Bankers' Bank of the West

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Holding Company: Bankers' Bank of the West Bancorp, Inc.

Affiliates: Bank Strategles, LLC

http://bankstrategiesllc.com CiviTas Bank Solutions, LLC http://acivitas.com First Bankers' Banc Securities http://fbbsinc.com

Financial Highlights (%)	09/30/23	12/31/22	12/31/21	12/31/20
ROAA	0.62	0.99	0.75	1.16
ROAE	4.86	8.05	7.06	10.58
Net Interest Margin	3.27	3.23	2.41	2.48
Liquidity Ratio	(4.36)	0.69	13.09	31.44
Efficiency Ratio	86.90	77.50	80.80	83.80
Interest Income / Avg Assets	4.23	3.85	2.54	2.95
Interest Expense / Avg Assets	1.90	0.80	0.24	0.61
Net Interest Income / Avg Assets	2.33	3.06	2.30	2.34
Provision Expense / Avg Assets	0.00	0.13	0.00	0.11
Non Interest Income / Avg Assets	3.10	3.30	2.67	2.67
Non Interest Expense / Avg Assets	5.39	4.92	4.02	4.20
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Balance Sheet Ratios (%)	09/30/23	12/31/22	12/31/21	12/31/20
Equity Capital / Assets	12.57	12.65	13.10	10.78
Tangible Equity / Assets	12.57	12.65	13.10	10.78
Cash & Equivalents / Assets	14.48	18.44	28.13	43.18
Total Securities / Assets	5.03	5.51	7.10	3.22
Pledged Securities / Securities	0.75	0.70	0.34	0.64
Total Loans / Deposits	121.03	114.45	98.12	72.35
Total Loans / Assets	74.80	71.70	61.10	50.90
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	61.80	62.70	62.20	70.30
Transaction Accounts / Deposits	43.08	54.12	84.84	72.12
Time Deposits (incl. Brokered) / Deposits	56.92	45.88	15.16	27.88
Brokered Deposits / Assets	17.72	13.20	4.14	5.28

Asset Growth Rate	(4.50)	1.10	(16.30)	23.50
Loan Growth Rate	7.80	18.70	0.40	1.00
Deposit Growth Rate	13.70	1.80	(26.00)	26.80
Regulatory Capital (%)	09/30/23	12/31/22	12/31/21	12/31/20
Tier I Leverage Ratio	13.40	12.81	11.33	10.32
Common Equity Tier I Ratio	13.80	13.88	16.28	17.26
Tier I Risk Based Capital Ratio	13.80	13.88	16.28	17.26

15.05

15.13

17.54

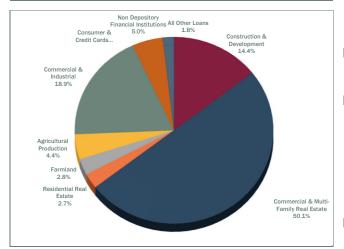
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Asset Quality (%)	09/30/23	12/31/22	12/31/21	12/31/20
Texas Ratio	0.00	0.00	0.30	0.60
Non Performing Assets / Assets	0.00	0.00	0.05	0.07
Other Real Estate Owned / Assets	0.00	0.00	0.00	0.00
Non Performing Assets / Loans	0.00	0.00	0.08	0.13
Non Performing Assets / Loans + OREO	0.00	0.00	0.08	0.13
Non Performing Loans / Loans	0.00	0.00	0.08	0.13
30-89 PD Loans / Loans	0.00	0.39	0.00	0.00
90+ PD Loans / Loans	0.00	0.00	0.00	0.00
Non Accrual Loans / Loans	0.00	0.00	0.07	0.13
Non Current Loans / Loans	0.00	0.39	0.08	0.13
Net Charge-Offs / Avg Loans	(0.01)	0.05	0.01	(0.01)
Provision Expense / Net Charge-Offs	0.00	4.34	0.00	(20.83)
ALLL / Loans	1.82	1.85	2.02	2.03
ALLL / Non Performing Assets	0.00	0.00	2,833.15	1,563.22
ALLL / Non Performing Assets & 90+ PD	0.00	0.00	2,670.83	1,563.22
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Yield / Cost Detail (%)	09/30/23	12/31/22	12/31/21	12/31/20
Yield on Loans & Leases	6.37	5.32	5.04	5.14
Yield on Earning Assets	5.94	4.08	2.66	3.13
Cost of Interest Bearing Deposits	2.30	0.64	0.37	0.82
Cost of Funds	3.07	0.97	0.30	0.75
Yield / Cost Spread	1.50	2.04	1.86	1.59

Holding Company Shareholder Info	09/30/23	12/31/22	12/31/21	12/31/20
Common Shares Outstanding	205,750	205,750	206,302	209,227
Book Value of Common Stock	\$230.96	\$230.74	\$227.44	\$218.32
Preferred Shares Outstanding	6,625	6,625	7,375	8,375
Redemption Value of Preferred Stock	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

Correspondent Banking Risk Policy Compliance			
Correspondent Banking Risk			
Primary Assessment Ratios	BBW	Limit	Result
Tier I Leverage Ratio	13.40%	5.00%	Pass
Common Equity Tier I Ratio	13.80%	6.50%	Pass
Tier I Risk-based Ratio	13.80%	8.00%	Pass
Total Risk Based Capital Ratio	15.05%	10.00%	Pass
Secondary Assessment Ratios	Sep 23	Dec 22	Dec 21
Texas Ratio	0.00%	0.00%	0.30%
ALLL / Loans	1.82%	1.85%	2.02%
ROAA	0.62%	0.99%	0.75%



Loan Portfolio Detail (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Construction & Development	45,745	62,611	40,980	30,752
Commercial & Multi-Family Real Estate	158,827	136,402	143,717	137,259
Residential Real Estate	8,420	4,809	3,568	978
Farmland	8,837	9,764	11,122	12,080
Agricultural Production	13,806	16,952	16,876	20,351
Commercial & Industrial	59,804	43,722	23,955	34,441
Consumer & Credit Cards	0	0	247	162
Non Depository Financial Institutions	15,797	21,497	9,392	11,170
All Other Loans	5,736	5,931	4,269	5,995
Total Loans	316,972	301,688	254,126	253,188
Loans 30-89 Days Past Due	0	1,165	0	0
Loans 90+ Days Past Due	0	0	11	0
Loans on Non Accrual	0	0	181	329
Total Loans Past Due	0	1,165	192	329
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	09/30/23	12/31/22	12/31/21	12/31/20
Construction & Development / RBC	75.40	103.80	71.20	54.40
Commercial Real Estate / RBC	274.30	268.60	282.90	277.30
Agricultural Loans / RBC	37.40	44.30	48.60	57.40

Balance Sheet (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Cash & Balances Due	51,352	34,605	113,784	214,345
Federal Funds Sold	9,995	42,993	3,310	500
Securities	21,297	23,185	29,540	16,029
Total Cash & Securities	82,644	100,783	146,634	230,874
Total Loans & Leases	316,972	301,688	254,126	253,188
Allowance for Loan Losses	5,766	5,576	5,128	5,143
Net Loans & Leases	311,206	296,112	248,998	248,045
Other Real Estate Owned	0	0	0	0
Goodwill & Other Intangibles	0	0	0	0
Other Assets	14,526	10,613	7,548	7,285
Total Assets	423,647	420,737	416,200	497,536
Demand Deposits & Money Market	102,272	131,813	217,604	249,538
Respondent & QwickRate Time Deposits	60,076	56,179	21,675	70,206
Brokered Money Market & Time Deposits	75,063	55,545	17,222	26,275
Federal Funds Purchased	93,271	91,981	90,808	82,844
Other Borrowings	0	0	0	0
Other Liabilities	15,216	11,947	11,881	11,117
Total Liabilities	370,380	367,533	361,677	443,916
Total Equity Capital	53,267	53,204	54,523	53,620
Tier I Capital	55,26 <i>1</i> 55,604	55,353	53,436	52,708
Risk Based Capital	60,649	60,346	57,550	56,542
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Assets Under Management (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Safekeeping (Par Value)	7,368,226	8,457,763	6,951,716	4,458,797
Loan Participations Sold	56,150	42,169	48,443	52,741
Agent Federal Funds (Daily Average)	837,014	1,250,561	1,495,110	1,026,150
1 (0000)	00/00/00	10/01/00	10/01/01	10/01/00
Income Statement (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Interest Income on Loans & Leases Interest Income on Due From & Other	14,585 1,494	14,905 1,102	12,135 265	12,881 493
Interest Income on Securities	460	484	329	493
Interest Income on Fed Funds Sold	925	349	13	23
Total Interest Income	17,522	16,899	12,839	13.852
Interest Expense on Deposits	4,271	1,646	1,170	2,644
Interest Expense on Fed Funds Purchased	3,605	1,847	33	218
Total Interest Expense	7,876	3,493	1,203	2,862
Net Interest Income before Provision	9,646	13,406	11,636	10,990
Provision for Losses	0	582	0	500
Net Interest Income After Provision	9,646	12,824	11,636	10,490
Non Interest Income (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Service Charges on Deposit Accounts	624	1.599	2,100	1.902
Other Non Interest Income	9,001	12,870	11,402	10,648
Total Non Interest Income	9,625	14,469	13,502	12,550
Non Interest Expense (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
General & Administration	6,612	8,618	8,220	8,312
Other Non Interest Expense	10,141	12,978	12,100	11,420
Total Non Interest Expense	16,753	21,596	20,320	19,732
Gain / (Loss) on Sale of Assets (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Gain / (Loss) on Sale of Securities	0	0	0	2,807
Gain / (Loss) on Sale of OREO	0	0	142	1,063
Gain / (Loss) on Sale of Other Assets	0	1	0	0
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Net Income (\$000)	09/30/23	12/31/22	12/31/21	12/31/20
Net Income Before Tax & Ext. Items	2,518	5,698	4,960	7,178
Income Tax	586	1,369	1,157	1,742
Extraordinary Items (adj. for taxes) Net Income	1,932	4,329	3,803	0 5,445
Net Hicome	1,932	4,329	3,803	5,445
Other Managed Volume (\$ Billions)	09/30/23	12/31/22	12/31/21	12/31/20
Domestic & International Wires	557.7	1,195.1	1,451.7	939.5
Direct Partner Merchants	271.1	341.7	343.9	316.2
Partner Credit Card Program	4.0	23.2	29.0	24.6
ATM / Debit Transactions (# Millions)	5,623	9,201	10,503	9,753

Total Risk Based Capital Ratio