



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

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EFFECTIVE August 19, 2022
Based on June 30, 2022 call report data

Associated Bank, NA	Federal Reserve Bank of Kansas City ^[1]	Old National Bank
Bank of Hawaii	First Hawaiian Bank	Regions Bank
Bank of the West	First Horizon Bank	Signature Bank
Bankers' Bank of the West	First National Bank of Pennsylvania	Silicon Valley Bank
Bank of Oklahoma (BOKF, NA)	First Republic Bank	Truist Financial Corporation
BMW Bank of North America	Fulton Bank, NA	Trustmark National Bank
Cadence Bank	Hancock Whitney Bank	US Bank, NA
Capital One Bank (USA), NA	Huntington National Bank	Webster Bank, NA
Citibank, NA	JPMorgan Chase Bank, NA	Western Alliance Bank
Citizens Bank, NA	MUFG Union Bank, NA	Zions Bancorporation, NA
Commerce Bank	Northern Trust Company	

^[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 08/19/2022 | Based on Call Report data as of 06/30/2022

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	37,187,818	11.27	10.20	8.74	0.43	-0.01	0.93	8.46	P-1
BANK OF HAWAII	Honolulu	HI	23,205,058	14.01	12.87	7.22	0.14	0.03	0.98	15.68	P-1
BOKF, NATIONAL ASSOCIATION	Tulsa	OK	45,202,565	11.82	11.02	8.60	0.95	0.05	0.82	8.70	F1
BANK OF THE WEST	San Francisco	CA	94,491,881	14.17	13.23	10.06	0.58	0.13	0.88	6.81	F1
BANKERS' BANK OF THE WEST	Denver	CO	399,665	15.70	14.45	12.94	0.05	0.00	1.28	10.75	***
BMW BANK OF NORTH AMERICA	Salt Lake City	UT	11,763,730	15.42	15.19	13.72	0.12	0.02	1.80	13.11	P-1
CADENCE BANK	Tupelo	MS	47,753,105	12.99	10.81	8.35	0.38	-0.01	1.01	9.93	P-1
CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	Glen Allen	VA	126,717,894	18.97	17.67	15.85	1.19	2.41	4.73	35.18	F1
CITIBANK, N.A.	Sioux Falls	SD	1,720,308,000	15.71	14.12	8.98	0.74	0.45	0.97	10.01	F1
CITIZENS BANK, NATIONAL ASSOCIATION	Providence	RI	226,531,535	12.10	10.60	9.24	1.06	0.15	0.81	7.33	F1
COMMERCE BANK	Kansas City	MO	33,255,614	12.88	12.18	8.19	0.13	0.12	1.24	16.96	P-1
FIRST HAWAIIAN BANK	Honolulu	HI	25,376,921	13.07	11.91	7.50	0.10	0.08	0.97	10.31	P-1
FIRST HORIZON BANK	Memphis	TN	84,803,751	12.06	10.91	8.55	0.58	0.08	0.96	9.91	F2
FIRST NATIONAL BANK OF PENNSYLVANIA	Greenville	PA	41,653,367	12.62	10.61	8.66	0.35	0.01	0.78	5.89	P-1
FIRST REPUBLIC BANK	San Francisco	CA	197,908,327	12.82	11.75	8.59	0.09	0.00	0.89	9.36	F1
FULTON BANK, NATIONAL ASSOCIATION	Lancaster	PA	24,947,504	13.18	12.16	10.16	0.92	-0.05	1.19	10.70	P-1
HANCOCK WHITNEY BANK	Gulfport	MS	34,617,125	12.28	11.28	8.83	0.20	0.00	1.38	14.05	P-2
HUNTINGTON NATIONAL BANK, THE	Columbus	OH	178,091,290	12.53	10.92	8.68	0.74	0.05	1.21	11.37	F1
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Columbus	OH	3,380,824,000	17.15	16.12	7.73	0.84	0.22	0.83	9.54	F1+
MUFG UNION BANK, NATIONAL ASSOCIATION	San Francisco	CA	124,662,227	18.03	17.31	12.67	0.53	0.16	0.53	4.21	F1
NORTHERN TRUST COMPANY, THE	Chicago	IL	157,289,965	11.89	10.97	6.31	0.31	-0.04	0.99	14.65	F1+
OLD NATIONAL BANK	Evansville	IN	45,500,554	10.92	10.28	7.81	0.73	0.04	0.55	5.16	P-1
REGIONS BANK	Birmingham	AL	159,787,000	12.08	10.78	8.30	0.54	0.19	1.47	14.12	F1
SIGNATURE BANK	New York	NY	115,966,803	11.88	10.79	7.92	0.30	0.11	1.14	16.46	F2
SILICON VALLEY BANK	Santa Clara	CA	211,824,000	16.05	15.39	7.55	0.13	0.08	0.95	13.65	P-1
TRUIST BANK	Charlotte	NC	532,080,000	11.40	9.94	7.88	0.93	0.16	1.01	8.74	F1
TRUSTMARK NATIONAL BANK	Jackson	MS	16,949,123	12.55	11.70	9.00	1.05	-0.03	0.76	7.56	F2
U.S. BANK NATIONAL ASSOCIATION	Cincinnati	OH	582,252,757	12.25	10.34	7.87	0.84	0.21	1.10	13.36	F1+
WEBSTER BANK, NATIONAL ASSOCIATION	Stamford	CT	67,468,299	14.04	12.97	10.15	0.52	0.09	0.70	6.15	P-1
WESTERN ALLIANCE BANK	Phoenix	AZ	65,993,486	11.22	10.21	8.00	2.25	0.01	1.59	18.61	P-1
ZIONS BANCORPORATION, NATIONAL ASSOCIATION	Salt Lake City	UT	87,783,903	12.27	10.56	7.40	0.40	0.06	0.88	12.08	F1

06/30/2022 BBW Unadjusted RBC = \$60,548,693 * 25% = \$15,137,173

06/30/2022 BBW Adjusted RBC = \$60,153,729 * 25% = \$15,038,432

Source: QwickAnalytics and S&P Global

* 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.
 ** 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"
 *** Rating not available