

Bankers' Bank of the West

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Holding Company: Bankers' Bank of the West Bancorp, Inc.

Affiliates: Bank Strategies, LLC <http://bankstrategiesllc.com>
Civitas Bank Solutions, LLC <http://acivitas.com>
First Bankers' Banc Securities <http://fbbsinc.com>

Financial Highlights (%)	03/31/22	12/31/21	12/31/20	12/31/19
ROAA	1.04	0.75	1.16	1.12
ROAE	9.28	7.06	10.58	8.40
Net Interest Margin	2.64	2.41	2.48	3.53
Liquidity Ratio	17.45	13.09	31.44	14.89
Efficiency Ratio	74.80	80.80	83.80	78.30
Interest Income / Avg Assets	0.67	2.54	2.95	4.41
Interest Expense / Avg Assets	0.04	0.24	0.61	1.15
Net Interest Income / Avg Assets	0.63	2.30	2.34	3.26
Provision Expense / Avg Assets	0.00	0.00	0.11	0.02
Non Interest Income / Avg Assets	2.93	2.67	2.67	3.23
Non Interest Expense / Avg Assets	4.08	4.02	4.20	5.08

Balance Sheet Ratios (%)	03/31/22	12/31/21	12/31/20	12/31/19
Equity Capital / Assets	11.81	13.10	10.78	12.47
Tangible Equity / Assets	11.81	13.10	10.78	12.47
Cash & Equivalents / Assets	30.43	28.13	43.18	26.80
Total Securities / Assets	6.61	7.10	3.22	7.11
Pledged Securities / Securities	0.59	0.34	0.64	0.35
Total Loans / Deposits	89.76	98.12	72.35	90.84
Total Loans / Assets	59.40	61.10	50.90	62.20
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	66.10	62.20	70.30	68.50
Transaction Accounts / Deposits	88.71	84.84	72.12	52.45
Time Deposits (incl. Brokered) / Deposits	11.29	15.16	27.88	47.55
Brokered Deposits / Assets	4.14	5.36	5.28	9.95

Growth Rates (%)	03/31/22	12/31/21	12/31/20	12/31/19
Asset Growth Rate	(16.70)	(16.30)	23.50	10.50
Loan Growth Rate	10.60	0.40	1.00	(1.20)
Deposit Growth Rate	(21.80)	(26.00)	26.80	11.50

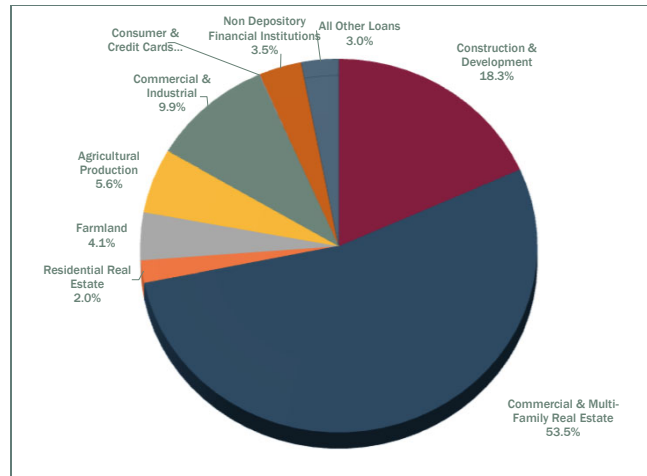
Regulatory Capital (%)	03/31/22	12/31/21	12/31/20	12/31/19
Tier I Leverage Ratio	11.32	11.33	10.32	13.09
Common Equity Tier I Ratio	15.70	16.28	17.26	15.57
Tier I Risk Based Capital Ratio	15.70	16.28	17.26	15.57
Total Risk Based Capital Ratio	16.95	17.54	18.51	16.82

Asset Quality (%)	03/31/22	12/31/21	12/31/20	12/31/19
Texas Ratio	0.30	0.30	0.60	0.70
Non Performing Assets / Assets	0.04	0.05	0.07	0.09
Other Real Estate Owned / Assets	0.00	0.00	0.00	0.00
Non Performing Assets / Loans	0.07	0.08	0.13	0.14
Non Performing Assets / Loans + OREO	0.07	0.08	0.13	0.14
Non Performing Loans / Loans	0.07	0.08	0.13	0.14
30-89 PD Loans / Loans	0.73	0.00	0.00	0.39
90+ PD Loans / Loans	0.00	0.00	0.00	0.00
Non Accrual Loans / Loans	0.07	0.07	0.13	0.14
Non Current Loans / Loans	0.80	0.08	0.13	0.53
Net Charge-Offs / Avg Loans	0.00	0.01	(0.01)	(0.01)
Provision Expense / Net Charge-Offs	0.00	0.00	(20.83)	(5.13)
ALLL / Loans	1.90	2.02	2.03	1.84
ALLL / Non Performing Assets	2,897.18	2,833.15	1,563.22	1,290.22
ALLL / Non Performing Assets & 90+ PD	2,897.18	2,670.83	1,563.22	1,290.22

Yield / Cost Detail (%)	03/31/22	12/31/21	12/31/20	12/31/19
Yield on Loans & Leases	4.78	5.04	5.14	5.82
Yield on Earning Assets	2.81	2.66	3.13	4.77
Cost of Interest Bearing Deposits	0.25	0.37	0.82	1.21
Cost of Funds	0.20	0.30	0.75	1.34
Yield / Cost Spread	2.26	1.86	1.59	2.49

Holding Company Shareholder Info	03/31/22	12/31/21	12/31/20	12/31/19
Common Shares Outstanding	206,000	206,302	209,227	209,557
Book Value of Common Stock	\$223.80	\$227.44	\$218.32	\$201.40
Preferred Shares Outstanding	7,375	7,375	8,375	8,375
Redemption Value of Preferred Stock	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00

Correspondent Banking Risk Policy Compliance			
Correspondent Banking Risk			
Primary Assessment Ratios			
Tier I Leverage Ratio	BBW	Limit	Result
Common Equity Tier I Ratio	11.32%	5.00%	Pass
Tier I Risk-based Ratio	15.70%	6.50%	Pass
Total Risk Based Capital Ratio	15.70%	8.00%	Pass
	16.95%	10.00%	Pass
Secondary Assessment Ratios			
Texas Ratio	Mar 22	Dec 21	Dec 20
ALLL / Loans	0.30%	0.30%	0.60%
ALLL / Loans	1.90%	2.02%	2.03%
ROAA	1.04%	0.75%	1.16%



Loan Portfolio Detail (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Loans 30-89 Days Past Due	1,983	0	0	969
Loans 90+ Days Past Due	0	11	0	0
Loans on Non Accrual	177	181	329	358
Total Loans Past Due	2,160	192	329	1,327
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	03/31/22	12/31/21	12/31/20	12/31/19
Construction & Development / RBC	83.80	71.20	54.40	61.10
Commercial Real Estate / RBC	278.10	282.90	277.30	266.40
Agricultural Loans / RBC	48.60	48.00	57.40	85.30

Balance Sheet (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Cash & Balances Due	136,217	113,784	214,345	107,158
Federal Funds Sold	2,402	3,310	500	840
Securities	30,127	29,540	16,029	28,640
Total Cash & Securities	168,746	146,634	230,874	136,638
Total Loans & Leases	270,447	254,126	253,188	250,715
Allowance for Loan Losses	5,128	5,128	5,143	4,619
Net Loans & Leases	265,319	248,998	248,045	246,096
Other Real Estate Owned	0	0	0	0
Goodwill & Other Intangibles	0	0	0	0
Other Assets	8,340	7,548	7,285	6,220
Total Assets	455,477	416,200	497,536	402,964

Demand Deposits	264,903	217,604	249,538	142,572
Time Deposits - Non-Brokered	16,481	21,675	70,206	89,141
Time Deposits - Brokered	17,222	17,222	26,275	40,103
Federal Funds Purchased	90,081	90,808	82,844	63,568
Other Borrowings	0	0	0	0
Other Liabilities	10,293	11,881	11,117	13,167
Total Liabilities	401,668	361,677	443,916	352,732

Total Equity Capital	53,809	54,523	53,620	50,232
Tier I Capital	54,660	53,436	52,708	49,354
Risk Based Capital	59,021	57,550	56,542	53,325

Assets Under Management (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Safekeeping (Par Value)	7,799,604	6,951,716	4,458,797	3,742,803
Loan Participations Sold	41,843	48,443	52,741	54,803
Agent Federal Funds (Daily Average)	1,662,156	1,495,110	1,026,150	607,529

Income Statement (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Interest Income on Loans & Leases	3,048	12,135	12,881	13,946
Interest Income on Due From & Other	71	265	493	1,538
Interest Income on Securities	85	329	411	736
Interest Income on Fed Funds Sold	1	13	23	224
Total Interest Income	3,222	12,839	13,852	16,492
Interest Expense on Deposits	173	1,170	2,644	3,275
Interest Expense on Fed Funds Purchased	16	33	218	1,016
Total Interest Expense	189	1,203	2,862	4,291
Net Interest Income before Provision	3,033	11,636	10,990	12,201
Provision for Losses	0	0	500	77
Net Interest Income After Provision	3,033	11,636	10,490	12,124

Non Interest Income (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Service Charges on Deposit Accounts	560	2,100	1,902	1,090
Other Non Interest Income	2,982	11,402	10,648	10,969
Total Non Interest Income	3,542	13,502	12,550	12,059

Non Interest Expense (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
General & Administration	2,032	8,220	8,312	7,172
Other Non Interest Expense	2,889	12,100	11,420	11,816
Total Non Interest Expense	4,921	20,320	19,732	18,988

Gain / (Loss) on Sale of Assets (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Gain / (Loss) on Sale of Securities	0	0	2,807	0
Gain / (Loss) on Sale of OREO	0	142	1,063	250
Gain / (Loss) on Sale of Other Assets	0	0	0	(1)

Net Income (\$000)	03/31/22	12/31/21	12/31/20	12/31/19
Net Income Before Tax & Ext. Items	1,654	4,960	7,178	5,444
Income Tax	398	1,157	1,742	1,293
Extraordinary Items (adj. for taxes)	0	0	0	0
Net Income	1,256	3,803	5,445	4,184

Other Managed Volume (\$ Billions)	03/31/22	12/31/21	12/31/20	12/31/19
Domestic & International Wires	398.3	1,451.7	939.5	537.4
Direct Partner Merchants	74.8	343.9	316.2	312.0
Partner Credit Card Program	7.5	29.0	24.6	25.9
ATM / Debit Transactions (# Millions)	2,212	10,503	9,753	10,003