

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>
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Financial Highlights (%)	09/30/22	12/31/21	12/31/20	12/31/19
ROAA	1.20	0.75	1.16	1.12
ROAE	9.85	7.06	10.58	8.40
Net Interest Margin	3.15	2.41	2.48	3.53
Liquidity Ratio	(6.41)	13.09	31.44	14.89
Efficiency Ratio	74.90	80.80	83.80	78.30
Interest Income / Avg Assets	2.59	2.54	2.95	4.41
Interest Expense / Avg Assets	0.36	0.24	0.61	1.15
Net Interest Income / Avg Assets	2.23	2.30	2.34	3.26
Provision Expense / Avg Assets	0.04	0.00	0.11	0.02
Non Interest Income / Avg Assets	3.54	2.67	2.67	3.23
Non Interest Expense / Avg Assets	4.87	4.02	4.20	5.08

Balance Sheet Ratios (%)	09/30/22	12/31/21	12/31/20	12/31/19
Equity Capital / Assets	12.04	13.10	10.78	12.47
Tangible Equity / Assets	12.04	13.10	10.78	12.47
Cash & Equivalents / Assets	23.74	28.13	43.18	26.80
Total Securities / Assets	6.05	7.10	3.22	7.11
Pledged Securities / Securities	0.63	0.34	0.64	0.35
Total Loans / Deposits	127.75	98.12	72.35	90.84
Total Loans / Assets	66.30	61.10	50.90	62.20
Goodwill & Other Intangible / Assets	0.00	0.00	0.00	0.00
Deposit / Assets	51.90	62.20	70.30	68.50
Transaction Accounts / Deposits	67.46	84.84	72.12	52.45
Time Deposits (incl. Brokered) / Deposits	32.54	15.16	27.88	47.55
Brokered Deposits / Assets	7.45	4.14	5.28	9.95

Growth Rates (%)	09/30/22	12/31/21	12/31/20	12/31/19
Asset Growth Rate	6.70	(16.30)	23.50	10.50
Loan Growth Rate	22.70	0.40	1.00	(1.20)
Deposit Growth Rate	(15.30)	(26.00)	26.80	11.50

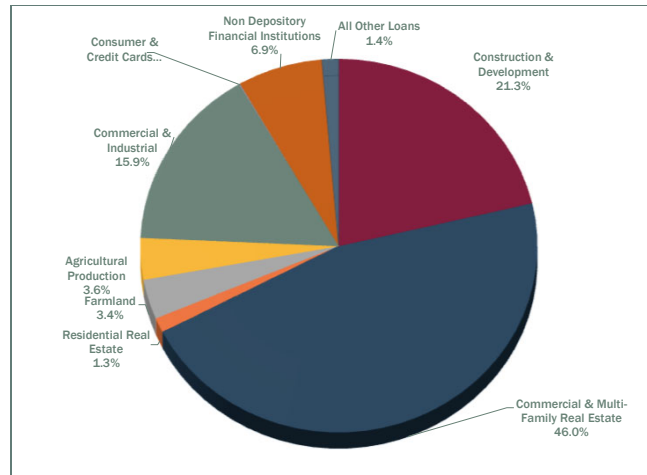
Regulatory Capital (%)	09/30/22	12/31/21	12/31/20	12/31/19
Tier I Leverage Ratio	13.41	11.33	10.32	13.09
Common Equity Tier I Ratio	14.16	16.28	17.26	15.57
Tier I Risk Based Capital Ratio	14.16	16.28	17.26	15.57
Total Risk Based Capital Ratio	15.42	17.54	18.51	16.82

Asset Quality (%)	09/30/22	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	0.67	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	0.72	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	1.80	2.02	2.03	1.84
ALLL / Non Performing Assets	3,917.04	2,833.15	1,563.22	1,290.22
ALLL / Non Performing Assets & 90+ PD	3,917.04	2,670.83	1,563.22	1,290.22

Yield / Cost Detail (%)	09/30/22	12/31/21	12/31/20	12/31/19
Yield on Loans & Leases	5.06	5.04	5.14	5.82
Yield on Earning Assets	3.66	2.66	3.13	4.77
Cost of Interest Bearing Deposits	0.41	0.37	0.82	1.21
Cost of Funds	0.60	0.30	0.75	1.34
Yield / Cost Spread	2.28	1.86	1.59	2.49

Holding Company Shareholder Info	09/30/22	12/31/21	12/31/20	12/31/19
Common Shares Outstanding	205,750	206,302	209,227	209,557
Book Value of Common Stock	\$231.07	\$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	13.41%	5.00%	Pass
Common Equity Tier I Ratio	14.16%	6.50%	Pass
Tier I Risk-based Ratio	14.16%	8.00%	Pass
Total Risk Based Capital Ratio	15.42%	10.00%	Pass
Secondary Assessment Ratios			
Texas Ratio	Sep 22	Dec 21	Dec 20
ALLL / Loans	1.80%	2.02%	2.03%
ROAA	1.20%	0.75%	1.16%



Loan Portfolio Detail (\$000)	09/30/22	12/31/21	12/31/20	12/31/19
Loans 30-89 Days Past Due	1,976	0	0	969
Loans 90+ Days Past Due	0	11	0	0
Loans on Non Accrual	135	181	329	358
Total Loans Past Due	2,111	192	329	1,327
Loans Restructured and not Past Due	0	0	0	0

Concentrations (%)	09/30/22	12/31/21	12/31/20	12/31/19
Construction & Development / RBC	104.30	71.20	54.40	61.10
Commercial Real Estate / RBC	269.80	282.90	277.30	266.40
Agricultural Loans / RBC	34.40	48.60	57.40	85.30

Balance Sheet (\$000)	09/30/22	12/31/21	12/31/20	12/31/19
Cash & Balances Due	50,328	113,784	214,345	107,158
Federal Funds Sold	55,012	3,310	500	840
Securities	26,859	29,540	16,029	28,640
Total Cash & Securities	132,199	146,634	230,874	136,638
Total Loans & Leases	294,137	254,126	253,188	250,715
Allowance for Loan Losses	5,288	5,128	5,143	4,619
Net Loans & Leases	288,849	248,998	248,045	246,096
Other Real Estate Owned	0	0	0	0
Goodwill & Other Intangibles	0	0	0	0
Other Assets	9,482	7,548	7,285	6,220
Total Assets	443,707	416,200	497,536	402,964

Demand Deposits	149,586	217,604	249,538	142,572
Time Deposits - Non-Brokered	39,106	21,675	70,206	89,141
Time Deposits - Brokered	33,052	17,222	26,275	40,103
Federal Funds Purchased	149,949	90,808	82,844	63,568
Other Borrowings	0	0	0	0
Other Liabilities	10,084	11,881	11,117	13,167
Total Liabilities	390,274	361,677	443,916	352,732

Total Equity Capital	53,433	54,523	53,620	50,232
Tier I Capital	55,282	53,436	52,708	49,354
Risk Based Capital	60,165	57,550	56,542	53,325

Assets Under Management (\$000)	09/30/22	12/31/21	12/31/20	12/31/19
Safekeeping (Par Value)	8,570,787	6,951,716	4,458,797	3,742,803
Loan Participations Sold	34,472	48,443	52,741	54,803
Agent Federal Funds (Daily Average)	1,345,432	1,495,110	1,026,150	607,529

Income Statement (\$000)	09/30/22	12/31/21	12/31/20	12/31/19
Interest Income on Loans & Leases	10,356	12,135	12,881	13,946
Interest Income on Due From & Other	530	265	493	1,538
Interest Income on Securities	363	329	411	736
Interest Income on Fed Funds Sold	130	13	23	224
Total Interest Income	11,427	12,839	13,852	16,492
Interest Expense on Deposits	789	1,170	2,644	3,275
Interest Expense on Fed Funds Purchased	812	33	218	1,016
Total Interest Expense	1,601	1,203	2,862	4,291
Net Interest Income before Provision	9,826	11,636	10,990	12,201
Provision for Losses	160	0	500	77
Net Interest Income After Provision	9,666	11,636	10,490	12,124

Non Interest Income (\$000)	09/30/22	12/31/21	12/31/20	12/31/19
Service Charges on Deposit Accounts	1,479	2,100	1,902	1,090
Other Non Interest Income	10,221	11,402	10,648	10,969
Total Non Interest Income	11,700	13,502	12,550	12,059

Non Interest Expense (\$000)	09/30/22	12/31/21	12/31/20	12/31/19
General & Administration	6,355	8,220	8,312	7,172
Other Non Interest Expense	9,759	12,100	11,420	11,816
Total Non Interest Expense	16,114	20,320	19,732	18,988

Gain / (Loss) on Sale of Assets (\$000)	09/30/22	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)	09/30/22	12/31/21	12/31/20	12/31/19
Net Income Before Tax & Ext. Items	5,252	4,960	7,178	5,444
Income Tax	1,269	1,157	1,742	1,293
Extraordinary Items (adj. for taxes)	0	0	0	0
Net Income	3,983	3,803	5,445	4,184

Other Managed Volume (\$ Billions)	09/30/22	12/31/21	12/31/20	12/31/19
Domestic & International Wires	981.4	1,451.7	939.5	537.4
Direct Partner Merchants	260.7	343.9	316.2	312.0
Partner Credit Card Program	21.8	29.0	24.6	25.9
ATM / Debit Transactions (# Millions)	7,049	10,503	9,753	10,003