



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

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EFFECTIVE February 11, 2021

Based on December 31, 2020 call report data

Associated Bank, NA	First Hawaiian Bank	People's United Bank, NA
Bank of Hawaii	First Horizon Bank	Regions Bank
Bank of the West	First National Bank of Pennsylvania	Signature Bank
Bankers' Bank of the West	First Republic Bank	Silicon Valley Bank
Bank of Oklahoma (BOKF, NA)	Fulton Bank, NA	Sterling National Bank
BMW Bank of North America	Hancock Whitney Bank	Truist Financial Corporation
Capital One Bank (USA), NA	Huntington National Bank	Trustmark National Bank
Citibank, NA	JPMorgan Chase Bank, NA	US Bank, NA
Citizens Bank, NA	MUFG Union Bank, National Association	Webster Bank, N.A
Commerce Bank	Northern Trust Company	Zions Bancorporation, NA
Federal Reserve Bank of Kansas City ^[1]	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, 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 02/11/2021

12/31/2020 BBW Unadjusted RBC = \$56,612,732 * 25% = \$14,153,183

12/31/2020 BBW Adjusted RBC = \$55,233,734 * 25% = \$13,808,433

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*	Moody's Rating**
Associated Bank, National Association	1015279	Green Bay	WI	Well	33,372,697	12.74	11.49	9.11	0.89	0.41	0.93	8.02	P-1	1
Bank of Hawaii	1013797	Honolulu	HI	Well	20,574,716	12.69	11.43	6.35	0.22	0.06	0.75	11.38	P-1	1.5
BOKF, National Association	1008251	Tulsa	OK	Well	46,483,210	12.89	11.66	8.04	1.40	0.30	0.94	9.19	F1	1.5
Bank of the West	100088	San Francisco	CA	Well	96,057,998	14.98	13.73	10.29	0.82	0.16	0.62	4.34	F1	1
Bankers' Bank of the West	1013017	Denver	CO	Well	497,536	18.51	17.26	10.32	0.13	-0.01	1.16	10.60	***	1
BMW Bank of North America	4054511	Salt Lake City	UT	Well	11,505,711	15.71	14.90	13.95	0.35	0.16	0.97	6.97	P-1	1.5
Capital One Bank (USA), National Association	1024418	Glen Allen	VA	Well	108,388,248	23.44	21.52	18.34	1.31	4.25	1.12	7.35	F1	4
Citibank, N.A.	1009873	Sioux Falls	SD	Well	1,661,507,000	15.97	14.11	8.65	1.08	1.02	0.56	5.96	F1	3
Citizens Bank, National Association	4104865	Providence	RI	Well	183,365,970	12.95	10.94	9.16	1.74	0.54	0.61	4.86	F1	1.5
Commerce Bank	1011357	Kansas City	MO	Well	32,808,565	13.30	12.19	8.36	0.30	0.22	1.24	12.37	P-1	1
First Hawaiian Bank	1016052	Honolulu	HI	Well	22,662,246	13.60	12.34	7.92	0.15	0.23	0.88	7.15	P-1	1
First Horizon Bank	1009998	Memphis	TN	Well	83,877,372	12.51	10.92	8.35	0.69	0.25	1.45	14.39	F2	1
First National Bank of Pennsylvania	1008754	Pittsburgh	PA	Well	37,335,270	12.64	10.71	8.19	0.72	0.23	0.84	6.15	P-1	1.5
First Republic Bank	4259601	San Francisco	CA	Well	142,502,134	12.55	11.18	8.14	0.16	0.00	0.82	9.88	F1	1.5
Fulton Bank, National Association	1009846	Lancaster	PA	Well	25,754,729	14.13	12.96	10.11	0.77	0.05	0.88	7.38	P-1	1.5
Hancock Whitney Bank	1009701	Gulfport	MS	Well	33,609,269	12.19	10.94	8.11	0.66	1.77	-0.10	-0.96	P-2	2.5
Huntington National Bank	1004278	Columbus	OH	Well	122,837,617	13.58	11.97	8.94	0.85	0.56	0.84	7.98	F1	1
JPMorgan Chase Bank, National Association	1014500	Columbus	OH	Well	3,025,285,000	16.89	15.70	7.89	1.25	0.53	0.76	8.28	F1+	1.5
MUFG Union Bank, National Association	1006699	San Francisco	CA	Well	132,111,226	16.68	15.62	11.12	0.92	0.39	-0.03	-0.25	F1	2.5
Northern Trust Company	1006672	Chicago	IL	Well	169,571,085	14.48	13.02	7.04	0.42	0.01	0.90	11.74	F1+	1.5
Old National Bank	1006640	Evansville	IN	Well	22,855,667	12.90	12.23	8.67	1.10	0.02	1.12	8.13	P-1	1
People's United Bank, National Association	4147537	Bridgeport	CT	Well	63,216,459	12.76	11.48	8.71	0.75	0.11	0.98	7.56	P-1	1.5
Regions Bank	1006946	Birmingham	AL	Well	146,476,000	13.89	12.17	9.30	1.12	0.58	0.87	6.67	F1	2.5
Signature Bank	4066630	New York	NY	Well	73,888,344	13.54	11.20	8.55	0.26	0.06	0.87	10.62	F2	1
Silicon Valley Bank	1013873	Santa Clara	CA	Well	113,839,098	11.49	10.70	6.43	0.23	0.20	0.99	14.01	P-1	1.5
Sterling National Bank	1001879	Pearl River	NY	Well	29,739,853	14.73	13.38	11.33	0.76	0.55	0.85	5.57	***	1
Truist Bank	1014503	Charlotte	NC	Well	498,944,000	13.00	11.03	8.70	1.09	0.29	0.85	6.39	F1	1.5
Trustmark National Bank	1008293	Jackson	MS	Well	16,549,896	12.73	11.75	9.07	1.69	0.02	1.07	9.45	F2	1
U.S. Bank National Association	1010222	Minneapolis	MN	Well	544,774,160	13.67	11.51	8.42	1.15	0.57	0.96	9.69	F1+	1.5
Webster Bank, National Association	1013378	Waterbury	CT	Well	32,623,400	13.71	12.46	8.65	0.78	0.21	0.76	7.66	P-1	1.5
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	1

Source: S&P Market Intelligence

* 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