



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

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EFFECTIVE March 13, 2023

Based on December 31, 2022 call report data

Associated Bank, NA	Citizens Bank, NA	Northern Trust Company
Banc of California, NA	Commerce Bank	Old National Bank
Bank of Hawaii	Federal Reserve Bank of Kansas City ^[1]	Regions Bank
Bankers' Bank of the West	First Hawaiian Bank	Simmons Bank
Bank of Oklahoma (BOKF, NA)	First National Bank of Pennsylvania	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	Wilmington Savings Fund Society, FSB
Citibank, NA	NBT Bank, NA	

^[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 03/13/2023 | Based on Call Report data as of 12/31/2022

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	39,358,786	11.09	10.00	8.63	0.41	0.00	1.02	9.47	P-1
Banc of California, National Association	Santa Ana	CA	9,191,646	16.02	14.94	12.25	0.78	-0.34	1.43	11.06	***
Bank of Hawaii	Honolulu	HI	23,579,258	13.00	11.98	7.27	0.12	0.04	0.98	16.66	P-1
BOKF, National Association	Tulsa	OK	47,596,192	11.85	11.06	9.31	0.88	0.10	1.11	11.72	F1
Bankers' Bank of The West	Denver	CO	420,737	15.13	13.88	12.81	0.00	0.05	0.99	8.05	***
Berkshire Bank	Pittsfield	MA	11,656,860	13.56	12.64	10.20	0.46	0.27	0.88	9.65	***
BMW Bank of North America	Salt Lake City	UT	11,886,358	16.37	16.14	15.04	0.16	0.03	1.89	13.46	P-1
Cadence Bank	Tupelo	MS	48,668,073	12.81	10.66	8.43	0.57	0.00	0.95	9.95	P-2
Capital One, National Association	Mc Lean	VA	453,313,240	14.36	13.08	10.53	1.26	1.82	1.87	18.97	F1
Citibank, N.A.	Sioux Falls	SD	1,766,752,000	16.45	15.12	8.73	0.67	0.50	0.89	9.28	F1
Citizens Bank, National Association	Providence	RI	226,401,591	12.74	11.19	9.39	0.97	0.18	1.01	9.42	F1
Commerce Bank	Kansas City	MO	31,679,817	13.05	12.28	8.86	0.15	0.13	1.35	19.90	P-1
First Hawaiian Bank	Honolulu	HI	24,576,937	12.81	11.71	8.04	0.11	0.09	1.09	11.85	P-1
First National Bank of Pennsylvania	Greenville	PA	43,726,588	12.51	10.52	8.97	0.41	0.06	1.07	8.07	P-1
Fulton Bank, National Association	Lancaster	PA	26,819,331	12.75	11.70	10.09	0.88	0.04	1.26	11.61	P-1
Hancock Whitney Bank	Gulfport	MS	35,158,162	12.39	11.43	9.54	0.19	0.01	1.51	15.60	P-2
Huntington National Bank, The	Columbus	OH	182,325,674	12.57	10.92	8.54	0.64	0.11	1.34	13.15	F1
JPMorgan Chase Bank, National Association	Columbus	OH	3,201,942,000	18.06	16.89	8.30	0.76	0.26	1.01	11.44	F1+
NBT Bank, National Association	Norwich	NY	11,659,908	13.74	12.63	9.86	0.26	0.11	1.25	11.83	***
Northern Trust Company, The	Chicago	IL	154,522,864	13.46	11.56	6.90	0.23	-0.01	0.87	12.48	F1+
Old National Bank	Evansville	IN	46,490,438	11.35	10.66	8.47	0.77	0.06	1.08	10.37	P-1
Regions Bank	Birmingham	AL	154,203,000	12.10	10.77	8.80	0.73	0.29	1.48	14.83	F1
Simmons Bank	Pine Bluff	AR	27,409,758	13.26	12.70	9.96	0.37	0.09	1.08	8.64	P-1
Truist Financial Corporation	Charlotte	NC	546,228,000	12.09	10.59	8.53	0.86	0.27	1.15	10.29	F1
Trustmark National Bank	Jackson	MS	18,013,146	11.26	10.34	8.65	0.98	0.01	0.45	4.62	F2
U.S. Bank National Association	Cincinnati	OH	585,135,605	12.99	10.79	8.05	0.99	0.27	1.14	14.52	F1+
Webster Bank, National Association	Stamford	CT	71,166,370	13.21	12.28	9.77	0.39	0.15	1.09	9.44	P-1
Wilmington Savings Fund Society, FSB	Wilmington	DE	19,808,858	13.84	12.86	10.29	0.33	0.15	1.09	10.02	***

12/31/2022 BBW Unadjusted RBC = \$60,929,934 * 25% = \$15,232,483

12/31/2022 BBW Adjusted RBC = \$60,346,577 * 25% = \$15,086,644

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