.00	0.00	0.00	6.45	93.55	0.00
RMB Plains, Whitehall, Stevensville	46	31.94	0.00	0.00	8.68	0.00	67.83	100.00	23.49	0.00	0.00	3.43	77.34	19.23

* Based on 2000 Peer Mortgage Data: US & PR.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT														Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp							
Full Review:																					
RMB Blngs - Big Fork	1	2.78	0.00	0.00	8.78	0.00	77.21	100.00	14.01	0.00	0.00	4.86	75.68	19.46							
RMB Blngs - Billings	3	8.33	1.86	0.00	11.93	0.00	66.59	66.67	19.63	33.33	1.41	11.60	68.01	18.98							
RMB Broadus	4	11.11	0.00	0.00	21.62	25.00	78.38	75.00	0.00	0.00	0.00	33.33	66.67	0.00							
Limited Review:																					
RMB Blngs - Bozeman	0	0.00	0.00	0.00	6.65	0.00	63.61	0.00	29.73	0.00	0.00	5.47	61.72	32.81							
RMB Blngs - Plentywood	14	38.89	0.00	0.00	20.16	7.14	79.84	92.86	0.00	0.00	0.00	0.00	100.00	0.00							
RMB Plains, Whitehall, Stevensville	14	38.89	0.00	0.00	8.68	0.00	67.83	100.00	23.49	0.00	0.00	8.33	73.33	18.33							

* Based on 2000 Peer Mortgage Data: US & PR.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE														Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*										
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp							
Full Review:																					
RMB Blngs - Big Fork	18	7.63	0.00	0.00	8.78	5.56	77.21	94.44	14.01	0.00	0.00	6.03	76.72	17.25							
RMB Blngs - Billings	106	44.92	1.86	0.00	11.93	1.89	66.59	67.92	19.63	30.19	1.67	9.79	70.12	18.42							
RMB Broadus	6	2.54	0.00	0.00	21.62	16.67	78.38	83.33	0.00	0.00	0.00	0.00	100.00	0.00							
Limited Review:																					
RMB Blngs - Bozeman	3	1.27	0.00	0.00	6.65	0.00	63.61	100.00	29.73	0.00	0.00	2.45	67.33	30.22							
RMB Blngs - Plentywood	19	8.05	0.00	0.00	20.16	5.26	79.84	94.74	0.00	0.00	0.00	7.14	92.86	0.00							
RMB Plains, Whitehall, Stevensville	84	35.59	0.00	0.00	8.68	5.95	67.83	94.05	23.49	0.00	0.00	5.82	74.60	19.58							

* Based on 2000 Peer Mortgage Data: US & PR.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ROCKY MT BANK					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
RMB Broadus	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RMB Blngs - Billings	0	0.00	17.89	0.00	18.97	0.00	54.63	0.00	8.50	0.00	0.00	25.00	75.00	0.00
RMB Blngs - Big Fork	0	0.00	0.00	0.00	2.36	0.00	74.97	0.00	22.68	0.00	0.00	0.00	80.00	20.00
Limited Review:														
RMB Plains, Whitehall, Stevensville	0	0.00	0.00	0.00	34.29	0.00	48.09	0.00	17.62	0.00	0.00	33.33	66.67	0.00
RMB Blngs - Plentywood	0	0.00	0.00	0.00	7.86	0.00	92.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RMB Blngs - Bozeman	0	0.00	0.00	0.00	38.99	0.00	50.56	0.00	10.45	0.00	0.00	12.50	62.50	25.00

* Based on 2000 Peer Mortgage Data: US & PR.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001			
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income [*]										
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	Low	Mod	Mid	Upp							
Full Review:																					
RMB Blngs - Big Fork	81	11.49	0.00	0.00	6.18	6.17	82.26	92.59	11.56	1.23	0.00	4.80	80.86	14.33							
RMB Blngs - Billings	117	16.60	15.95	5.13	14.33	17.09	58.25	64.96	11.47	12.82	11.13	12.16	60.95	15.77							
RMB Broadus	46	6.52	0.00	0.00	20.10	2.17	79.90	97.83	0.00	0.00	0.00	41.67	58.33	0.00							
Limited Review:																					
RMB Blngs - Bozeman	21	2.98	0.00	0.00	12.04	9.52	65.02	61.90	22.94	28.57	0.00	11.12	59.99	28.89							
RMB Blngs - Plentywood	113	16.03	0.00	0.00	14.66	4.42	85.34	95.58	0.00	0.00	0.00	7.61	92.39	0.00							
RMB Plains, Whitehall, Stevensville	327	46.38	0.00	0.00	13.13	5.50	74.23	94.50	12.64	0.00	0.00	11.76	79.52	8.73							

* Based on 2001 Peer Small Business Data: WE Region.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2002).

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ROCKY MT BANK					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
RMB Blngs - Big Fork	5	0.92	0.00	0.00	17.21	40.00	67.03	60.00	15.76	0.00	0.00	20.69	77.59	1.72
RMB Blngs - Billings	5	0.92	4.47	0.00	4.68	0.00	83.19	100.00	7.66	0.00	1.50	0.30	87.39	10.81
RMB Broadus	125	22.98	0.00	0.00	26.47	18.40	73.53	81.60	0.00	0.00	0.00	26.67	73.33	0.00
Limited Review:														
RMB Blngs - Bozeman	6	1.10	0.00	0.00	5.80	0.00	71.74	83.33	22.46	16.67	0.00	2.70	54.05	43.24
RMB Blngs - Plentywood	242	44.49	0.00	0.00	29.05	13.64	70.95	86.36	0.00	0.00	0.00	16.03	83.97	0.00
RMB Plains, Whitehall, Stevensville	161	29.60	0.00	0.00	6.62	10.56	86.58	89.44	6.80	0.00	0.00	16.18	82.35	1.47

* Based on 2001 Peer Small Business Data: WE Region.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2002).

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ROCKY MT BANK					Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
RMB Blngs - Big Fork	11	7.64	20.75	9.09	17.90	36.36	23.09	18.18	38.26	36.36	4.08	15.08	25.93	54.92
RMB Blngs - Billings	65	45.14	18.76	6.35	18.15	26.98	25.08	19.05	38.01	47.62	9.46	24.85	32.68	33.01
RMB Broadus	7	4.86	21.06	14.29	21.59	42.86	20.66	14.29	36.69	28.57	10.00	20.00	25.00	45.00
Limited Review:														
RMB Blngs - Bozeman	3	2.08	16.55	0.00	16.63	33.33	23.57	33.33	43.25	33.33	2.44	12.97	23.95	60.64
RMB Blngs - Plentywood	12	8.33	20.47	25.00	22.54	33.33	23.65	25.00	33.33	16.67	15.38	11.54	19.23	53.85
RMB Plains, Whitehall, Stevensville	46	31.94	19.85	10.87	19.30	23.91	21.44	32.61	39.41	32.61	8.97	19.92	26.13	44.97

* Based on 2000 Peer Mortgage Data: US & PR.

** As a percentage of loans with borrower income information available. No information was available for 1.39% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*										
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp							
Full Review:																					
RMB Blngs - Big Fork	1	2.78	20.75	0.00	17.90	0.00	23.09	0.00	38.26	100.00	5.11	15.34	28.41	51.14							
RMB Blngs - Billings	3	8.33	18.76	0.00	18.15	33.33	25.08	33.33	38.01	33.33	8.86	18.44	30.38	42.31							
RMB Broadus	4	11.11	21.06	0.00	21.59	33.33	20.66	0.00	36.69	66.67	0.00	100.00	0.00	0.00							
Limited Review:																					
RMB Blngs - Bozeman	0	0.00	16.55	0.00	16.63	0.00	23.57	0.00	43.25	0.00	3.33	15.83	19.17	61.67							
RMB Blngs - Plentywood	14	38.89	20.47	21.43	22.54	21.43	23.65	7.14	33.33	50.00	12.50	25.00	37.50	25.00							
RMB Plains, Whitehall, Stevensville	14	38.89	19.85	21.43	19.30	14.29	21.44	7.14	39.41	57.14	12.23	19.65	22.27	45.85							

* Based on 2000 Peer Mortgage Data: US & PR.

** As a percentage of loans with borrower income information available. No information was available for 2.78% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE														Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*										
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp							
Full Review:																					
RMB Blngs - Big Fork	18	7.63	20.75	0.00	17.90	5.88	23.09	5.88	38.26	88.24	3.88	14.98	26.97	54.16							
RMB Blngs - Billings	106	44.92	18.76	9.20	18.15	14.94	25.08	28.74	38.01	47.13	9.36	22.47	31.83	36.34							
RMB Broadus	6	2.54	21.06	16.67	21.59	0.00	20.66	16.67	36.69	66.67	0.00	0.00	33.33	66.67							
Limited Review:																					
RMB Blngs - Bozeman	3	1.27	16.55	0.00	16.63	0.00	23.57	100.00	43.25	0.00	2.66	11.48	21.99	63.87							
RMB Blngs - Plentywood	19	8.05	20.47	0.00	22.54	21.05	23.65	42.11	33.33	36.84	16.67	16.67	16.67	50.00							
RMB Plains, Whitehall, Stevensville	84	35.59	19.85	10.13	19.30	18.99	21.44	21.52	39.41	49.37	6.77	19.52	26.00	47.71							

* Based on 2000 Peer Mortgage Data: US & PR.

** As a percentage of loans with borrower income information available. No information was available for 10.59% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ROCKY MT BANK			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
RMB Blngs - Big Fork	81	11.49	76.73	82.72	79.01	12.35	8.64	3,007	1,722
RMB Blngs - Billings	117	16.60	77.04	61.54	58.12	28.21	13.68	3,877	2,005
RMB Broadus	46	6.52	63.40	97.83	95.65	2.17	2.17	165	86
Limited Review:									
RMB Blngs - Bozeman	21	2.98	74.47	95.24	66.67	23.81	9.52	2,329	1,239
RMB Blngs - Plentywood	113	16.03	61.49	91.15	94.69	4.42	0.88	192	132
RMB Plains, Whitehall, Stevensville	327	46.38	76.10	95.11	91.13	7.03	1.83	2,240	1,085

* Based on 2001 Peer Small Business Data: WE Region.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ROCKY MT BANK			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
RMB Blngs - Big Fork	5	0.92	95.47	80.00	80.00	20.00	0.00	60	55
RMB Blngs - Billings	5	0.92	91.70	80.00	40.00	20.00	40.00	335	321
RMB Broadus	125	22.98	97.06	100.00	92.00	5.60	2.40	260	257
Limited Review:									
RMB Blngs - Bozeman	6	1.10	94.44	83.33	83.33	16.67	0.00	38	33
RMB Blngs - Plentywood	242	44.49	98.88	98.76	94.63	3.72	1.65	288	284
RMB Plains, Whitehall, Stevensville	161	29.60	94.12	98.76	87.58	9.94	2.48	209	197

* Based on 2001 Peer Small Business Data: WE Region.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

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Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: ROCKY MT BANK																		
Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001																		
MA/Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
RMB Blngs - Big Fork	0	0.00	0.00	0.00	8.66	0.00	77.72	0.00	13.61	0.00	23.76	0.00	15.36	0.00	18.67	0.00	42.21	0.00
RMB Blngs - Billings	0	0.00	4.39	0.00	15.90	0.00	63.62	0.00	16.09	0.00	23.59	0.00	16.39	0.00	19.61	0.00	40.42	0.00
RMB Broadus	0	0.00	0.00	0.00	21.88	0.00	78.12	0.00	0.00	0.00	23.62	0.00	16.94	0.00	19.65	0.00	39.79	0.00
Limited Review:																		
RMB Blngs - Bozeman	0	0.00	0.00	0.00	12.90	0.00	64.00	0.00	23.10	0.00	22.11	0.00	16.21	0.00	18.38	0.00	43.30	0.00
RMB Blngs - Plentywood	0	0.00	0.00	0.00	18.90	0.00	81.10	0.00	0.00	0.00	24.18	0.00	18.95	0.00	19.80	0.00	37.06	0.00
RMB Plains, Whitehall, Stevensville	0	0.00	0.00	0.00	11.17	0.00	66.39	0.00	22.44	0.00	24.99	0.00	17.10	0.00	17.97	0.00	39.94	0.00

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

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Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
RMB Blngs - Big Fork	0	0	8	1	8	1	0.00	0	0
RMB Blngs - Billings	1	200,000	11	5	12	200,005	100.00	0	0
RMB Blngs - Broadus	0	0	1	0	1	0	0.00	0	0
Limited Review:									
RMB Blngs - Bozeman	0	0	0	0	0	0	0.00	0	0
RMB Blngs - Plentywood	0	0	2	1	2	1	0.00	0	0
RMB Plains, Whitehall, Stevensville	0	0	12	1	12	1	0.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ROCKY MT BANK				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2001									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
RMB Blngs - Big Fork	0.00	1	13	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	9.13	76.74	14.14
RMB Blngs - Billings	50.00	1	13	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.60	14.16	64.07	18.17
RMB Blngs - Broadus	0.00	1	13	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	0.00	0.00
Limited Review:																	
RMB Blngs - Bozeman	0.00	1	13	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	16.40	59.67	23.93
RMB Blngs - Plentywood	0.00	1	13	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.97	80.03	0.00
RMB Plains, Whitehall, Stevensville	50.00	3	38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	0.00	0.00

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RMB Plains, Whitehall, Stevensville

Demographic Information for Limited Scope Area: RMB Plains, Whitehall, Stevensville						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	28	0.00	10.71	67.86	21.43	0.00
Population by Geography	81,679	0.00	9.76	66.89	23.35	0.00
Owner-Occupied Housing by Geography	23,704	0.00	8.68	67.83	23.49	0.00
Business by Geography	7,294	0.00	13.13	74.23	12.64	0.00
Farms by Geography	544	0.00	6.62	86.58	6.80	0.00
Family Distribution by Income Level	22,213	19.85	19.30	21.44	39.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,696	0.00	13.20	73.59	13.21	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		26,977 38,600 16.33%	Median Housing Value Unemployment Rate (1990 US Census)	54,029 4.56%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2001 HUD updated MFI

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RMB Broadus

Demographic Information for Full Scope Area: RMB Broadus						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	3	0.00	33.33	66.67	0.00	0.00
Population by Geography	2,707	0.00	22.79	77.21	0.00	0.00
Owner-Occupied Housing by Geography	754	0.00	21.62	78.38	0.00	0.00
Business by Geography	194	0.00	20.10	79.90	0.00	0.00
Farms by Geography	102	0.00	26.47	73.53	0.00	0.00
Family Distribution by Income Level	755	21.06	21.59	20.66	36.69	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	322	0.00	27.95	72.05	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		26,977 39,600 19.55%	Median Housing Value Unemployment Rate (1990 US Census)		46,708 1.07%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2001 HUD updated MFI

Institution ID: 20000663058 ROCKY MOUNTAIN BANK

RMB Blngs - Plentywood

Demographic Information for Limited Scope Area: RMB Blngs - Plentywood						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	3	0.00	33.33	66.67	0.00	0.00
Population by Geography	4,732	0.00	19.97	80.03	0.00	0.00
Owner-Occupied Housing by Geography	1,463	0.00	20.16	79.84	0.00	0.00
Business by Geography	457	0.00	14.66	85.34	0.00	0.00
Farms by Geography	179	0.00	29.05	70.95	0.00	0.00
Family Distribution by Income Level	1,353	20.47	22.54	23.65	33.33	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	582	0.00	28.69	71.31	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		26,977 38,600 16.33%	Median Housing Value Unemployment Rate (1990 US Census)		54,029 4.56%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2001 HUD updated MFI

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RMB Blngs - Bozeman

Demographic Information for Limited Scope Area: RMB Blngs - Bozeman						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	12	0.00	16.67	66.67	16.67	0.00
Population by Geography	50,463	0.00	16.40	59.67	23.93	0.00
Owner-Occupied Housing by Geography	11,125	0.00	6.65	63.61	29.73	0.00
Business by Geography	6,758	0.00	12.04	65.02	22.94	0.00
Farms by Geography	414	0.00	5.80	71.74	22.46	0.00
Family Distribution by Income Level	12,469	16.55	16.63	23.57	43.25	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,137	0.00	20.93	62.87	16.20	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		26,977 38,600 16.33%	Median Housing Value Unemployment Rate (1990 US Census)		54,029 4.56%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2001 HUD updated MFI

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RMB Blngs - Billings

Demographic Information for Full Scope Area: RMB Blngs - Billings						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	7.41	14.81	55.56	22.22	0.00
Population by Geography	113,419	3.60	14.16	64.07	18.17	0.00
Owner-Occupied Housing by Geography	29,371	1.86	11.93	66.59	19.63	0.00
Business by Geography	9,538	15.95	14.33	58.25	11.47	0.00
Farms by Geography	470	4.47	4.68	83.19	7.66	0.00
Family Distribution by Income Level	31,007	18.76	18.15	25.08	38.01	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,445	5.35	19.21	66.60	8.84	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		31,534 48,600 12.58%	Median Housing Value Unemployment Rate (1990 US Census)		62,678 2.74%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2001 HUD updated MFI

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RMB Blngs - Big Fork

Demographic Information for Full Scope Area: RMB Blngs - Big Fork						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	21	0.00	14.29	71.43	14.29	0.00
Population by Geography	80,259	0.00	9.13	76.74	14.14	0.00
Owner-Occupied Housing by Geography	21,616	0.00	8.78	77.21	14.01	0.00
Business by Geography	8,725	0.00	6.18	82.26	11.56	0.00
Farms by Geography	552	0.00	17.21	67.03	15.76	0.00
Family Distribution by Income Level	22,164	20.75	17.90	23.09	38.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,567	0.00	11.80	78.38	9.82	0.00
Median Family Income HUD Adjusted Median Family Income for 2001 Households Below Poverty Level		26,977 39,600 16.13%	Median Housing Value Unemployment Rate (1990 US Census)		67,116 3.68%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2001 HUD updated MFI