

Officers

Kay G. Clevidence..... President & Director
 Greg Yockey..... CEO & Director
 Mark Anderson.....EVP/Chief Lending Officer
 Ryan Clevidence..... SVP/Chief Banking Officer
 Rainey Schmiedeke SVP/Chief Financial Officer
 Tami Pickles.....SVP/Chief Operations Officer
 Belle Burrington..... Chief Auditor
 Tim Schreiber.....VP/Senior Credit Officer/OIC
 Jamie Tadvick VP/Senior Commercial Lender/Branch Mgr
 Ross Rademacher VP/Commercial Loan Officer
 Sandra Bollom VP/Commercial Loan Officer
 Tim Willis..... VP/Kalispell Market President
 Travis Brazill VP/ Helena Market President
 Richard Bruner..... VP/Commercial Loan Officer
 Cliff Evans.....VP/ Branch Mgr/Consumer Lending Mgr
 Chris King..... VP/Director of Human Resources
 Dawn Hornaday..... VP/Loan Officer
 Dianne Snedigar VP/Consumer Loan Officer/Branch Mgr
 Scott Falagan..... VP/Mortgage Loan Manager
 Nate Souther VP/Branch Mgr/Cons Loan Officer/Security Off
 Gwyn Shepherd.....VP/Branch Administrator/BSA
 Christie Pamin..... AVP/Deposit Operations Mgr
 Somer Hadley AVP/Consumer Loan Officer
 Vicki Brown..... AVP/Asst Branch Mgr/Loan Officer
 Connor Cassidy ...AVP/Loan Compliance/Consumer Loan Officer
 Janelle Hilton AVP/Finance Officer
 Melissa Rogers..... AVP/nCino Administrator/OIC
 April RoushAVP/Loan Asst Supervisor/ SBA
 Consumer Loan Officer
 Linda Glover-WatrousAVP/Loan Department Coordinator
 Tamara McGlynnAVP/Consumer Loan Officer
 Sara WaldbilligAVP/Director of Marketing

**officers as of 1.22.2019



BOARD OF DIRECTORS

James G. Tadvick
 Kay G. Clevidence
 Ann Groff
 James Greenfield
 David Markette
 Larry T. Lund
 Douglas Jackson
 Ryan Clevidence
 Sara Waldbillig
 Lee Yockey, Director Emeritus

Member FDIC



Statement of Condition

December 31, 2018

Your Montana Bank Since 1907

Main Office Victor • 406 642-3431
 Florence Branch • 406 273-0935
 Darby Branch • 406 821-4646
 Stevensville Branch • 406 777-7210
 Hamilton Branch • 406 363-0030
 Lolo Branch • 406 273-3300
 Missoula Branch • 406 829-5000
 Helena Branch • 406 603-4300
 Kalispell Branch • 406 607-4240
 Missoula Loan Production Office

December 31, 2018

RESOURCES

Cash & Due From Banks	\$6,051,000.00
U.S. Government Bonds	\$0.00
U.S. Federal Agencies.....	\$15,800,000.00
State & Municipal Bonds.....	\$34,001,000.00
Other Securities.....	\$61,105,000.00
Federal Reserve Stock & Federal Home Loan Bank Stock.....	\$1,452,000.00
Loans Held for Sale.....	\$905,000.00
Loans.....	\$255,065,000.00
Less Reserve for Loan Loss	<u>- \$3,872,000.00</u>
Net Loans	\$251,193,000.00
Bank Premises & Equipment	\$12,421,000.00
Other Real Estate Owned.....	\$750,000.00
Other Assets.....	\$11,931,000.00
TOTAL RESOURCES	\$395,609,000.00

LIABILITIES

Deposit.....	\$338,507,000.00
Fed Funds Purchased	\$0.00
Repurchase Agreements.....	\$4,079,000.00
FHLB Borrowings.....	\$10,035,000.00
Other Liabilities.....	\$4,089,000.00

CAPITAL

Common Stock.....	\$350,000.00
Surplus	\$19,650,000.00
Undivided Profits	\$18,899,000.00
TOTAL CAPITAL	\$38,899,000.00

**TOTAL LIABILITIES
and CAPITAL** **\$395,609,000.00**

2017 and 2018 COMPARED

(000 omitted)

	2017	2018	% Change
Securities	132,331	110,904	-16.19%
Loans	208,537	251,193	20.45%
Total Assets	375,490	395,609	5.36%
Deposits	321,782	338,507	5.20%
Total Capital	40,683	38,899	-4.39%

** Converted to Sub S in 2018

