



# Bankers' Bank of the West

## FEDERAL FUND AGENCY AGREEMENT, EXHIBIT "A"

1099 18th Street  
Suite 2700  
Denver, CO 80202  
Tel: 303-291-3700  
Fax: 303-291-3714

### EFFECTIVE August 24<sup>th</sup>, 2012 Based on June 30, 2012 call report data

American Express Bank, FSB	Federal Reserve Bank of Kansas City[1]	Silicon Valley Bank
American Express Centurion Bank	Fifth Third Bank	State Street Bank & Trust Company
Bank of America, NA	First Hawaiian Bank	SunTrust Bank
Bank of Hawaii	First Niagara Bank, NA	TCF National Bank
Bank of Oklahoma (BOKF, NA)	FirstMerit Bank, NA	TD Bank, N.A.
Bank of the West	Frost National Bank	TD Bank USA, NA
Bankers' Bank of the West	Fulton Bank, NA	The Huntington National Bank
Branch Bank and Trust Company	JPMorgan Chase Bank, NA	Trustmark National Bank
Capital One Bank (USA), NA	KeyBank, NA	UMB Bank, NA
Capital One, NA	Manufacturers & Traders Trust Company	Union Bank, NA
Chase Bank USA, NA	Morgan Stanley Bank, NA	US Bank, NA
Citibank, NA	New York Commercial Bank	Valley National Bank
Citizens Bank of Pennsylvania	New York Community Bank	Washington Federal Savings and Loan Association
City National Bank	Northern Trust Company	Webster Bank, N.A
Comerica Bank	Old National Bank	Wells Fargo Bank, NA
Commerce Bank	People's United Bank	WestAmerica Bank
Compass Bank	PNC Bank, NA	
Deutsche Bank Trust Company Americas	RBS Citizens, NA	

Bankers' Bank of the West ("BBW") may sell Bank's Agency Funds to any one or more of the approved purchasers listed above; provided, however, that no daily sale to an approved purchaser shall exceed the amount of \$ \_\_\_\_\_. In the event that Bank wishes to restrict sales to a certain dollar amount per approved bank, BBW will make every reasonable effort to distribute funds accordingly. From time to time BBW will be unable to meet specific requests due to the volume of sales transactions on any given day.

Bank may instruct BBW in writing that Agency Funds shall not be sold to certain approved purchasers. BBW may amend Exhibit A at any time by adding or deleting purchasers upon written or verbal notice as soon as practical to Bank, and BBW may sell Agency Funds to such additional purchasers unless the Bank shall have directed BBW prior to the sale not to sell Agency Funds to such additional purchasers.

**ACKNOWLEDGMENT OF SATISFACTORY ARRANGEMENTS:**

BANK: \_\_\_\_\_ DATE: \_\_\_\_\_  
 BY: \_\_\_\_\_ TITLE: \_\_\_\_\_  
 ACCOUNT NUMBER (IF KNOWN): \_\_\_\_\_

<sup>1</sup> Excess funds placed with the Federal Reserve Bank are subject to the terms and conditions established by the Federal Reserve's Excess Balance Account program. Prior approval of the Federal Reserve Bank is required.

# REGULATION F REPORT

Approved Banks as of 8/24/12

6/30/12 BBW Unadjusted RBC=\$41,540M\*25%=\$10,385M

6/30/12 BBW Adjusted RBC Capital=\$35,983M\*25%=\$8,996M

FDIC #	Bank Name	City	State	Capital Condition	Total Assets (\$000)	Total Risk Based Capital Ratio	Tier 1 Risk Based Capital Ratio	Leverage Ratio	Non Current Loans/Loans	Net Charge-Offs/Average Loans	ROAA	ROAE	FITCH* (MOODY**)
35328	American Express Bank, FSB	Salt Lake City	UT	Well	34,581,439	19.75	17.42	18.76	1.18	2.66	4.19	23.06	F1
27471	American Express Centurion Bank	Salt Lake City	UT	Well	34,032,594	21.04	19.79	18.81	1.47	3.30	5.11	28.35	F1
3510	Bank of America, National Association	Charlotte	NC	Well	1,445,093,157	15.64	12.88	8.76	8.68	1.05	0.96	7.80	F1
18053	Bank of Hawaii	Honolulu	HI	Well	13,916,965	16.62	15.36	6.21	0.81	0.25	1.24	18.27	F1
4214	BOKF, National Association	Tulsa	OK	Well	25,415,055	13.63	11.06	7.83	2.30	0.23	1.40	15.03	F1
3514	Bank of the West	San Francisco	CA	Well	62,662,861	16.07	14.81	12.41	1.53	0.75	0.89	4.92	F1
23210	Bankers' Bank of the West	Denver	CO	Well	348,424	21.49	20.19	9.05	7.22	-0.60	0.81	9.03	NA
9846	Branch Banking and Trust Company	Winston-Salem	NC	Well	173,678,238	14.56	12.62	9.00	2.77	1.13	0.95	8.93	F1
33954	Capital One Bank (USA), National Association	Glen Allen	VA	Well	78,060,346	14.50	11.04	10.21	1.58	4.03	2.07	19.58	F1
4297	Capital One, National Association	McLean	VA	Well	158,240,417	13.05	11.79	10.43	1.76	0.84	0.18	0.98	F1
23702	Chase Bank USA, National Association	Newark	DE	Well	115,889,566	13.17	9.77	9.61	1.02	4.28	2.64	13.60	F1
7213	Citibank, NA	Sioux Falls	SD	Well	1,347,841,000	16.50	15.23	9.94	2.74	2.25	0.93	7.77	F1
57282	Citizens Bank of Pennsylvania	Philadelphia	PA	Well	33,935,124	16.26	14.92	10.88	2.17	0.67	0.26	1.61	F1
17281	City National Bank	Los Angeles	CA	Well	24,418,839	14.53	11.27	7.91	1.97	-0.10	0.89	9.09	F1
983	Comerica Bank	Dallas	TX	Well	62,609,296	13.71	10.38	10.95	1.81	0.42	0.95	8.26	F1
24998	Commerce Bank	Kansas City	MO	Well	20,601,864	14.31	13.06	8.56	0.78	0.42	1.32	13.67	P-1
19048	Compass Bank	Birmingham	AL	Well	65,982,103	13.73	10.97	9.30	2.96	0.55	0.82	5.03	F2
623	Deutsche Bank Trust Company Americas	New York	NY	Well	47,134,000	29.00	28.63	20.48	1.47	0.00	0.03	0.17	F1+
6672	Fifth Third Bank	Cincinnati	OH	Well	115,040,729	14.19	12.72	11.75	2.31	0.95	1.48	10.82	F1
17985	First Hawaiian Bank	Honolulu	HI	Well	16,072,602	19.50	18.14	10.95	0.45	0.24	1.42	8.49	F1
16004	First Niagara Bank, National Association	Buffalo	NY	Well	35,064,468	10.57	9.63	6.48	1.35	0.34	0.40	2.80	F2
13675	FirstMerit Bank, National Association	Akron	OH	Well	14,601,885	12.07	10.82	7.80	3.74	0.77	0.88	9.07	P-1
5510	Frost Bank	San Antonio	TX	Well	20,923,282	13.98	13.10	8.06	1.22	0.20	1.23	10.43	F1
7551	Fulton Bank, National Association	Lancaster	PA	Well	9,109,073	13.16	11.53	10.04	1.56	0.98	1.24	10.50	F1
628	JPMorgan Chase Bank, National Association	Columbus	OH	Well	1,812,837,000	12.48	9.18	5.81	5.54	0.80	0.68	9.19	F1
17534	KeyBank National Association	Cleveland	OH	Well	83,966,458	15.33	11.81	10.44	1.56	0.75	1.15	9.59	F1
588	Manufacturers and Traders Trust Company	Buffalo	NY	Well	79,846,314	11.97	8.86	8.50	2.79	0.33	1.20	9.56	F1
32992	Morgan Stanley Bank, National Association	Salt Lake City	UT	Well	69,390,000	16.93	14.52	13.57	0.08	0.00	1.33	9.86	F1
32749	New York Commercial Bank	Westbury	NY	Well	2,813,240	17.43	16.77	13.30	0.76	0.05	0.92	4.46	F2
16022	New York Community Bank	Westbury	NY	Well	40,811,560	13.54	12.82	8.53	1.94	0.20	1.27	9.39	F2
913	Northern Trust Company	Chicago	IL	Well	94,216,340	13.83	11.91	7.41	0.92	0.06	0.78	10.34	F1+
3832	Old National Bank	Evansville	IN	Well	8,548,661	14.12	12.97	8.03	5.11	0.24	1.17	10.69	F2
27334	People's United Bank	Bridgeport	CT	Well	27,924,377	14.00	13.08	10.98	2.46	0.24	0.93	5.42	F1
6384	PNC Bank, National Association	Wilmington	DE	Well	291,824,058	14.00	11.27	10.06	3.79	0.74	0.87	7.07	F1
57957	RBS Citizens, National Association	Providence	RI	Well	106,894,242	13.47	11.89	10.47	1.83	1.06	0.58	3.23	F1
24735	Silicon Valley Bank	Santa Clara	CA	Well	20,032,760	12.24	10.98	7.01	0.35	0.37	1.00	13.69	P-1
14	State Street Bank and Trust Company	Boston	MA	Well	196,960,200	20.00	18.08	6.88	0.04	0.00	0.91	8.93	F1+
867	SunTrust Bank	Atlanta	GA	Well	172,028,459	13.28	10.92	8.83	3.61	1.23	0.65	5.32	F2
28330	TCF National Bank	Sioux Falls	SD	Well	17,905,826	12.69	10.11	8.29	2.53	1.12	-2.70	-29.37	F2
18409	TD Bank, N.A.	Wilmington	DE	Well	195,942,864	13.87	12.62	7.41	1.85	0.89	0.34	2.35	F1+
33947	TD Bank USA, National Association	Portland	ME	Well	12,571,901	153.39	153.15	8.95	0.12	0.00	0.31	3.09	NA
6560	Huntington National Bank	Columbus	OH	Well	56,423,449	12.41	9.70	8.42	1.51	0.79	1.09	14.21	F2
4988	Trustmark National Bank	Jackson	MS	Well	9,780,656	16.76	14.90	10.39	2.46	0.30	1.23	9.47	F1
8273	UMB Bank, National Association	Kansas City	MO	Well	11,046,037	11.67	10.64	6.08	0.71	0.35	0.91	13.04	F1+
22826	Union Bank, National Association	San Francisco	CA	Well	87,275,487	13.97	12.34	10.36	1.31	0.31	0.76	6.30	F1
6548	U.S. Bank National Association	Cincinnati	OH	Well	342,822,712	12.91	10.25	8.65	3.01	0.99	1.64	15.72	F1+
9396	Valley National Bank	Wayne	NJ	Well	15,998,419	11.59	9.95	7.65	2.24	0.30	0.89	9.01	NA
28088	Washington Federal	Seattle	WA	Well	13,468,724	26.43	25.17	11.87	2.62	1.12	1.03	7.38	NA
18221	Webster Bank, National Association	Waterbury	CT	Well	19,402,303	12.89	11.64	8.05	1.42	0.77	0.97	9.28	F2
3511	Wells Fargo Bank, National Association	Sioux Falls	SD	Well	1,180,190,000	12.63	10.12	8.29	6.10	1.03	1.27	11.78	F1+
3430	WestAmerica Bank	San Rafael	CA	Well	4,908,085	15.32	13.85	8.02	2.03	0.55	1.69	15.56	NA

Source: SNL Financial

\*F1 - Highest credit quality. Indicates the strongest capacity for timely payment of financial commitments; may have an added "+" to denote any exceptionally strong credit feature. F2 - Good credit quality. A satisfactory capacity for timely payment of financial commitments. The margin of safety is not as great as in the case of the higher ratings.

\*\*P-1 Moody judges Prime-1 rated issuers as having "a superior ability to repay short-term debt obligations"