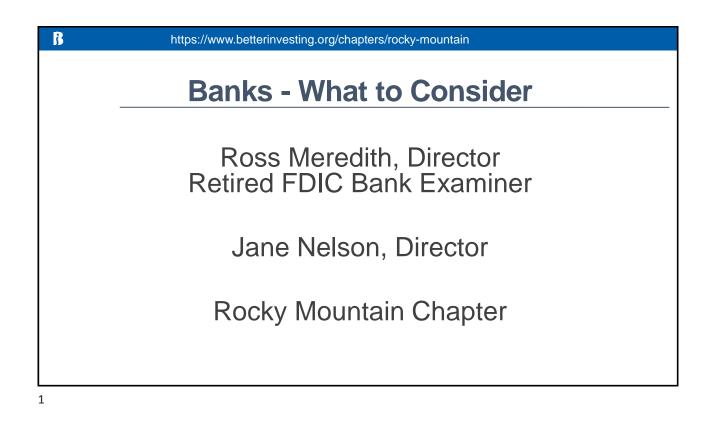
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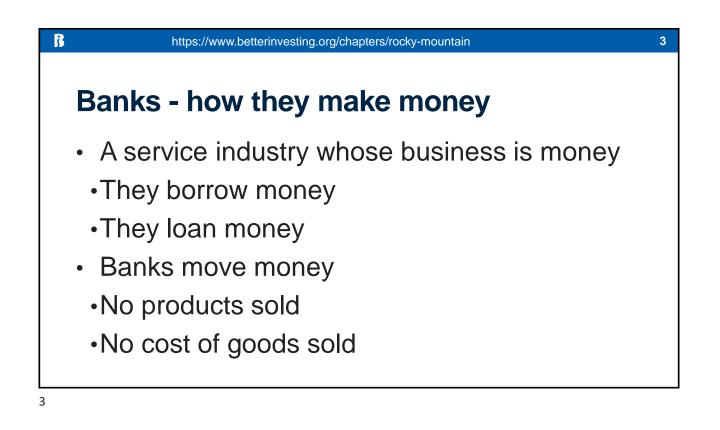


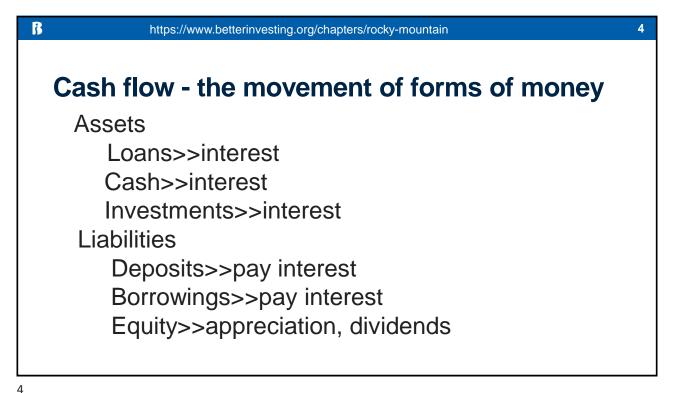
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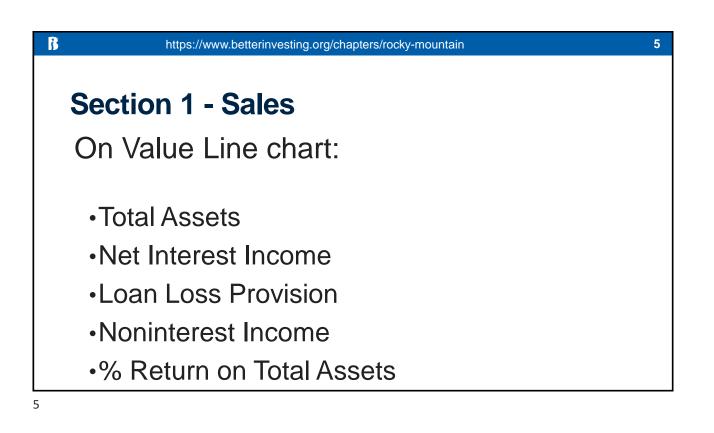
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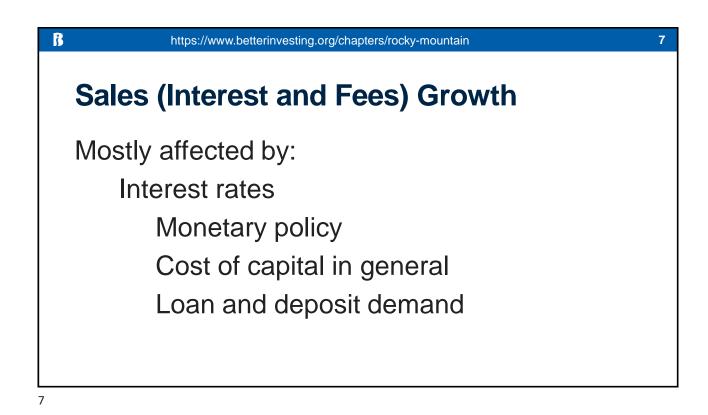


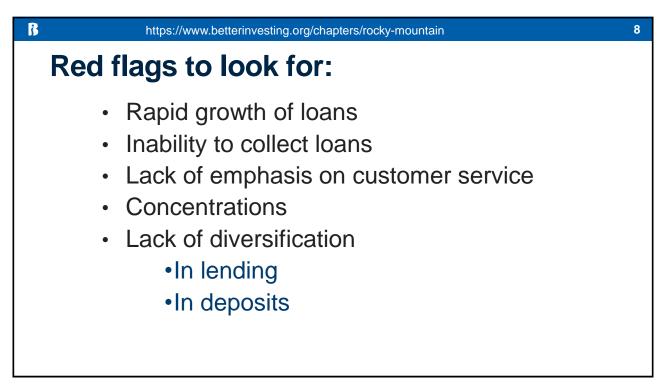


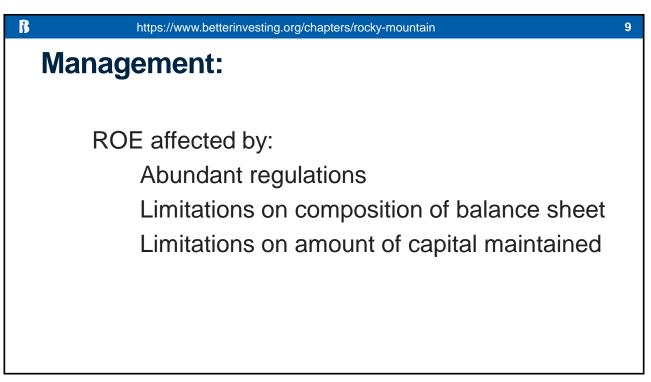


B htt	ps://www.betterinvesting.org/chapters/rocky-mounta	in	6
As seen	on Value Line page		
DIV'DS DECL'D PER SH BOOK VALUE PER SH COMMON SHS OUTST'G (MILL) AVG ANN'L P/E RATIO	TOTAL ASSETS (\$MILL)	10600	14275
RELATIVE P/E RATIO	LOANS (\$MILL) NET INTEREST INC (\$MILL)	8288.0 384.9	11018 492.6
LOANS (\$MILL) NET INTEREST INC (\$MILL) LOAN LOSS PROV'N (\$MILL)	LOAN LOSS PROV'N (\$MILL)	4.7	3.2
NONINTEREST INC (\$MILL) NONINTEREST EXP (\$MILL)	NONINTEREST INC (\$MILL)	25.4	29.8
RETURN ON TOTAL ASSETS ECHIGTERIN DEDT (SMILL) SHR. EQUITY (SMILL)	RETURN ON TOTAL ASSETS 1.41%	1.36% 1	.51% 1.60%
SHR. EQ. TO TOTAL ASSETS LOANS TO TOT ASSETS RETURN ON SHR. EQUITY RETAINED TO COM EQ ALL DIV'DS TO NET PROF			

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Management indicator:												
ROAA = Return on Average Assets:												
Management's ability to price loans well												
Management's control over expenses												
Evaluate Management												
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	5 Yr Avg	Trend
% Pre-Tax Profit on Sales	41.2%	48.2%	50.0%	52.0%	55.6%	54.8%	57.0%	51.4%	60.9%	57.3%	56.3%	EVEN
% Return on Equity	16.8%	17.4%	13.8%	14.1%	15.2%	17.5%	17.0%	16.1%	20.5%	21.0%	18.4%	UP
% Debt To Capital	30.9%	30.1%	18.5%	19.1%	25.6%	18.6%	13.5%	15.7%	27.3%	55.7%	26.2%	UP
% Return on Avg Assets	1.34%	1.47%	1.56%	1.65%	1.73%	2.01%	2.00%	1.60%	1.94%	1.69%	1.85%	DOWN
% Keturn on Avg Assets	1.34%	1.4/%	1.56%	1.65%	1./3%	2.01%	2.00%	1.60%	1.94%	1.69%	1.85%	DOM

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