

Bankers' Bank of the West

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

Affiliates: Bank Strategies, LLC <http://bankstrategiesllc.com>
Civitas Bank Solutions, LLC <http://acivitas.com>
First Bankers' Banc Securities <http://fbbsinc.com>

Financial Highlights (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for ROAA, ROAE, Net Interest Margin, etc.

Balance Sheet Ratios (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Equity Capital / Assets, Tangible Equity / Assets, etc.

Growth Rates (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Asset Growth Rate, Loan Growth Rate, Deposit Growth Rate.

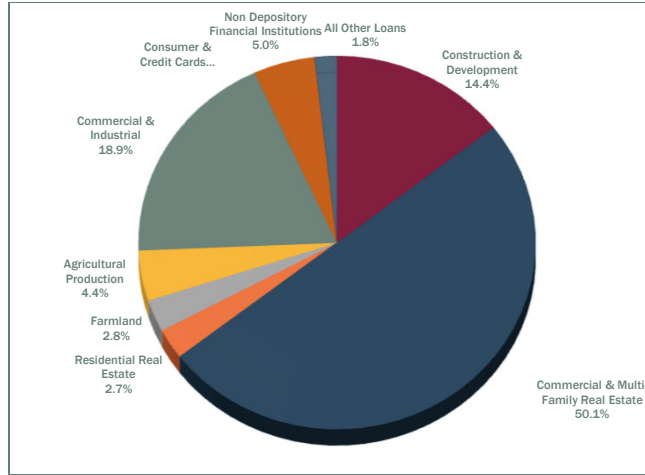
Regulatory Capital (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Tier I Leverage Ratio, Common Equity Tier I Ratio, etc.

Asset Quality (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Texas Ratio, Non Performing Assets / Assets, etc.

Yield / Cost Detail (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Yield on Loans & Leases, Yield on Earning Assets, etc.

Holding Company Shareholder Info table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Common Shares Outstanding, Book Value of Common Stock, etc.

Correspondent Banking Risk Policy Compliance table with columns for Sep 23, Dec 22, Dec 21 and rows for Correspondent Banking Risk, Primary Assessment Ratios, etc.



Loan Portfolio Detail (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Construction & Development, Commercial & Multi-Family Real Estate, etc.

Loans 30-89 Days Past Due, Loans 90+ Days Past Due, Loans on Non Accrual, Total Loans Past Due, Loans Restructured and not Past Due.

Concentrations (%) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Construction & Development / RBC, Commercial Real Estate / RBC, etc.

Balance Sheet (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Cash & Balances Due, Federal Funds Sold, Securities, etc.

Demand Deposits & Money Market, Respondent & QuickRate Time Deposits, Brokered Money Market & Time Deposits, Federal Funds Purchased, Other Borrowings, Other Liabilities, Total Liabilities.

Total Equity Capital, Tier I Capital, Risk Based Capital.

Assets Under Management (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Safekeeping (Par Value), Loan Participations Sold, Agent Federal Funds (Daily Average).

Income Statement (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Interest Income on Loans & Leases, Interest Income on Due From & Other, Interest Income on Securities, etc.

Non Interest Income (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Service Charges on Deposit Accounts, Other Non Interest Income, Total Non Interest Income.

Non Interest Expense (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for General & Administration, Other Non Interest Expense, Total Non Interest Expense.

Gain / (Loss) on Sale of Assets (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Gain / (Loss) on Sale of Securities, Gain / (Loss) on Sale of OREO, Gain / (Loss) on Sale of Other Assets.

Net Income (\$000) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Net Income Before Tax & Ext. Items, Income Tax, Extraordinary Items (adj. for taxes), Net Income.

Other Managed Volume (\$ Billions) table with columns for 09/30/23, 12/31/22, 12/31/21, 12/31/20 and rows for Domestic & International Wires, Direct Partner Merchants, Partner Credit Card Program, ATM / Debit Transactions (# Millions).