



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

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**EFFECTIVE November 13, 2020**

**Based on September 30, 2020 call report data**

Associated Bank, NA	First Hawaiian Bank	Old National Bank
Bank of Hawaii	First Horizon Bank	People's United Bank, NA
Bank of the West	First National Bank of Pennsylvania	Regions Bank
Bankers' Bank of the West	First Republic Bank	Signature Bank
Bank of Oklahoma (BOKF, NA)	Fulton Bank, NA	Silicon Valley Bank
BMW Bank of North America	Hancock Whitney Bank	Sterling National Bank
Capital One Bank (USA), NA	Huntington National Bank	Truist Financial Corporation
Citibank, NA	JPMorgan Chase Bank, NA	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 <sup>[1]</sup>	Northern Trust Company	Zions Bancorporation, NA

[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, 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 as of 11/13/2020

09/30/2020 BBW Unadjusted RBC = \$57,016,686 \* 25% = \$14,254,171

09/30/2020 BBW Adjusted RBC = \$55,838,709 \* 25% = \$13,959,677

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 / Total Loans	Net Charge-Offs / Average Loans	ROAA	ROAE	Fitch Rating * and/or Moody's Rating **
Associated Bank, National Association	1015279	Green Bay	WI	Well	34,651,824	12.85	11.59	9.03	0.93	0.40	0.97	8.41	P-1
Bank of Hawaii	1013797	Honolulu	HI	Well	20,081,130	12.81	11.56	6.51	0.22	0.09	0.72	10.73	P-1
BOKF, National Association	1008251	Tulsa	OK	Well	45,840,826	13.07	11.75	8.14	1.44	0.30	0.83	8.09	F1
Bank of the West	100088	San Francisco	CA	Well	96,304,549	14.61	13.36	10.04	0.81	0.17	0.55	3.89	F1
Bankers' Bank of the West	1013017	Denver	CO	Well	454,457	17.67	16.42	11.04	0.13	-0.01	1.29	11.57	NA
BMW Bank of North America	4054511	Salt Lake City	UT	Well	11,443,278	15.45	14.60	13.73	0.34	0.18	0.75	5.38	P-1
Capital One Bank (USA), National Association	1024418	Glen Allen	VA	Well	111,674,466	22.28	20.33	16.19	1.27	4.69	-0.44	-3.01	F1
Citibank, N.A.	1009873	Sioux Falls	SD	Well	1,648,667,000	15.56	13.94	8.53	1.01	1.10	0.45	4.75	F1
Citizens Bank, National Association	4104865	Providence	RI	Well	179,163,146	12.92	10.90	9.26	1.76	0.52	0.47	3.72	F1
Commerce Bank	1011357	Kansas City	MO	Well	31,354,790	13.19	12.02	8.37	0.33	0.23	1.11	10.97	P-1
First Hawaiian Bank	1016052	Honolulu	HI	Well	22,310,750	13.34	12.08	7.82	0.32	0.29	0.79	6.43	P-1
First Horizon Bank	1009998	Memphis	TN	Well	82,688,692	11.88	10.29	8.25	0.77	0.28	1.54	15.22	F2
First National Bank of Pennsylvania	1008754	Pittsburgh	PA	Well	37,445,794	12.50	10.85	8.44	0.73	0.17	0.85	6.16	P-1
First Republic Bank	4259601	San Francisco	CA	Well	133,225,771	12.94	11.50	8.38	0.16	0.00	0.82	9.75	F1
Fulton Bank, National Association	1009846	Lancaster	PA	Well	25,401,346	14.06	12.90	10.10	0.74	0.09	0.86	7.22	P-1
Hancock Whitney Bank	1009701	Gulfport	MS	Well	33,173,733	11.78	10.53	7.86	0.81	2.22	-0.58	-5.38	P-2
Huntington National Bank	1004278	Columbus	OH	Well	120,113,536	13.59	11.96	9.01	0.92	0.56	0.72	6.72	F1
JPMorgan Chase Bank, National Association	1014500	Columbus	OH	Well	2,869,536,000	16.82	15.62	7.91	1.37	0.57	0.57	6.24	F1+
MUFG Union Bank, National Association	1006699	San Francisco	CA	Well	132,479,115	16.35	15.19	10.83	0.74	0.38	-0.32	-2.81	F1
New York Community Bank	1012511	Hicksville	NY	Well	54,908,208	12.67	12.22	9.40	0.11	0.04	0.86	6.48	F3
Northern Trust Company	1006672	Chicago	IL	Well	151,628,924	15.56	13.81	7.22	0.33	-0.01	0.98	12.62	F1+
Old National Bank	1006640	Evansville	IN	Well	22,360,710	13.19	12.49	8.71	1.02	0.04	1.02	7.28	P-1
People's United Bank, National Association	4147537	Bridgeport	CT	Well	60,603,050	12.30	11.05	8.68	0.68	0.11	0.85	6.50	P-1
Regions Bank	1006946	Birmingham	AL	Well	144,473,000	13.41	11.69	9.20	1.09	0.63	0.54	4.11	F1
Signature Bank	4066630	New York	NY	Well	63,760,313	11.98	10.26	8.56	0.20	0.05	0.83	9.80	F2
Silicon Valley Bank	1013873	Santa Clara	CA	Well	95,182,370	11.75	10.75	6.45	0.28	0.24	1.00	13.71	P-1
Sterling National Bank	1001879	Pearl River	NY	Well	30,539,176	13.86	12.39	10.48	0.81	0.57	0.76	5.04	***
Truist Bank	1014503	Charlotte	NC	Well	488,016,000	13.06	11.09	8.74	0.78	0.32	0.82	6.17	F1
Trustmark National Bank	1008293	Jackson	MS	Well	15,556,137	12.60	11.57	9.00	1.56	0.02	0.99	8.62	F2
U.S. Bank National Association	1010222	Minneapolis	MN	Well	530,496,718	13.44	11.28	8.52	1.02	0.57	0.89	8.94	F1+
Webster Bank, National Association	1013378	Waterbury	CT	Well	33,034,456	13.49	12.24	8.49	0.74	0.22	0.75	7.57	P-1
Zions Bancorporation, National Association	100501	Salt Lake City	UT	Well	76,477,348	13.50	11.21	8.38	0.49	0.04	0.22	2.15	P-2

Source: S&P Market Intelligence

Estimated CAMELS ratings are based on 12/31/2019; no longer reported to 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 currently available