



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

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EFFECTIVE May 10, 2023

Based on March 31, 2023 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 05/10/2023 | Based on Call Report data as of 03/31/2023

Bank Name	City	State	Total Assets (\$000)	Asset Growth (annual %)		Deposit Growth (annual %)		Estimated / Calculated Uninsured Deposits (\$000)	Uninsured Deposits (%)	Total Tier 1 Capital (\$000)	AOCI & Other Components	AOCI / Total Tier 1 Capital (%)	Total Risk Based Capital (%)	Tier 1 Risk Based Capital (%)	Leverage Ratio (%)	Non-Performing Loans / Total Loans (%)	Net Charge-Offs Ratio (%)	ROAA (%)	ROAE (%)	Ratings ^{1,2}
				<-10% >10%	<-10% >10%	<-10% >10%	<-10% >10%													
Associated Bank, National Association	Green Bay	WI	40,652,795	16.50	6.80	14,875,174	49.00	3,328,941	-233,588	-7.02	12.10	10.21	8.59	0.42	0.05	1.07	10.38	P-1		
Banc of California, National Association	Santa Ana	CA	10,033,324	4.70	-6.90	2,188,632	31.30	1,116,477	-50,489	-4.52	15.93	14.83	12.14	0.80	0.23	1.02	7.98	***		
Bank Of Hawaii	Honolulu	HI	23,903,516	4.10	-1.00	8,663,371	44.70	1,708,244	-405,298	-23.73	12.95	11.92	7.08	0.13	0.08	0.79	14.76	P-1		
Bokf, National Association	Tulsa	OK	45,269,054	-3.00	-17.40	18,671,947	56.90	4,258,474	-728,554	-17.11	12.43	11.58	9.37	0.82	0.01	1.39	14.51	F1		
Bankers' Bank Of The West	Denver	CO	426,694	-6.30	-23.50	73,081	31.70	54,865	-2,236	-4.08	15.34	14.09	13.19	0.00	-0.02	0.78	6.13	***		
Berkshire Bank	Pittsfield	MA	12,314,668	1.80	-6.00	4,169,289	41.00	1,153,057	-169,987	-14.74	13.19	12.21	9.78	0.39	0.32	0.98	11.70	***		
BMW Bank of North America	Salt Lake City	UT	11,858,053	0.80	2.70	424,222	5.40	1,638,268	-27,500	-1.68	14.95	14.66	13.57	0.12	0.10	2.06	14.68	P-1		
Cadence Bank	Tupelo	MS	51,693,096	9.50	-2.80	17,677,073	44.80	4,070,250	-1,081,886	-26.58	12.79	10.55	8.36	0.70	0.02	0.61	6.75	P-2		
Capital One, National Association	Mc Lean	VA	469,431,665	21.80	17.00	167,086,722	45.00	45,817,660	-8,680,743	-18.95	14.20	12.92	10.10	1.34	2.20	0.88	8.21	F1		
Citibank, N.A.	Sioux Falls	SD	1,721,547,000	0.20	-1.30	577,549,000	76.40	153,853,000	-28,625,000	-18.61	16.09	14.82	8.82	0.73	0.73	1.03	10.87	F1		
Citizens Bank, National Association	Providence	RI	221,955,033	15.70	8.40	78,394,535	44.90	20,232,597	-3,922,465	-19.39	12.73	11.07	9.31	1.05	0.34	0.96	9.04	F1		
Commerce Bank	Kansas City	MO	31,853,365	-8.60	-15.60	9,820,986	39.40	2,975,396	-923,160	-31.03	13.34	12.54	9.08	0.14	0.17	1.43	22.38	P-1		
First Hawaiian Bank	Honolulu	HI	24,883,294	-0.60	-4.40	10,691,281	54.80	1,932,081	-611,768	-31.66	13.01	11.89	8.21	0.13	0.09	1.10	12.03	P-1		
First National Bank of Pennsylvania	Greenville	PA	44,131,723	5.20	1.10	15,016,497	43.40	3,701,119	-310,945	-8.40	12.74	10.69	8.99	0.39	0.18	1.36	10.23	P-1		
Fulton Bank, National Association	Lancaster	PA	26,996,012	6.70	-0.90	6,875,923	32.00	2,675,871	-343,545	-12.84	12.93	11.78	10.09	0.80	0.28	1.10	10.58	P-1		
Hancock Whitney Bank	Gulfport	MS	37,524,865	3.40	-2.70	14,185,993	47.60	3,344,482	-687,465	-20.56	12.54	11.52	9.57	0.29	0.10	1.44	15.06	P-2		
Huntington National Bank, The	Columbus	OH	188,441,474	7.10	-1.00	52,765,798	35.50	15,755,910	-2,736,329	-17.37	12.77	11.10	8.63	0.60	0.20	1.40	14.56	F1		
JPMorgan Chase Bank, National Association	Columbus	OH	3,267,963,000	-6.00	-6.20	1,078,413,000	52.80	273,554,000	-14,748,000	-5.39	18.44	17.26	8.60	0.79	0.39	1.45	15.29	F1+		
NBT Bank, National Association	Norwich	NY	11,758,898	-2.50	-7.00	3,685,161	37.50	1,139,925	-148,224	-13.00	13.74	12.62	9.84	0.23	0.19	1.10	10.65	***		
Northern Trust Company, The	Chicago	IL	150,573,124	-12.50	-24.20	32,592,083	78.90	10,656,011	-1,330,252	-12.48	14.18	12.31	7.26	0.30	0.03	0.91	12.10	F1+		
Old National Bank	Evansville	IN	47,554,040	4.30	-2.70	15,170,733	43.10	3,969,158	-707,376	-17.82	11.55	10.83	8.68	0.74	0.21	1.32	12.34	P-1		
Regions Bank	Birmingham	AL	153,125,000	-6.20	-8.20	46,833,000	35.80	13,393,000	-2,844,000	-21.23	12.12	10.67	8.92	0.73	0.35	1.66	16.67	F1		
Simmons Bank	Pine Bluff	AR	27,538,237	12.70	15.60	5,896,752	26.10	2,612,895	-470,468	-18.01	13.46	12.63	9.83	0.39	0.03	0.76	6.16	P-1		
Truist Bank	Charlotte	NC	564,837,000	6.40	-5.10	175,891,000	42.20	45,570,000	-12,564,000	-27.57	12.25	10.60	8.51	0.78	0.37	1.12	10.33	F1		
Trustmark National Bank	Jackson	MS	18,874,809	8.20	-2.20	5,674,057	38.20	1,530,429	-242,381	-15.84	11.30	10.35	8.46	0.93	0.04	1.13	12.79	F2		
U.S. Bank National Association	Cincinnati	OH	590,460,458	2.20	-2.90	231,379,926	51.50	47,249,605	-10,002,823	-21.17	13.16	10.86	8.21	1.00	0.30	1.04	13.34	F1+		
Webster Bank, National Association	Stamford	CT	74,793,203	15.00	1.90	20,827,690	37.40	6,605,427	-587,744	-8.90	12.89	11.89	9.40	0.35	0.20	1.28	10.77	P-1		
Wilmington Savings Fund Society, FSB	Wilmington	DE	20,218,887	-3.10	-8.00	6,211,025	37.90	2,065,564	-618,415	-29.94	14.56	13.39	10.57	0.38	0.41	1.29	11.55	***		

03/31/2023 BBW Unadjusted RBC = \$59,743,676 * 25% = \$14,935,919

03/31/2023 BBW Adjusted RBC = \$60,627,791 * 25% = \$15,156,947

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