



**BANKERS' BANK OF THE WEST**  
**FEDERAL FUNDS AGENCY AGREEMENT EXHIBIT A**

1099 18th Street  
 Suite 2700  
 Denver, CO 80202  
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**EFFECTIVE February 16, 2024**

**Based on December 31, 2023 call report data**

Associated Bank, NA	Citizens Bank, NA	Northern Trust Company
Banc of California, NA	Commerce Bank	Old National Bank
Bank of Hawaii	Federal Reserve Bank of Kansas City <sup>[1]</sup>	Regions Bank
Bankers' Bank of the West	First Hawaiian Bank	Simmons Bank
Bank of Oklahoma (BOKF, NA)	First National Bank of Pennsylvania	Truist Financial Corporation
Berkshire Bank	Fulton Bank, NA	Trustmark National Bank
BMW Bank of North America	Hancock Whitney Bank	US Bank, NA
Cadence Bank	Huntington National Bank	Webster Bank, NA
Capital One Bank, NA	JPMorgan Chase Bank, NA	Wilmington Savings Fund Society, FSB
Citibank, NA	NBT Bank, NA	

<sup>[1]</sup> 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, as agent, sell the Respondent's Federal Funds to any one or more of the approved purchasers listed above on this Federal Fund Agency Agreement Exhibit A. The Respondent may notify BBW in writing of its objections in selling Federal Funds to certain approved purchasers. BBW may amend the Federal Fund Agency Agreement Exhibit A at any time by adding or deleting purchasers. BBW shall furnish or make available to the Respondent the revised Federal Fund Agency Agreement Exhibit A as and when made, as soon as practical. BBW may sell Federal Funds to such additional purchasers unless the Respondent shall have objected to the sale of Federal Funds to said purchaser prior to the sale.

This Federal Funds Agency Agreement Exhibit A is agreed to and executed by a duly authorized officer of the Respondent, as of the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

Respondent: \_\_\_\_\_

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Account Number (if known): \_\_\_\_\_

FOR BBW USE ONLY: Received, verified, and acknowledged on Date: \_\_\_\_\_ Initials: \_\_\_\_\_

## REGULATION F REPORT

Approved Banks effective as of 02/16/2024 | Based on Call Report data as of 12/31/2023

Correspondent Bank Name	City	State	Total Assets (\$000)	Asset Growth (annual %)	Deposit Growth (annual %)	Estimated / Calculated Uninsured Deposits (\$000)	Uninsured Deposits (%)	Total Tier 1 Capital (\$000)	AOCI & Other Components	AOCI / Total Tier 1 Capital (%)	Total Risk Based Capital (%)	Tier 1 Risk Based Capital Ratio (%)	Leverage Ratio (%)	Non-Performing Loans / Total Loans (%)	Net Charge-Offs Ratio (%)	ROAA (%)	ROAE (%)	Ratings <sup>1,2</sup>
Correspondent Ratio Targets:			> -10% & < 10%	> -10% & < 10%					> -6%	> 10%	> 9%	> 8%	< 3%	< 1%	> 0.5%	> 5.0%		
Associated Bank, National Association	Green Bay	WI	40,967,266	4.10	<b>12.80</b>	14,775,649	44.10	3,167,182	-171,096	-5.40	11.64	9.69	<b>7.82</b>	0.60	0.16	<b>0.47</b>	<b>4.70</b>	P-2
Bank of California	Los Angeles	CA	38,369,415	-6.80	<b>-10.80</b>	7,343,479	24.00	3,617,643	-432,114	<b>-11.94</b>	15.75	13.27	9.62	0.62	0.23	<b>-4.55</b>	<b>-59.67</b>	***
Bank of Hawaii	Honolulu	HI	23,702,788	0.50	2.20	11,012,425	55.50	1,754,222	-396,688	<b>-22.61</b>	13.38	12.33	<b>7.38</b>	0.12	0.06	0.72	13.20	P-2
Bank of OK, National Association	Tulsa	OK	49,582,657	4.20	-1.20	18,654,114	54.40	4,370,891	-599,100	<b>-13.71</b>	12.30	11.37	8.86	0.81	0.08	1.04	11.19	***
Bankers' Bank of The West	Denver	CO	383,301	-8.90	-1.60	90,965	35.10	54,952	-2,175	-3.96	15.67	14.42	13.66	0.00	-0.01	0.60	<b>4.63</b>	***
Berkshire Bank	Pittsfield	MA	12,425,425	6.60	3.00	4,614,815	43.00	1,167,282	-153,127	<b>-13.12</b>	13.29	12.23	9.61	0.30	0.26	0.63	7.65	P-2
BMW Bank of North America	Salt Lake City	UT	11,959,686	0.60	1.60	324,256	4.20	1,834,298	-27,020	-1.47	16.46	16.32	15.14	0.17	0.11	2.03	14.19	P-1
Cadence Bank	Tupelo	MS	48,934,510	0.50	-1.20	15,432,891	40.10	4,530,013	-761,829	<b>-16.82</b>	14.32	12.06	9.30	0.91	0.23	1.08	11.66	P-2
Capital One, National Association	Mc Lean	VA	475,628,639	4.90	5.40	94,888,662	25.40	47,933,075	-8,410,918	<b>-17.55</b>	14.33	13.05	10.30	1.76	<b>2.70</b>	1.11	10.37	F1
Citibank, N.A.	Sioux Falls	SD	1,684,710,000	-4.60	-5.10	552,393,000	73.90	149,238,000	-26,691,000	<b>-17.88</b>	15.20	14.12	8.95	0.82	0.90	0.65	6.65	F1
Citizens Bank, National Association	Providence	RI	221,750,244	-2.10	-1.20	73,583,592	40.70	19,410,992	-3,737,084	<b>-19.25</b>	13.05	11.28	8.86	1.35	0.40	0.76	7.40	F1
Commerce Bank	Kansas City	MO	31,504,301	-0.60	-2.80	10,791,388	42.00	3,125,706	-877,295	<b>-28.07</b>	13.81	13.03	9.56	0.17	0.19	1.38	21.27	P-1
First Hawaiian Bank	Honolulu	HI	24,926,221	1.40	-1.70	10,835,294	56.00	2,006,393	-530,205	<b>-26.43</b>	13.48	12.30	8.57	0.15	0.09	0.97	10.33	P-2
First National Bank of Pennsylvania	Greenville	PA	46,035,934	5.30	-0.90	14,420,011	41.00	3,769,454	-230,512	<b>-6.12</b>	12.50	10.34	8.71	0.37	0.22	1.13	8.55	P-2
Fulton Bank, National Association	Lancaster	PA	27,432,801	2.30	4.30	7,778,210	35.80	2,620,837	-319,737	<b>-12.20</b>	12.81	11.58	9.62	0.72	0.14	1.13	10.82	P-2
Hancock Whitney Bank	Gulfport	MS	35,580,052	1.20	2.50	13,752,130	45.90	3,493,531	-621,127	<b>-17.78</b>	13.04	12.03	9.86	0.29	0.28	1.12	11.54	P-2
Huntington National Bank, The	Columbus	OH	188,730,743	3.50	2.50	49,813,397	32.00	15,879,305	-2,655,463	<b>-16.72</b>	13.09	11.47	8.51	0.70	0.24	1.15	12.01	F1
JPMorgan Chase Bank, National Association	Columbus	OH	3,395,126,000	6.00	2.40	1,045,908,000	51.30	262,032,000	-10,194,000	-3.89	17.35	16.16	<b>7.85</b>	0.72	0.49	1.42	15.37	F1+
NBT Bank, National Association	Norwich	NY	13,217,864	<b>13.40</b>	<b>15.70</b>	4,077,186	36.60	1,223,551	-139,262	<b>-11.38</b>	12.91	11.84	9.16	0.39	0.19	0.94	9.09	***
Northern Trust Company, The	Chicago	IL	150,251,927	-2.80	-6.10	32,666,849	73.50	10,806,181	-1,098,711	<b>-10.17</b>	13.84	12.18	<b>7.99</b>	0.18	0.01	0.78	9.82	F1+
Old National Bank	Evansville	IN	48,802,528	5.00	5.90	17,064,813	45.50	4,308,574	-737,214	<b>-17.11</b>	12.33	11.57	8.99	0.84	0.17	1.29	12.05	P-2
Regions Bank	Birmingham	AL	151,314,000	-1.90	-2.70	47,786,000	36.70	14,136,000	-2,813,000	<b>-19.90</b>	12.74	11.22	9.44	1.03	0.41	1.45	14.59	F1
Simmons Bank	Pine Bluff	AR	27,308,895	-0.40	-1.20	8,328,444	37.20	2,663,153	-404,350	<b>-15.18</b>	13.79	12.96	10.05	0.51	0.12	0.74	5.90	P-2
Truist Bank	Charlotte	NC	527,530,000	-3.40	-4.10	175,058,000	43.00	48,387,000	-12,491,000	<b>-25.81</b>	13.31	11.66	9.21	0.63	0.50	<b>-0.12</b>	<b>-1.06</b>	F1
Trustmark National Bank	Jackson	MS	18,719,930	3.90	7.80	5,600,870	35.80	1,602,327	-219,723	<b>-13.71</b>	11.61	10.58	8.75	1.21	0.06	0.93	10.34	F2
U.S. Bank National Association	Cincinnati	OH	650,658,504	<b>11.20</b>	<b>12.90</b>	260,257,829	50.30	58,638,485	-9,923,734	<b>-16.92</b>	15.44	13.15	9.23	1.11	0.53	0.92	10.67	F1
Webster Bank, National Association	Stamford	CT	74,875,514	5.20	<b>12.60</b>	20,956,950	34.20	6,913,443	-550,468	<b>-7.96</b>	13.47	12.43	9.69	0.41	0.21	1.22	10.34	P-2
Wilmington Savings Fund Society, FSB	Wilmington	DE	20,494,574	3.50	1.60	6,801,940	40.70	2,184,193	-593,991	<b>-27.19</b>	14.96	13.72	10.92	0.67	0.46	1.29	11.50	P-2

12/31/2023 BBW Unadjusted RBC = \$60,718,508 \* 25% = \$15,179,627

12/31/2023 BBW Adjusted RBC = \$59,727,385 \* 25% = \$14,931,846

Source: QuickAnalytics and S&P Global

\* F1 - Fitch Group: 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 - Fitch Group: 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's: judges Prime-1 rated issuers as having "a superior ability to repay short-term debt obligations"

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

\*\*\* Rating not available