



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

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EFFECTIVE November 15, 2021

Based on September 30, 2021 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, NA	Webster Bank, NA
Commerce Bank	Northern Trust Company	Western Alliance Bank
Federal Reserve Bank of Kansas City ^[1]	Old National Bank	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 effective as of 11/15/2021 | Based on Call Report data as of 09/30/2021

Bank Name	City	State	Total Assets (\$000)	Total Risk Based Capital Ratio	Tier 1 Risk Based Capital Ratio	Leverage Ratio	Non-Performing Loans / Total Loans	Net Charge-Offs Ratio	ROAA	ROAE	Ratings ^{1,2}
				<10%	<11%	<8%	>3%	>1%	<0.5%	<5.0%	
Associated Bank, National Association	Green Bay	WI	34,390,800	12.57	11.32	8.82	0.59	0.09	1.10	9.38	P-1
Bank of Hawaii	Honolulu	HI	22,935,641	14.61	13.35	7.03	0.22	0.06	1.16	18.51	P-1
BOKF, National Association	Tulsa	OK	46,731,008	12.45	11.54	8.18	1.25	0.20	1.32	12.78	F1
Bank of the West	San Francisco	CA	105,411,908	15.60	14.39	10.00	0.83	0.08	1.01	7.18	F1
Bankers' Bank of the West	Denver	CO	415,967	18.89	17.64	11.60	0.00	0.01	0.71	6.85	***
BMW Bank of North America	Salt Lake City	UT	11,647,749	15.85	15.41	13.94	0.11	-0.08	1.94	14.30	P-1
Capital One Bank (USA), National Association	Glen Allen	VA	111,298,798	19.92	18.33	16.11	0.99	2.21	7.58	43.77	F1
Citibank, N.A.	Sioux Falls	SD	1,703,923,000	15.64	13.61	8.89	0.79	0.66	1.23	12.67	F1
Citizens Bank, National Association	Providence	RI	187,103,189	12.81	11.09	9.33	0.95	0.30	1.30	10.69	F1
Commerce Bank	Kansas City	MO	34,330,475	12.87	12.05	7.97	0.14	0.13	1.57	17.25	P-1
First Hawaiian Bank	Honolulu	HI	25,548,403	13.79	12.54	7.34	0.11	0.07	1.19	10.51	P-1
First Horizon Bank	Memphis	TN	88,239,679	12.66	11.37	8.24	0.69	0.00	1.32	13.22	F2
First National Bank of Pennsylvania	Pittsburgh	PA	39,353,133	12.80	10.96	8.54	0.47	0.06	1.10	8.11	P-1
First Republic Bank	San Francisco	CA	172,570,503	13.45	12.25	8.55	0.10	0.00	0.89	10.22	F1
Fulton Bank, National Association	Lancaster	PA	26,231,187	14.18	13.15	10.03	0.82	0.08	1.29	10.76	P-1
Hancock Whitney Bank	Gulfport	MS	35,300,256	12.51	11.30	8.25	0.34	0.19	1.30	12.65	P-2
The Huntington National Bank	Columbus	OH	173,438,393	12.91	11.34	8.60	0.94	0.27	0.96	8.44	F1
JPMorgan Chase Bank, National Association	Columbus	OH	3,290,398,000	17.68	16.64	8.07	0.97	0.30	1.24	14.05	F1+
MUFG Union Bank, National Association	San Francisco	CA	133,260,073	16.67	16.00	11.54	0.87	0.14	0.76	6.28	F1
The Northern Trust Company	Chicago	IL	168,651,038	13.68	12.49	6.81	0.39	-0.02	1.00	14.04	F1+
Old National Bank	Evansville	IN	23,922,632	12.84	12.34	8.80	0.85	-0.03	1.30	10.02	P-1
People's United Bank, National Association	Bridgeport	CT	63,470,573	13.63	12.58	8.77	0.81	0.10	1.00	8.29	P-1
Regions Bank	Birmingham	AL	155,343,000	13.72	12.35	8.85	0.84	0.25	1.91	15.79	F1
Signature Bank	New York	NY	107,850,739	12.96	11.53	7.83	0.42	0.13	0.94	12.20	F2
Silicon Valley Bank	Santa Clara	CA	188,327,020	15.21	14.68	7.30	0.19	0.29	0.76	11.56	P-1
Sterling National Bank	Pearl River	NY	29,938,002	15.26	14.52	12.60	0.97	0.21	1.47	8.65	***
Truist Bank	Charlotte	NC	516,783,000	12.61	11.00	8.36	1.05	0.17	1.10	8.65	F1
Trustmark National Bank	Jackson	MS	17,362,560	13.06	12.22	8.98	1.39	-0.05	0.99	9.24	F2
U.S. Bank National Association	Minneapolis	MN	556,810,647	13.60	11.59	8.58	0.95	0.25	1.57	16.18	F1+
Webster Bank, National Association	Waterbury	CT	35,354,179	13.84	12.77	8.63	0.47	0.03	1.29	12.80	P-1
Western Alliance Bank	Phoenix	AZ	52,853,729	10.94	9.85	8.06	1.33	0.02	1.62	18.52	P-1
Zions Bancorporation, National Association	Salt Lake City	UT	88,306,256	13.57	11.62	7.64	0.64	0.01	1.42	15.05	F1

09/30/2021 BBW Unadjusted RBC = \$57,693,909 * 25% = \$14,423,477

09/30/2021 BBW Adjusted RBC = \$56,309,182 * 25% = \$14,077,295

Source: QwickAnalytics and S&P Global

¹ 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.

² 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"