

## 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 (%)	06/30/21	12/31/20	12/31/19	12/31/18
ROAA	0.67	1.16	1.12	1.57
ROAE	6.81	10.60	8.39	12.59
Net Interest Margin	2.15	2.47	3.52	3.56
Liquidity Ratio	51.74	51.99	39.53	30.75
Efficiency Ratio	80.77	80.20	77.47	75.35
Interest Income / Avg Assets	2.33	2.95	4.41	4.11
Interest Expense / Avg Assets	0.26	0.61	1.15	0.83
Net Interest Income / Avg Assets	2.07	2.34	3.26	3.28
Provision Expense / Avg Assets	0.00	0.11	0.02	0.53
Non Interest Income / Avg Assets	2.40	2.90	3.29	3.33
Non Interest Expense / Avg Assets	3.61	4.20	5.08	4.98

Balance Sheet Ratios (%)	06/30/21	12/31/20	12/31/19	12/31/18
Equity Capital / Assets	11.94	10.78	12.47	13.47
Tangible Equity / Assets	11.94	10.78	12.47	13.47
Cash & Balances Due / Assets	40.12	43.08	26.59	16.99
Total Securities / Assets	5.46	3.22	7.82	8.02
Pledged Securities / Securities	0.41	0.64	0.32	0.33
Loans / Deposits	78.14	72.35	90.84	102.53
Loans / Assets	51.37	50.89	62.22	69.57
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	65.73	70.34	68.49	67.85
Transaction Accounts / Deposits	82.49	71.31	51.66	47.22
Time Deposits (incl. Brokered) / Deposit	17.51	28.69	48.34	52.78
Brokered Deposits / Deposits	7.48	7.51	14.53	19.80

Growth Rates (%)	06/30/21	12/31/20	12/31/19	12/31/18
Asset Growth Rate	(8.85)	23.47	10.46	2.16
Loan Growth Rate	(8.00)	0.99	(1.21)	9.68
Deposit Growth Rate	(14.82)	26.80	11.50	(5.93)

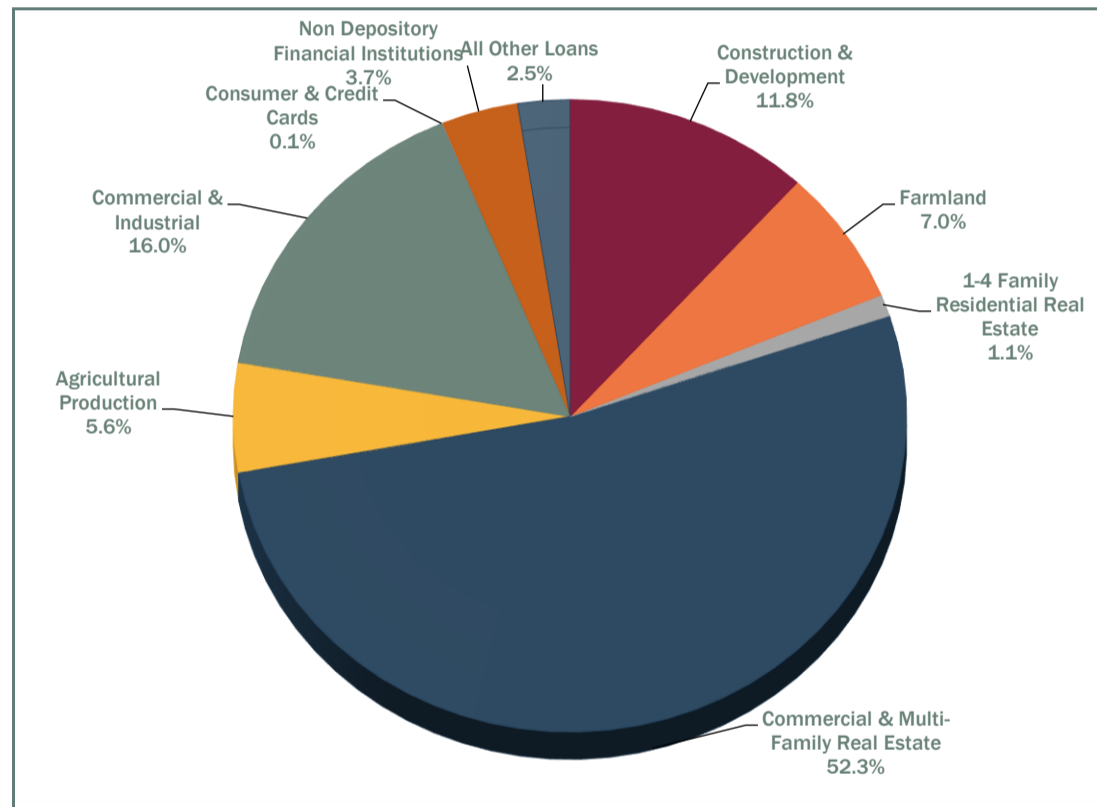
Regulatory Capital (%)	06/30/21	12/31/20	12/31/19	12/31/18
Tier I Leverage Ratio	9.77	10.32	13.09	13.66
Common Equity Tier I Ratio	18.45	17.26	15.57	16.60
Tier I Risk Based Capital Ratio	18.45	17.26	15.57	16.60
Total Risk Based Capital Ratio	19.71	18.51	16.82	17.86

Asset Quality (%)	06/30/21	12/31/20	12/31/19	12/31/18
Texas Ratio	0.47	0.56	0.65	1.46
Non Performing Assets / Assets	0.06	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	2.21	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 (%)	06/30/21	12/31/20	12/31/19	12/31/18
Yield on Loans & Leases	4.97	5.14	5.82	5.62
Yield on Earning Assets	2.42	3.12	4.76	4.46
Cost of Interest Bearing Deposits	1.89	2.07	2.33	1.78
Cost of Borrowings	0.04	0.37	1.93	1.45
Cost of Interest Bearing Liabilities	0.86	1.54	2.22	1.69
Cost of Funds	0.32	0.75	1.35	0.98
Yield / Cost Spread	1.56	1.58	2.54	2.76

Shareholder Information	06/30/21	12/31/20	12/31/19	12/31/18
Book Value of Common Stock	220.49	218.32	201.40	187.31
Common Shares Outstanding	209,227	209,227	209,557	211,696
Preferred Shares Outstanding	0	8,375	8,375	9,875

Correspondent Banking Risk Policy Compliance				
Correspondent Banking Risk				
Primary Assessment Ratios	BBW	Limit	Result	
Tier I Leverage Ratio	9.77%	5.00%	Pass	
Common Equity Tier I Ratio	18.45%	6.50%	Pass	
Tier I Risk-based Ratio	18.45%	8.00%	Pass	
Total Risk Based Capital Ratio	19.71%	10.00%	Pass	
Secondary Assessment Ratios				
Texas Ratio	Jun 21	Dec 20	Dec 19	
ALLL / Loans	0.47%	0.56%	0.65%	
ROAA	2.21%	2.03%	1.84%	
	0.67%	1.16%	1.12%	



Loan Portfolio Detail (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
Construction & Development	27,361	30,752	32,567	37,123
Farmland	16,164	12,080	14,293	16,666
1-4 Family Residential Real Estate	2,604	978	1,671	7,015
Commercial & Multi-Family Real Estate	121,477	137,259	119,194	101,692
Agricultural Production	12,969	20,351	31,189	32,286
Commercial & Industrial	37,244	33,387	28,816	35,671
Consumer & Credit Cards	154	162	226	220
Non Depository Financial Institutions	8,542	11,170	12,483	12,097
All Other Loans	5,796	5,995	8,031	7,552
Total Loans	232,944	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	281	329	358	596
Total Loans Past Due	281	329	1,327	764
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	06/30/21	12/31/20	12/31/19	12/31/18
Construction & Development / RBC	48.39	54.39	61.07	71.08
Commercial Real Estate / RBC	231.65	277.30	266.41	241.99
Agricultural Loans / RBC	51.53	57.36	85.29	93.73

Balance Sheet (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
Cash & Balances Due	181,953	214,345	107,158	61,969
Federal Funds Sold	0	500	840	5,940
Securities	24,772	16,029	31,521	29,248
Total Cash & Securities	206,725	230,874	139,519	97,157
Total Loans & Leases	232,944	253,188	250,715	253,796
Allowance for Loan Losses	5,145	5,143	4,619	4,527
Net Loans & Leases	227,799	248,045	246,096	249,269
Other Real Estate Owned	0	0	0	20
Goodwill & Other Intangibles	0	0	0	0
Other Assets	17,913	17,508	15,979	16,480
Total Assets	453,493	497,536	402,964	364,805

Demand Deposits	245,897	249,538	138,372	116,886
Time Deposits - Non-Brokered	29,907	74,142	97,522	81,626
Time Deposits - Brokered	22,299	26,275	40,103	49,015
Federal Funds Purchased	90,472	82,844	63,568	59,367
Other Borrowings	0	0	0	0
Other Liabilities	10,764	11,117	13,167	8,766
Total Liabilities	399,339	443,916	352,732	315,660
Total Equity Capital	54,154	53,620	50,232	49,145
Tier I Capital	52,932	52,708	49,354	48,562
Risk Based Capital	56,537	56,542	53,325	52,229

Assets Under Management (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
Safekeeping (Par Value)	5,542,286	4,458,797	3,742,803	4,561,672
Loan Participations Sold	45,446	52,741	54,803	54,887
Agent Federal Funds (Daily Average)	1,397,102	1,026,150	607,529	484,306

Income Statement (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
Interest Income on Loans & Leases	6,018	12,881	13,946	12,784
Interest Income on Due From & Other	209	537	1,586	1,283
Interest Income on Securities	141	411	736	760
Interest Income on Fed Funds Sold	7	23	224	280
Total Interest Income	6,375	13,852	16,492	15,107
Interest Expense on Deposits	693	2,644	3,275	2,386
Interest Expense on Fed Funds Purchased	19	218	1,016	655
Total Interest Expense	712	2,862	4,291	3,041
Net Interest Income before Provision	5,663	10,990	12,201	12,066
Provision for Losses	0	500	77	1,957
Net Interest Income After Provision	5,663	10,490	12,124	10,109

Non Interest Income (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
Service Charges on Deposit Accounts	1,064	1,902	1,090	1,256
Other Non Interest Income	5,360	10,648	10,969	10,911
Total Non Interest Income	6,424	12,550	12,059	12,167

Non Interest Expense (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
General & Administration	4,114	8,312	7,172	7,301
Other Non Interest Expense	5,763	11,420	11,816	11,006
Total Non Interest Expense	9,877	19,732	18,988	18,307

Gain / (Loss) on Sale of Assets (\$000)	06/30/21	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 OREO	142	1,063	250	0
Gain / (Loss) on Sale of Other Assets	0	0	(1)	64

Net Income (\$000)	06/30/21	12/31/20	12/31/19	12/31/18
Net Income Before Tax & Adjustments	2,352	7,187	5,477	7,590
Income Tax	528	1,742	1,293	1,830
Net Income before Extraordinary Items	1,824	5,445	4,184	5,760
Extraordinary Items	0	0	0	0
Net Income	1,824	5,445	4,184	5,760

Other Managed Volume (\$ Billions)	06/30/21	12/31/20	12/31/19	12/31/18
Domestic & International Wires	669.2	939.5	537.4	463.5
Direct Partner Merchants	167.4	316.2	312.0	279.9
Partner Credit Card Program	13.7	24.6	25.9	23,669.0
ATM / Debit Transactions (# Millions)	5,232	9,753	10,003	14,116