



BANKERS' BANK OF THE WEST
FEDERAL FUND AGENCY AGREEMENT – EXHIBIT A

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EFFECTIVE February 7, 2020

Based on December 31, 2019 call report data

Associated Bank, NA	First Horizon Bank	People's United Bank, NA
Bank of Hawaii	First National Bank of Pennsylvania	Regions Bank
Bank of the West	First Republic Bank	Signature Bank
Bankers' Bank of the West	Fulton Bank, NA	Silicon Valley Bank
Bank of Oklahoma (BOKF, NA)	Hancock Whitney Bank	Sterling National Bank
BMW Bank of North America	Huntington National Bank	Texas Capital Bank, NA
Capital One Bank (USA), NA	JPMorgan Chase Bank, NA	Truist Financial Corporation
Citibank, NA	Manufacturers & Traders Trust Company	Trustmark National Bank
Citizens Bank, NA	MUFG Union Bank, National Association	US Bank, NA
Commerce Bank	New York Community Bank	Webster Bank, N.A
Federal Reserve Bank of Kansas City ^[1]	Northern Trust Company	Zions Bancorporation, NA
First Hawaiian Bank	Old National Bank	

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

Bankers' Bank of the West ("BBW") may sell Respondent's Agency Funds to any one or more of the approved purchasers listed above. Respondent 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 Respondent, and BBW may sell Agency Funds to such additional purchasers unless the Respondent shall have directed BBW prior to the sale not to sell Agency Funds to such additional purchasers.

This Federal Fund Agency Agreement – Exhibit A authorized by a duly authorized officer effective the _____ day of _____, 20____.

Respondent: _____

Signature: _____

Printed Name: _____

Title: _____

Account Number (if known): _____

REGULATION F REPORT

Approved Banks as of 02/07/2020

12/31/2019 BBW Unadjusted RBC = \$53,973,226 * 25% = \$13,493,306

12/31/2019 BBW Adjusted RBC = \$53,068,195 * 25% = \$13,267,048

Bank Name	SNL CODE	City	State	Capital Condition	Total Assets (\$000)	Total Risk Based Capital Ratio	Tier 1 Risk Based Capital Ratio	Leverage Ratio	Non Current Loans/ Average Loans	Net Charge-Offs/ Average Loans	ROME	ROME	FITCH* (MOODY**)	VeriBanc Estimated CAMELS Score (2nd Most recent Quarter)	Estimated CAMELS Rating	Trend
Associated Bank, National Association	1015279	Green Bay	WI	Well	32,343,129	11.95	11.03	8.63	0.56	0.24	1.03	9.31	P-1	1.0		→
Bank of Hawaii	1013797	Honolulu	HI	Well	18,065,971	NA	11.76	7.01	0.23	0.12	1.30	18.66	P-1	1.5		→
BOKF, National Association	1008251	Tulsa	OK	Well	42,074,066	11.79	10.90	7.98	1.33	0.18	1.21	11.66	F1	1.5		→
Bank of the West	100088	San Francisco	CA	Well	92,968,547	13.28	12.36	10.01	0.55	0.24	0.69	4.89	F1	1.0		→
Bankers' Bank of the West	1013017	Denver	CO	Well	402,964	17.91	16.66	13.09	0.14	-0.01	1.12	8.39	NA	1.5		→
BMW Bank of North America	4054511	Salt Lake City	UT	Well	10,573,584	17.09	16.90	15.91	0.12	0.19	1.67	10.71	P-1	1.5		→
Capital One Bank (USA), National Association	1024418	Glen Allen	VA	Well	124,626,681	NA	16.10	14.83	1.88	4.80	2.79	19.21	F1	1.5		↑
Citibank, N.A.	1009873	Sioux Falls	SD	Well	1,453,998,000	NA	13.03	9.10	0.88	1.03	1.20	11.64	F1	1.5		→
Citizens Bank, National Association	4104865	Providence	RI	Well	165,742,416	12.58	10.95	9.86	0.79	0.36	1.11	8.67	F1	1.5		→
Commerce Bank	1011357	Kansas City	MO	Well	25,955,469	13.19	12.37	9.57	0.20	0.35	1.66	15.10	P-1	1.0		→
First Hawaiian Bank	1016052	Honolulu	HI	Well	20,167,600	12.65	11.72	8.67	0.13	0.19	1.42	11.07	P-1	1.0		→
First Horizon Bank	1009998	Memphis	TN	Well	43,126,164	10.77	10.18	9.12	0.61	0.09	1.24	9.98	F2	1.0		→
First National Bank of Pennsylvania	1008754	Pittsburgh	PA	Well	34,531,413	11.34	10.60	8.87	0.51	0.12	1.21	8.42	P-2	1.5		→
First Republic Bank	4259601	San Francisco	CA	Well	116,263,634	12.73	11.21	8.39	0.16	0.01	0.88	10.07	F1	1.5		→
Fulton Bank, National Association	1009846	Lancaster	PA	Well	21,768,001	12.15	11.19	9.78	0.95	0.11	1.37	12.58	P-1	1.5		↓
Hancock Whitney Bank	1009701	Gulfport	MS	Well	30,597,146	11.53	10.74	8.96	1.23	0.23	1.16	10.17	P-2	1.0		↑
Huntington National Bank	1004278	Columbus	OH	Well	108,739,378	13.59	12.17	10.01	0.84	0.35	1.48	13.25	F1	1.0		→
JPMorgan Chase Bank, National Association	1014500	Columbus	OH	Well	2,337,646,000	15.39	14.19	8.79	0.79	0.60	1.34	13.21	F1+	1.5		↑
Manufacturers and Traders Trust Company	1010175	Buffalo	NY	Well	119,432,105	11.99	10.34	9.08	1.79	0.16	1.65	12.98	F1	1.5		↓
MUFG Union Bank, National Association	1006699	New York	NY	Well	133,193,818	15.11	14.47	10.65	0.64	0.17	-0.56	-4.81	F1	2.5		↓
New York Community Bank	1012511	Westbury	NY	Well	53,617,338	12.81	12.42	9.59	0.15	0.05	0.83	6.03	F3	1.5		→
Northern Trust Company	1006672	Chicago	IL	Well	135,885,433	NA	12.32	7.26	0.29	0.00	1.25	15.03	F1+	1.5		→
Old National Bank	1006640	Evansville	IN	Well	20,311,535	13.50	13.01	9.62	1.00	0.05	1.28	8.80	P-1	1.0		→
People's United Bank, National Association	4147537	Bridgeport	CT	Well	58,343,490	12.12	10.85	9.25	0.51	0.06	1.06	7.88	P-1	1.5		→
Regions Bank	1006946	Birmingham	AL	Well	125,641,000	12.92	11.58	10.24	0.89	0.43	1.44	10.95	F1	1.5		→
Signature Bank	4066630	New York	NY	Well	50,621,162	13.32	11.62	9.60	0.15	0.01	1.20	12.70	NA	1.0		→
Silicon Valley Bank	1013873	Santa Clara	CA	Well	69,942,929	NA	11.16	7.30	0.31	0.24	1.68	21.43	P-1	1.0		→
Sterling National Bank	1001879	Montebello	NY	Well	30,566,521	13.52	12.32	10.11	0.84	0.17	1.49	9.88	NA	1.0		→
Texas Capital Bank, National Association	1974003	Dallas	TX	Well	32,529,274	10.92	9.49	8.20	0.92	0.28	1.08	12.40	P-2	1.5		→
Truist Bank	1014503	Winston-Salem	NC	Well	461,256,000	NA	10.56	14.45	0.82	0.22	1.41	10.08	F1	1.0		↑
Trustmark National Bank	1008293	Jackson	MS	Well	13,495,944	13.07	12.30	10.35	1.00	0.07	1.14	9.21	F2	1.0		→
U.S. Bank National Association	1010222	Minneapolis	MN	Well	486,004,220	12.25	10.20	8.39	0.99	0.49	1.49	14.30	F1+	3.0		→
Webster Bank, National Association	1013378	Waterbury	CT	Well	30,412,303	12.58	11.61	8.51	0.75	0.21	1.39	13.38	P-1	1.5		→
Zions Bancorporation, National Association	100501	Salt Lake City	UT	Well	70,360,844	12.60	11.43	9.30	0.49	0.04	1.21	11.13	P-2	1.0		→

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"

P-2 Moody judges Prime-2 rated issuers as having "a high ability to repay short-term debt obligations"