

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 (%)	06/30/22	12/31/21	12/31/20	12/31/19
ROAA	1.28	0.75	1.16	1.12
ROAE	10.75	7.06	10.58	8.40
Net Interest Margin	3.03	2.41	2.48	3.53
Liquidity Ratio	(4.73)	13.09	31.44	14.89
Efficiency Ratio	72.80	80.80	83.80	78.30
Interest Income / Avg Assets	1.56	2.54	2.95	4.41
Interest Expense / Avg Assets	0.13	0.24	0.61	1.15
Net Interest Income / Avg Assets	1.43	2.30	2.34	3.26
Provision Expense / Avg Assets	0.01	0.00	0.11	0.02
Non Interest Income / Avg Assets	3.43	2.67	2.67	3.23
Non Interest Expense / Avg Assets	4.59	4.02	4.20	5.08

Balance Sheet Ratios (%)	06/30/22	12/31/21	12/31/20	12/31/19
Equity Capital / Assets	13.47	13.10	10.78	12.47
Tangible Equity / Assets	13.47	13.10	10.78	12.47
Cash & Equivalents / Assets	15.07	28.13	43.18	26.80
Total Securities / Assets	7.41	7.10	3.22	7.11
Pledged Securities / Securities	0.58	0.34	0.64	0.35
Total Loans / Deposits	123.19	98.12	72.35	90.84
Total Loans / Assets	73.20	61.10	50.90	62.20
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	59.40	62.20	70.30	68.50
Transaction Accounts / Deposits	74.23	84.84	72.12	52.45
Time Deposits (incl. Brokered) / Deposits	25.77	15.16	27.88	47.55
Brokered Deposits / Assets	0.00	5.36	5.28	9.95

Growth Rates (%)	06/30/22	12/31/21	12/31/20	12/31/19
Asset Growth Rate	(11.90)	(16.30)	23.50	10.50
Loan Growth Rate	25.60	0.40	1.00	(1.20)
Deposit Growth Rate	(20.30)	(26.00)	26.80	11.50

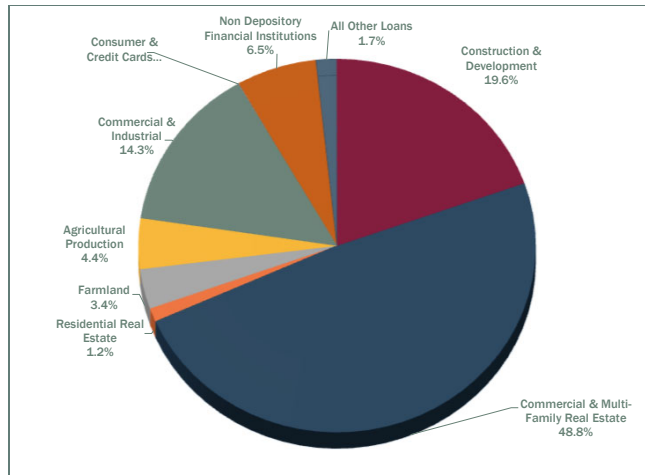
Regulatory Capital (%)	06/30/22	12/31/21	12/31/20	12/31/19
Tier I Leverage Ratio	12.94	11.33	10.32	13.09
Common Equity Tier I Ratio	14.45	16.28	17.26	15.57
Tier I Risk Based Capital Ratio	14.45	16.28	17.26	15.57
Total Risk Based Capital Ratio	15.70	17.54	18.51	16.82

Asset Quality (%)	06/30/22	12/31/21	12/31/20	12/31/19
Texas Ratio	0.20	0.30	0.60	0.70
Non Performing Assets / Assets	0.03	0.05	0.07	0.09
Other Real Estate Owned / Assets	0.00	0.00	0.00	0.00
Non Performing Assets / Loans	0.05	0.08	0.13	0.14
Non Performing Assets / Loans + OREO	0.05	0.08	0.13	0.14
Non Performing Loans / Loans	0.05	0.08	0.13	0.14
30-89 PD Loans / Loans	0.00	0.00	0.00	0.39
90+ PD Loans / Loans	0.00	0.00	0.00	0.00
Non Accrual Loans / Loans	0.05	0.07	0.13	0.14
Non Current Loans / Loans	0.05	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	1.77	2.02	2.03	1.84
ALLL / Non Performing Assets	3,814.71	2,833.15	1,563.22	1,290.22
ALLL / Non Performing Assets & 90+ PD	3,814.71	2,670.83	1,563.22	1,290.22

Yield / Cost Detail (%)	06/30/22	12/31/21	12/31/20	12/31/19
Yield on Loans & Leases	4.97	5.04	5.14	5.82
Yield on Earning Assets	3.31	2.66	3.13	4.77
Cost of Interest Bearing Deposits	0.31	0.37	0.82	1.21
Cost of Funds	0.33	0.30	0.75	1.34
Yield / Cost Spread	2.46	1.86	1.59	2.49

Holding Company Shareholder Info	06/30/22	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	\$228.33	\$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	BBW	Limit	Result
Tier I Leverage Ratio	12.94%	5.00%	Pass
Common Equity Tier I Ratio	14.45%	6.50%	Pass
Tier I Risk-based Ratio	14.45%	8.00%	Pass
Total Risk Based Capital Ratio	15.70%	10.00%	Pass
Secondary Assessment Ratios			
Texas Ratio	Jun 22	Dec 21	Dec 20
ALLL / Loans	0.20%	0.30%	0.60%
ROAA	1.77%	2.02%	2.03%
ROAA	1.28%	0.75%	1.16%



Loan Portfolio Detail (\$000)	06/30/22	12/31/21	12/31/20	12/31/19
Loans 30-89 Days Past Due	0	0	0	969
Loans 90+ Days Past Due	0	11	0	0
Loans on Non Accrual	136	181	329	358
Total Loans Past Due	136	192	329	1,327
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	06/30/22	12/31/21	12/31/20	12/31/19
Construction & Development / RBC	95.10	71.20	54.40	61.10
Commercial Real Estate / RBC	273.50	282.90	277.30	266.40
Agricultural Loans / RBC	0.00	48.00	57.40	85.30

Balance Sheet (\$000)	06/30/22	12/31/21	12/31/20	12/31/19
Cash & Balances Due	54,790	113,784	214,345	107,158
Federal Funds Sold	5,450	3,310	500	840
Securities	29,598	29,540	16,029	28,640
Total Cash & Securities	89,838	146,634	230,874	136,638
Total Loans & Leases	292,592	254,126	253,188	250,715
Allowance for Loan Losses	5,188	5,128	5,143	4,619
Net Loans & Leases	287,404	248,998	248,045	246,096
Other Real Estate Owned	0	0	0	0
Goodwill & Other Intangibles	0	0	0	0
Other Assets	9,298	7,548	7,285	6,220
Total Assets	399,665	416,200	497,536	402,964

Demand Deposits	174,085	217,604	249,538	142,572
Time Deposits - Non-Brokered	31,212	21,675	70,206	89,141
Time Deposits - Brokered	29,222	17,222	26,275	40,103
Federal Funds Purchased	97,648	90,808	82,844	63,568
Other Borrowings	0	0	0	0
Other Liabilities	10,657	11,881	11,117	13,167
Total Liabilities	345,811	361,677	443,916	352,732

Total Equity Capital	53,854	54,523	53,620	50,232
Tier I Capital	55,360	53,436	52,708	49,354
Risk Based Capital	60,153	57,550	56,542	53,325

Assets Under Management (\$000)	06/30/22	12/31/21	12/31/20	12/31/19
Safekeeping (Par Value)	8,316,272	6,951,716	4,458,797	3,742,803
Loan Participations Sold	39,224	48,443	52,741	54,803
Agent Federal Funds (Daily Average)	1,457,507	1,495,110	1,026,150	607,529

Income Statement (\$000)	06/30/22	12/31/21	12/31/20	12/31/19
Interest Income on Loans & Leases	6,623	12,135	12,881	13,946
Interest Income on Due From & Other	231	265	493	1,538
Interest Income on Securities	213	329	411	736
Interest Income on Fed Funds Sold	24	13	23	224
Total Interest Income	7,117	12,839	13,852	16,492
Interest Expense on Deposits	408	1,170	2,644	3,275
Interest Expense on Fed Funds Purchased	187	33	218	1,016
Total Interest Expense	595	1,203	2,862	4,291
Net Interest Income before Provision	6,522	11,636	10,990	12,201
Provision for Losses	60	0	500	77
Net Interest Income After Provision	6,462	11,636	10,490	12,124

Non Interest Income (\$000)	06/30/22	12/31/21	12/31/20	12/31/19
Service Charges on Deposit Accounts	1,088	2,100	1,902	1,090
Other Non Interest Income	6,730	11,402	10,648	10,969
Total Non Interest Income	7,818	13,502	12,550	12,059

Non Interest Expense (\$000)	06/30/22	12/31/21	12/31/20	12/31/19
General & Administration	4,206	8,220	8,312	7,172
Other Non Interest Expense	6,239	12,100	11,420	11,816
Total Non Interest Expense	10,445	20,320	19,732	18,988

Gain / (Loss) on Sale of Assets (\$000)	06/30/22	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)	06/30/22	12/31/21	12/31/20	12/31/19
Net Income Before Tax & Ext. Items	3,835	4,960	7,178	5,444
Income Tax	929	1,157	1,742	1,293
Extraordinary Items (adj. for taxes)	0	0	0	0
Net Income	2,906	3,803	5,445	4,184

Other Managed Volume (\$ Billions)	06/30/22	12/31/21	12/31/20	12/31/19
Domestic & International Wires	710.1	1,451.7	939.5	537.4
Direct Partner Merchants	164.6	343.9	316.2	312.0
Partner Credit Card Program	16.2	29.0	24.6	25.9
ATM / Debit Transactions (# Millions)	4,591	10,503	9,753	10,003