

## 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 (%)	09/30/21	12/31/20	12/31/19	12/31/18
ROAA	0.71	1.16	1.12	1.57
ROAE	6.85	10.58	8.40	12.53
Net Interest Margin	2.29	2.48	3.53	3.57
Liquidity Ratio	20.31	31.44	14.89	6.57
Efficiency Ratio	81.60	83.80	78.30	75.50
Interest Income / Avg Assets	1.84	2.95	4.41	4.11
Interest Expense / Avg Assets	0.19	0.61	1.15	0.83
Net Interest Income / Avg Assets	1.31	1.53	1.85	1.67
Provision Expense / Avg Assets	0.00	0.11	0.02	0.53
Non Interest Income / Avg Assets	2.62	2.67	3.23	3.31
Non Interest Expense / Avg Assets	3.93	4.20	5.08	4.98

Balance Sheet Ratios (%)	09/30/21	12/31/20	12/31/19	12/31/18
Equity Capital / Assets	12.93	10.78	12.47	13.47
Tangible Equity / Assets	12.93	10.78	12.47	13.47
Cash & Equivalents / Assets	31.51	43.18	26.80	18.62
Total Securities / Assets	7.47	3.22	7.11	8.02
Pledged Securities / Securities	0.32	0.64	0.35	0.33
Total Loans / Deposits	88.12	72.35	90.84	102.53
Total Loans / Assets	57.60	50.90	62.20	69.60
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	65.40	70.30	68.50	67.90
Transaction Accounts / Deposits	81.48	71.31	51.66	47.22
Time Deposits (incl. Brokered) / Deposit	18.52	28.69	48.34	52.78
Brokered Deposits / Assets	5.36	5.28	9.95	13.44

Growth Rates (%)	09/30/21	12/31/20	12/31/19	12/31/18
Asset Growth Rate	(8.50)	23.50	10.50	2.20
Loan Growth Rate	(6.70)	1.00	(1.20)	9.70
Deposit Growth Rate	(14.00)	26.80	11.50	(5.90)

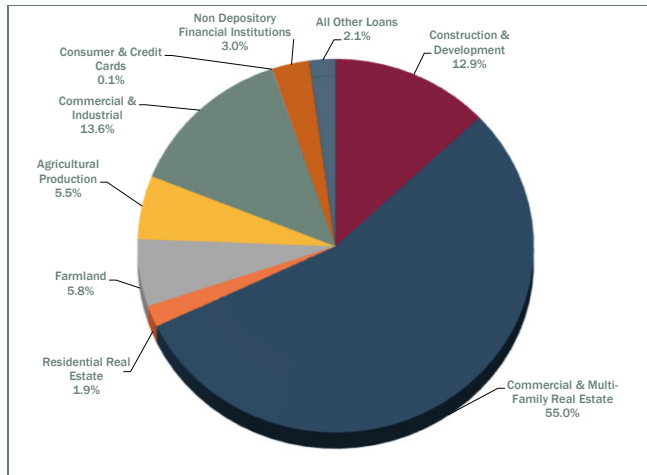
Regulatory Capital (%)	09/30/21	12/31/20	12/31/19	12/31/18
Tier I Leverage Ratio	11.60	10.32	13.09	13.66
Common Equity Tier I Ratio	17.64	17.26	15.57	16.60
Tier I Risk Based Capital Ratio	17.64	17.26	15.57	16.60
Total Risk Based Capital Ratio	18.89	18.51	16.82	17.86

Asset Quality (%)	09/30/21	12/31/20	12/31/19	12/31/18
Texas Ratio	0.00	0.60	0.70	1.50
Non Performing Assets / Assets	0.00	0.07	0.09	0.21
Other Real Estate Owned / Assets	0.00	0.00	0.00	0.01
Non Performing Assets / Loans	0.00	0.13	0.14	0.31
Non Performing Assets / Loans + OREC	0.00	0.13	0.14	0.31
Non Performing Loans / Loans	0.00	0.13	0.14	0.30
30-89 PD Loans / Loans	0.12	0.00	0.39	0.00
90+ PD Loans / Loans	0.00	0.00	0.00	0.07
Non Accrual Loans / Loans	0.00	0.13	0.14	0.23
Non Current Loans / Loans	0.12	0.13	0.53	0.30
Net Charge-Offs / Avg Loans	0.00	(0.00)	(0.00)	0.01
Provision Expense / Net Charge-Offs	0.00	(20.83)	(5.13)	0.93
ALLL / Loans	2.14	2.03	1.84	1.78
ALLL / Non Performing Assets	0.00	1,563.22	1,290.22	734.90
ALLL / Non Performing Assets & 90+ PI	0.00	1,563.22	1,290.22	577.42

Yield / Cost Detail (%)	09/30/21	12/31/20	12/31/19	12/31/18
Yield on Loans & Leases	4.94	5.14	5.82	5.62
Yield on Earning Assets	2.56	3.13	4.77	4.47
Cost of Interest Bearing Deposits	0.39	0.82	1.21	0.89
Cost of Borrowings	0.04	0.36	2.07	1.73
Cost of Funds	0.32	0.75	1.34	0.99
Yield / Cost Spread	1.71	1.59	2.49	2.71

Shareholder Information	09/30/21	12/31/20	12/31/19	12/31/18
Book Value of Common Stock	223.29	218.32	201.40	187.31
Common Shares Outstanding	209,227	209,227	209,557	211,696
Preferred Shares Outstanding	7,375	8,375	8,375	9,875

Correspondent Banking Risk Policy Compliance			
<b>Correspondent Banking Risk</b>			
Primary Assessment Ratios			
Tier I Leverage Ratio	BBW	Limit	Result
Common Equity Tier I Ratio	11.60%	5.00%	Pass
Tier I Risk-based Ratio	17.64%	6.50%	Pass
Total Risk Based Capital Ratio	17.64%	8.00%	Pass
	18.89%	10.00%	Pass
<b>Secondary Assessment Ratios</b>			
Texas Ratio	Sep 21	Dec 20	Dec 19
ALLL / Loans	0.00%	0.60%	0.70%
ROAA	2.14%	2.03%	1.84%
	0.71%	1.16%	1.12%



Loan Portfolio Detail (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
Construction & Development	30,965	30,752	32,567	37,123
Commercial & Multi-Family Real Estate	131,808	137,259	119,194	101,692
Residential Real Estate	4,547	978	1,671	7,015
Farmland	13,872	12,080	14,293	16,666
Agricultural Production	13,176	20,351	31,189	32,286
Commercial & Industrial	32,701	34,441	30,973	35,555
Consumer & Credit Cards	238	162	226	220
Non Depository Financial Institutions	7,292	11,170	12,571	15,687
All Other Loans	5,069	5,995	8,031	7,552
Total Loans	239,668	253,188	250,715	253,796

Loans 30-89 Days Past Due	287	0	969	0
Loans 90+ Days Past Due	0	0	0	168
Loans on Non Accrual	0	329	358	596
Total Loans Past Due	287	329	1,327	764
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	09/30/21	12/31/20	12/31/19	12/31/18
Construction & Development / RBC	55.00	54.40	61.10	71.10
Commercial Real Estate / RBC	252.20	277.30	266.40	242.00
Agricultural Loans / RBC	48.00	57.40	85.30	93.70

Balance Sheet (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
Cash & Balances Due	128,582	214,345	107,158	61,969
Federal Funds Sold	2,475	500	840	5,940
Securities	31,086	16,029	28,640	29,248
Total Cash & Securities	209,227	209,227	209,557	211,696
Total Loans & Leases	239,668	253,188	250,715	253,796
Allowance for Loan Losses	5,128	5,143	4,619	4,527
Net Loans & Leases	234,540	248,045	246,096	249,269
Other Real Estate Owned	0	0	0	20
Goodwill & Other Intangibles	0	0	0	0
Other Assets	7,809	7,285	6,220	6,815
Total Assets	415,967	497,536	402,964	364,805

Demand Deposits	221,608	249,538	142,572	116,886
Time Deposits - Non-Brokered	28,066	74,142	93,322	81,626
Time Deposits - Brokered	22,299	26,275	40,103	49,015
Federal Funds Purchased	80,118	82,844	63,568	59,367
Other Borrowings	0	0	0	0
Other Liabilities	10,096	11,117	13,167	8,766
Total Liabilities	362,187	443,916	352,732	315,660

Total Equity Capital	53,780	53,620	50,232	49,145
Tier I Capital	52,566	52,708	49,354	48,562
Risk Based Capital	56,309	56,542	53,325	52,229

Assets Under Management (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
Safekeeping (Par Value)	6,161,812	4,458,797	3,742,803	4,561,672
Loan Participations Sold	40,402	52,741	54,803	54,887
Agent Federal Funds (Daily Average)	1,447,867	1,026,150	607,529	484,306

Income Statement (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
Interest Income on Loans & Leases	8,939	12,881	13,946	12,784
Interest Income on Due From & Other	287	537	1,586	1,283
Interest Income on Securities	249	411	736	760
Interest Income on Fed Funds Sold	10	23	224	280
Total Interest Income	9,485	13,852	16,492	15,107
Interest Expense on Deposits	948	2,644	3,275	2,386
Interest Expense on Fed Funds Purchased	26	218	1,016	655
Total Interest Expense	974	2,862	4,291	3,041
Net Interest Income before Provision	8,511	10,990	12,201	12,066
Provision for Losses	0	500	77	1,957
Net Interest Income After Provision	8,511	10,490	12,124	10,109

Non Interest Income (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
Service Charges on Deposit Accounts	1,606	1,902	1,090	1,256
Other Non Interest Income	8,563	10,648	10,969	10,911
Total Non Interest Income	10,169	12,550	12,059	12,167

Non Interest Expense (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
General & Administration	6,126	8,312	7,172	7,301
Other Non Interest Expense	9,110	11,420	11,816	11,006
Total Non Interest Expense	15,236	19,732	18,988	18,307

Gain / (Loss) on Sale of Assets (\$000)	09/30/21	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	141	1,063	250	0
Gain / (Loss) on Sale of Other Assets	0	0	(1)	64

Net Income (\$000)	09/30/21	12/31/20	12/31/19	12/31/18
Net Income Before Tax & Ext. Items	3,585	7,187	5,477	7,590
Income Tax	824	1,742	1,293	1,830
Extraordinary Items (adj. for taxes)	0	0	0	0
Net Income	2,761	5,445	4,184	5,760

Other Managed Volume (\$ Billions)	09/30/21	12/31/20	12/31/19	12/31/18
Domestic & International Wires	1,050.3	939.5	537.4	463.5
Direct Partner Merchants	264.5	316.2	312.0	279.9
Partner Credit Card Program	21.3	24.6	25.9	23.7
ATM / Debit Transactions (# Millions)	8,065	9,753	10,003	14,116