



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

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EFFECTIVE February 18, 2021

Based on December 31, 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	Truist Financial Corporation
BMW Bank of North America	Hancock Whitney Bank	Trustmark National Bank
Capital One Bank (USA), NA	Huntington National Bank	US Bank, NA
Citibank, NA	JPMorgan Chase Bank, NA	Webster Bank, NA
Citizens Bank, NA	MUFG Union Bank, NA	Western Alliance Bank
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 effective as of 02/18/2022 | Based on Call Report data as of 12/31/2022

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%	< 9%	< 8%	> 3%	> 1%	< 0.5%	< 5.0%		
Associated Bank, National Association	Green Bay	WI	35,057,609	11.93	10.75	8.61	0.56	0.10	1.05	9.04	P-1
Bank Of Hawaii	Honolulu	HI	22,754,563	14.72	13.47	7.26	0.20	0.05	1.15	17.98	P-1
Bokf, National Association	Tulsa	OK	50,093,398	12.13	11.28	7.84	1.26	0.15	1.22	11.95	F1
Bank of the West	San Francisco	CA	104,790,698	15.32	14.16	10.04	0.61	0.07	0.99	7.08	F1
Bankers' Bank Of The West	Denver	CO	416,200	17.54	16.28	11.33	0.08	0.01	0.75	7.06	***
BMW Bank of North America	Salt Lake City	UT	11,696,297	16.25	15.99	14.46	0.11	-0.06	1.98	14.45	P-1
Capital One Bank (usa), National Association	Glen Allen	VA	120,283,298	18.03	16.46	14.90	1.18	2.01	6.97	42.11	F1
Citibank, N.A.	Sioux Falls	SD	1,669,227,000	16.40	14.13	8.78	0.78	0.61	1.09	11.14	F1
Citizens Bank, National Association	Providence	RI	188,069,637	12.36	10.75	9.40	1.02	0.26	1.25	10.29	F1
Commerce Bank	Kansas City	MO	36,515,611	13.19	12.40	7.86	0.14	0.12	1.50	16.80	P-1
First Hawaiian Bank	Honolulu	HI	24,992,103	13.40	12.14	7.18	0.11	0.10	1.11	10.10	P-1
First Horizon Bank	Memphis	TN	88,758,641	12.41	11.22	8.20	0.62	0.00	1.28	12.83	F2
First National Bank Of Pennsylvania	Greenville	PA	39,468,318	12.77	10.71	8.31	0.37	0.05	1.08	8.02	P-1
First Republic Bank	San Francisco	CA	181,087,209	13.72	12.56	8.76	0.10	0.00	0.89	10.04	F1
Fulton Bank, National Association	Lancaster	PA	25,647,791	12.94	11.96	9.42	0.83	0.07	1.22	10.34	P-1
Hancock Whitney Bank	Gulfport	MS	36,519,724	12.33	11.24	8.36	0.29	0.15	1.37	13.31	P-2
Huntington National Bank, The	Columbus	OH	173,414,362	12.58	11.06	8.60	0.83	0.23	0.99	8.71	F1
JPMorgan Chase Bank, National Association	Columbus	OH	3,306,982,000	17.81	16.87	8.00	0.95	0.27	1.17	13.26	F1+
MUFG Union Bank, National Association	San Francisco	CA	127,858,876	17.36	16.68	12.14	0.67	0.11	0.86	7.03	F1
Northern Trust Company, The	Chicago	IL	183,743,482	13.00	12.02	6.43	0.37	-0.02	1.00	14.15	F1+
Old National Bank	Evansville	IN	24,354,109	12.82	12.34	8.81	0.81	-0.03	1.23	9.56	P-1
People's United Bank, National Association	Bridgeport	CT	64,463,869	13.98	12.93	8.64	0.77	0.08	0.99	8.22	P-1
Regions Bank	Birmingham	AL	162,193,000	12.38	11.05	8.09	0.74	0.24	1.72	14.45	F1
Signature Bank	New York	NY	118,445,427	11.76	10.51	7.27	0.36	0.16	0.95	12.64	F2
Silicon Valley Bank	Santa Clara	CA	208,581,000	15.40	14.89	7.24	0.13	0.21	0.79	11.88	P-1
Truist Bank	Charlotte	NC	528,514,000	11.99	10.50	8.03	1.03	0.17	1.09	8.62	F1
Trustmark National Bank	Jackson	MS	17,593,319	12.84	12.03	8.94	1.31	-0.03	0.90	8.43	F2
U.S. Bank National Association	Cincinnati	OH	564,154,604	12.86	11.00	8.19	0.88	0.23	1.48	15.44	F1+
Webster Bank, National Association	Waterbury	CT	34,893,033	13.69	12.69	8.72	0.50	0.02	1.28	12.79	P-1
Western Alliance Bank	Phoenix	AZ	55,997,292	11.45	10.41	8.18	1.51	0.02	1.65	18.86	P-1
Zions Bancorporation, National Association	Salt Lake City	UT	93,199,669	12.84	10.92	7.16	0.55	0.01	1.29	14.07	F1

12/31/2022 BBW Unadjusted RBC = \$58,564,573 * 25% = \$14,641,143

12/31/2022 BBW Adjusted RBC = \$57,550,918 * 25% = \$14,387,729

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.

² 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.

³ P-1 - Moody's: judges Prime-1 rated issuers as having "a superior ability to repay short-term debt obligations"

⁴ P-2 - Moody's: judges Prime-2 rated issuers as having "a high ability to repay short-term debt obligations"