

Report of Condition

Consolidated domestic subsidiaries of:

Rocky Mountain Bank & Trust in the state of CO at the close of business on December 31, 2024

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin.	1,066
Interest-bearing balances.	4,124

Securities:

Held-to-maturity securities	0
Available-for-sale debt securities	50,415
Equity securities with readily determinable fair values not held for trading.	0

Federal funds sold and securities purchased under agreements to resell:

Federal funds sold.	0
Securities purchased under agreements to resell.	0

Loans and lease financing receivables:

Loans and leases held for sale.	0
Loans and leases held for investment.	60,437
LESS: Allowance for credit losses on loans and leases.	861
Loans and leases held for investment, net of allowance	59,576

Trading assets.	0
-------------------------	---

Premises and fixed assets (including right-of-use assets).	1,808
--	-------

Other real estate owned	0
-----------------------------------	---

Investments in unconsolidated subsidiaries and associated companies.	0
--	---

Direct and indirect investments in real estate ventures.	0
--	---

Intangible assets	0
-----------------------------	---

Other assets	4,780
------------------------	-------

Total assets	121,769
------------------------	---------

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices	108,933
Noninterest-bearing.	38,419
Interest-bearing.	70,514

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased.	0
Securities sold under agreements to repurchase.	0

Trading liabilities.	0
------------------------------	---

Other borrowed money (includes mortgage indebtedness)	0
---	---

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	912
Total liabilities	109,845

Dollar Amounts in Thousands

EQUITY CAPITAL

Perpetual preferred stock and related surplus.	0
Common stock.	177
Surplus (exclude all surplus related to preferred stock).	13,796
Retained earnings.	-228
Accumulated other comprehensive income.	-1,821
Other equity capital components.	0
Total bank equity capital	11,924
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	11,924
Total liabilities and equity capital	121,769

We, the undersigned directors (trustees), attest to the correctness of this Report of Condition for this report date and declare that the Report of Condition has been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Dale E. Pike

Director (Trustee)

Tom L. Havens

Director (Trustee)

Miles B. McClure

Director (Trustee)

Daniel R. Frasier

Director (Trustee)

I, Joan Scarbrough (SVP Cashier) of the named bank, attest that this Report of Condition for this report date has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Joan Scarbrough

Signature of Chief Financial Officer (or Equivalent)

1-22-25

Date of Signature