



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

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**EFFECTIVE January 19, 2023**  
**Based on September 30, 2022 call report data**

Associated Bank, NA	Commerce Bank	Northern Trust Company
Banc of California, NA	Customers Bank	Old National Bank
Bank of Hawaii	Federal Reserve Bank of Kansas City <sup>[1]</sup>	Regions Bank
Bank of the West	First Hawaiian Bank	Silicon Valley Bank
Bankers' Bank of the West	First National Bank of Pennsylvania	Simmons Bank
Bank of Oklahoma (BOKF, NA)	First Republic Bank	Truist Financial Corporation
Berkshire Bank	Fulton Bank, NA	Trustmark National Bank
BMW Bank of North America	Hancock Whitney Bank	US Bank, NA
Cadence Bank	Huntington National Bank	Webster Bank, NA
Capital One Bank, NA	JPMorgan Chase Bank, NA	Western Alliance Bank
Citibank, NA	MUFG Union Bank, NA	Wilmington Savings Fund Society, FSB
Citizens Bank, NA	NBT Bank, NA	

<sup>[1]</sup> 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 01/19/2023 | Based on Call Report data as of 09/30/2022

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 <sup>1,2</sup>
				< 10%	< 9%	< 8%	> 3%	> 1%	< 0.5%	< 5.0%	
ASSOCIATED BANK, NA	Green Bay	WI	38,004,857	11.05	9.99	8.61	0.44	0.00	0.97	8.94	P-1
BANC OF CALIFORNIA, NA	Santa Ana	CA	9,360,219	15.70	14.56	12.12	0.60	-0.60	1.56	12.10	***
BANK OF HAWAII	Honolulu	HI	23,107,006	13.65	12.56	7.18	0.14	0.03	0.96	16.00	P-1
BOKF, NA	Tulsa	OK	43,478,917	11.98	11.16	9.18	0.94	0.04	0.99	10.54	F1
BANK OF THE WEST	San Francisco	CA	91,750,389	12.98	12.08	9.32	0.70	0.13	0.89	7.24	F1
BANKERS' BANK OF THE WEST	Denver	CO	443,707	15.42	14.16	13.41	0.05	0.00	1.20	9.85	***
BERKSHIRE BANK	Pittsfield	MA	11,310,718	13.65	12.70	9.89	0.56	0.16	0.79	8.61	***
BMW BANK OF NORTH AMERICA	Salt Lake City	UT	11,772,288	15.91	15.67	14.56	0.13	0.02	1.85	13.31	P-1
CADENCE BANK	Tupelo	MS	47,699,660	12.84	10.70	8.43	0.35	0.02	1.01	10.33	P-2
CAPITAL ONE, NA	Mc Lean	VA	391,805,186	12.32	11.07	7.34	0.73	0.50	0.78	8.07	F1
CITIBANK, N.A.	Sioux Falls	SD	1,714,474,000	15.78	14.33	8.86	0.77	0.46	0.98	10.13	F1
CITIZENS BANK, NA	Providence	RI	224,479,847	12.47	10.96	9.32	0.94	0.16	0.94	8.71	F1
COMMERCE BANK	Kansas City	MO	32,413,605	12.94	12.21	8.54	0.12	0.12	1.28	18.47	P-1
CUSTOMERS BANK	Malvern	PA	20,359,659	12.65	11.42	8.10	0.53	0.35	1.38	18.83	***
FIRST HAWAIIAN BANK	Honolulu	HI	24,870,651	12.81	11.68	7.71	0.10	0.08	1.02	11.07	P-1
FIRST NATIONAL BANK OF PENNSYLVANIA	Greenville	PA	42,596,803	12.48	10.49	8.79	0.33	0.02	0.96	7.32	P-1
FIRST REPUBLIC BANK	San Francisco	CA	205,108,685	12.81	11.76	8.59	0.08	0.00	0.89	9.44	F1
FULTON BANK, NA	Lancaster	PA	25,260,606	13.36	12.31	10.44	1.05	-0.03	1.23	11.20	P-1
HANCOCK WHITNEY BANK	Gulfport	MS	34,539,342	12.16	11.20	9.35	0.19	0.01	1.45	14.96	P-2
HUNTINGTON NATIONAL BANK, THE	Columbus	OH	179,434,039	12.61	10.96	8.63	0.69	0.09	1.28	12.31	F1
JPMORGAN CHASE BANK, NA	Columbus	OH	3,308,575,000	17.48	16.38	7.95	0.78	0.24	0.92	10.52	F1+
MUFG UNION BANK, NA	San Francisco	CA	124,555,536	18.56	17.77	13.01	0.52	0.12	0.56	4.42	F1
NBT BANK, NA	Norwich	NY	11,548,830	13.93	12.83	9.84	0.28	0.08	1.24	11.71	***
NORTHERN TRUST COMPANY, THE	Chicago	IL	159,356,752	11.59	10.71	6.73	0.29	-0.01	1.02	14.75	F1+
OLD NATIONAL BANK	Evansville	IN	45,953,992	10.99	10.38	8.09	0.77	0.06	0.81	7.82	P-1
REGIONS BANK	Birmingham	AL	156,809,000	11.96	10.66	8.52	0.66	0.29	1.37	13.58	F1
SILICON VALLEY BANK	Santa Clara	CA	210,244,000	16.23	15.54	7.91	0.11	0.08	1.00	14.31	P-1
SIMMONS BANK	Pine Bluff	AR	27,023,423	13.34	12.78	10.07	0.38	0.07	1.00	7.90	P-1
TRUIST FINANCIAL CORPORATION	Charlotte	NC	534,185,000	11.35	9.97	7.95	0.89	0.17	1.07	9.52	F1
TRUSTMARK NATIONAL BANK	Jackson	MS	17,188,285	12.15	11.26	9.19	1.02	-0.01	0.85	8.55	F2
U.S. BANK NA	Cincinnati	OH	591,210,893	12.17	10.28	7.99	0.84	0.20	1.16	14.55	F1+
WEBSTER BANK, NA	Stamford	CT	68,950,802	13.36	12.46	9.85	0.42	0.15	0.96	8.33	P-1
WESTERN ALLIANCE BANK	Phoenix	AZ	69,084,757	10.80	9.81	7.90	1.70	0.00	1.57	19.03	P-1
WILMINGTON SAVINGS FUND SOCIETY, FSB	Wilmington	DE	19,884,193	13.34	12.38	9.76	0.38	0.11	0.90	8.30	***

09/30/2022 BBW Unadjusted RBC = \$60,570,947 \* 25% = \$15,142,736

09/30/2022 BBW Adjusted RBC = \$60,166,107 \* 25% = \$15,041,526

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