

Bankers' Bank of the West

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Bank Holding Company:

Bankers' Bank of the West Bancorp, Inc.

Primary Regulator:

Federal Reserve Bank - Kansas City

Financial Highlights (%)	03/31/21	12/31/20	12/31/19	12/31/18
ROAA	0.60	1.16	1.12	1.57
ROAE	6.22	10.60	8.39	12.59
Net Interest Margin	2.01	2.47	3.52	3.56
Liquidity Ratio	58.51	51.99	39.53	30.75
Efficiency Ratio	81.98	80.20	77.47	75.35
Interest Income / Avg Assets	2.24	2.95	4.41	4.11
Interest Expense / Avg Assets	0.30	0.61	1.15	0.83
Net Interest Income / Avg Assets	1.94	2.34	3.26	3.28
Provision Expense / Avg Assets	0.00	0.11	0.02	0.53
Non Interest Income / Avg Assets	2.25	2.90	3.29	3.33
Non Interest Expense / Avg Assets	3.43	4.20	5.08	4.98

Balance Sheet Ratios (%)	03/31/21	12/31/20	12/31/19	12/31/18
Equity Capital / Assets	9.74	10.78	12.47	13.47
Tangible Equity / Assets	9.74	10.78	12.47	13.47
Cash & Balances Due / Assets	48.08	43.08	26.59	16.99
Total Securities / Assets	4.72	3.22	7.82	8.02
Pledged Securities / Securities	0.39	0.64	0.32	0.33
Loans / Deposits	63.46	72.35	90.84	102.53
Loans / Assets	44.72	50.89	62.22	69.57
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	70.48	70.34	68.49	67.85
Transaction Accounts / Deposits	81.68	71.31	51.66	47.22
Time Deposits (incl. Brokered) / Deposit	18.32	28.69	48.34	52.78
Brokered Deposits / Deposits	6.82	7.51	14.53	19.80

Growth Rates (%)	03/31/21	12/31/20	12/31/19	12/31/18
Asset Growth Rate	9.92	23.47	10.46	2.16
Loan Growth Rate	(3.40)	0.99	(1.21)	9.68
Deposit Growth Rate	10.14	26.80	11.50	(5.93)

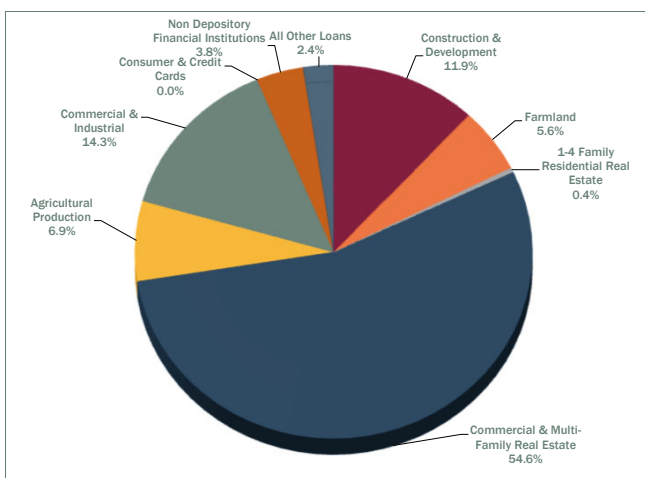
Regulatory Capital (%)	03/31/21	12/31/20	12/31/19	12/31/18
Tier I Leverage Ratio	9.43	10.32	13.09	13.66
Common Equity Tier I Ratio	17.46	17.26	15.57	16.60
Tier I Risk Based Capital Ratio	17.46	17.26	15.57	16.60
Total Risk Based Capital Ratio	18.71	18.51	16.82	17.86

Asset Quality (%)	03/31/21	12/31/20	12/31/19	12/31/18
Texas Ratio	0.50	0.56	0.65	1.46
Non Performing Assets / Assets	0.05	0.07	0.09	0.17
Other Real Estate Owned / Assets	0.00	0.00	0.00	0.01
Non Performing Assets / Loans	0.12	0.13	0.14	0.24
Non Performing Assets / Loans + OREC	0.12	0.13	0.14	0.24
Non Performing Loans / Loans	0.12	0.13	0.14	0.23
30-89 PD Loans / Loans	0.00	0.00	0.39	0.00
90+ PD Loans / Loans	0.00	0.00	0.00	0.07
Non Accrual Loans / Loans	0.12	0.13	0.14	0.23
Non Current Loans / Loans	0.12	0.13	0.14	0.30
Net Charge-Offs / Avg Loans	0.00	(0.01)	(0.01)	0.93
Provision Expense / Net Charge-Offs	0.00	0.00	(513.33)	92.75
ALLL / Loans	2.10	2.03	1.84	1.78
ALLL / Non Performing Assets	0.00	0.00	0.00	734.90
ALLL / Non Performing Assets & 90+ PI	0.00	0.00	0.00	577.42

Yield / Cost Detail (%)	03/31/21	12/31/20	12/31/19	12/31/18
Yield on Loans & Leases	4.71	5.14	5.82	5.62
Yield on Earning Assets	2.32	3.12	4.76	4.46
Cost of Interest Bearing Deposits	1.88	2.07	2.33	1.78
Cost of Borrowings	0.04	0.37	1.93	1.45
Cost of Interest Bearing Liabilities	0.94	1.54	2.22	1.69
Cost of Funds	0.37	0.75	1.35	0.98
Yield / Cost Spread	1.38	1.58	2.54	2.76

Shareholder Information	03/31/21	12/31/20	12/31/19	12/31/18
Book Value of Common Stock	216.52	218.32	201.40	187.31
Common Shares Outstanding	209,227	209,227	209,557	211,696
Preferred Shares Outstanding	8,375	8,375	8,375	9,875

Correspondent Banking Risk Policy Compliance			
Correspondent Banking Risk			
Primary Assessment Ratios			
Tier I Leverage Ratio	BBW	Limit	Result
Common Equity Tier I Ratio	9.43%	5.00%	Pass
Tier I Risk-based Ratio	17.46%	6.50%	Pass
Total Risk Based Capital Ratio	17.46%	8.00%	Pass
Secondary Assessment Ratios			
Texas Ratio	Mar 21	Dec 20	Dec 19
ALLL / Loans	0.50%	0.56%	0.65%
ROAA	2.10%	2.03%	1.84%
	0.60%	1.16%	1.12%



Loan Portfolio Detail (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Construction & Development	29,093	30,752	32,567	37,123
Farmland	13,651	12,080	14,293	16,666
1-4 Family Residential Real Estate	971	978	1,671	7,015
Commercial & Multi-Family Real Estate	132,961	137,259	119,194	101,692
Agricultural Production	16,879	20,351	31,189	32,286
Commercial & Industrial	34,759	33,387	28,816	35,671
Consumer & Credit Cards	115	162	226	220
Non Depository Financial Institutions	9,342	11,170	12,483	12,097
All Other Loans	5,965	5,995	8,031	7,552
Total Loans	244,575	253,188	250,715	253,796

Loans 30-89 Days Past Due	0	0	969	0
Loans 90+ Days Past Due	0	0	0	168
Loans on Non Accrual	290	329	358	596
Total Loans Past Due	290	329	1,327	764
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	03/31/21	12/31/20	12/31/19	12/31/18
Construction & Development / RBC	52.13	54.39	61.07	71.08
Commercial Real Estate / RBC	253.92	277.30	266.41	241.99
Agricultural Loans / RBC	54.71	57.36	85.29	93.73

Balance Sheet (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Cash & Balances Due	262,953	214,345	107,158	61,969
Federal Funds Sold	100	500	840	5,940
Securities	25,829	16,029	31,521	29,248
Total Cash & Securities	288,882	230,874	139,519	97,157
Total Loans & Leases	244,575	253,188	250,715	253,796
Allowance for Loan Losses	5,144	5,143	4,619	4,527
Net Loans & Leases	239,431	248,045	246,096	249,269
Other Real Estate Owned	0	0	0	20
Goodwill & Other Intangibles	0	0	0	0
Other Assets	17,466	17,508	15,979	16,480
Total Assets	546,869	497,536	402,964	364,805
Demand Deposits	314,801	249,538	138,372	116,886
Time Deposits - Non-Brokered	44,350	74,142	97,522	81,626
Time Deposits - Brokered	26,275	26,275	40,103	49,015
Federal Funds Purchased	98,072	82,844	63,568	59,367
Other Borrowings	0	0	0	0
Other Liabilities	10,097	11,117	13,167	8,766
Total Liabilities	493,595	443,916	352,732	315,660
Demand Deposits	314,801	249,538	138,372	116,886
Time Deposits - Non-Brokered	44,350	74,142	97,522	81,626
Time Deposits - Brokered	26,275	26,275	40,103	49,015
Federal Funds Purchased	98,072	82,844	63,568	59,367
Other Borrowings	0	0	0	0
Other Liabilities	10,097	11,117	13,167	8,766
Total Liabilities	493,595	443,916	352,732	315,660
Total Equity Capital	53,274	53,620	50,232	49,145
Tier I Capital	52,060	52,708	49,354	48,562
Risk Based Capital	55,804	56,542	53,325	52,229

Assets Under Management (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Safekeeping (Par Value)	5,021,371	4,458,797	3,742,803	4,561,672
Loan Participations Sold	47,402	52,741	54,803	54,887
Agent Federal Funds (Daily Average)	1,400,295	1,026,150	607,529	484,306

Income Statement (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Interest Income on Loans & Leases	2,904	12,881	13,946	12,784
Interest Income on Due From & Other	131	537	1,586	1,283
Interest Income on Securities	54	411	736	760
Interest Income on Fed Funds Sold	2	23	224	280
Total Interest Income	3,091	13,852	16,492	15,107
Interest Expense on Deposits	402	2,644	3,275	2,386
Interest Expense on Fed Funds Purchased	10	218	1,016	655
Total Interest Expense	412	2,862	4,291	3,041
Net Interest Income before Provision	2,679	10,990	12,201	12,066
Provision for Losses	0	500	77	1,957
Net Interest Income After Provision	2,679	10,490	12,124	10,109

Non Interest Income (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Service Charges on Deposit Accounts	543	1,902	1,090	1,256
Other Non Interest Income	2,487	10,648	10,969	10,911
Total Non Interest Income	3,030	12,550	12,059	12,167

Non Interest Expense (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
General & Administration	2,080	8,312	7,172	7,301
Other Non Interest Expense	2,665	11,420	11,816	11,006
Total Non Interest Expense	4,745	19,732	18,988	18,307

Gain / (Loss) on Sale of Assets (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Gain / (Loss) on Sale of Securities	0	2,807	0	3,557
Gain / (Loss) on Sale of OREC	79	1,063	250	0
Gain / (Loss) on Sale of Other Assets	0	0	(1)	64

Net Income (\$000)	03/31/21	12/31/20	12/31/19	12/31/18
Net Income Before Tax & Adjustments	1,043	7,187	5,477	7,590
Income Tax	212	1,742	1,293	1,830
Net Income before Extraordinary Items	831	5,445	4,184	5,760
Extraordinary Items	0	0	0	0
Net Income	831	5,445	4,184	5,760

Other Managed Volume (\$ Billions)	03/31/21	12/31/20	12/31/19	12/31/18
Domestic & International Wires	326.8	939.5	537.4	463.5
Direct Partner Merchants	74.6	316.2	312.0	279.9
Partner Credit Card Program	6.4	24.6	25.9	23,669.0
ATM / Debit Transactions (# Millions)	2,466	9,753	10,003	14,116