



Bankers' Bank of the West

FEDERAL FUND AGENCY AGREEMENT, EXHIBIT "A"

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EFFECTIVE November 16, 2011

Based on September 30, 2011 call report data

American Express Bank, FSB	Federal Reserve Bank of Kansas City[1]	RBS Citizens, NA
American Express Centurion Bank	Fifth Third Bank	Silicon Valley Bank
Bank of America, NA	First Hawaiian Bank	Sovereign Bank
Bank of Hawaii	First Niagara Bank, NA	State Street Bank & Trust Company
Bank of Oklahoma (BOKF, NA)	FirstMerit Bank, NA	SunTrust Bank
Bank of the West	Frost National Bank	TCF National Bank
Bankers' Bank of the West	Fulton Bank, NA	TD Bank, N.A.
Branch Bank and Trust Company	JPMorgan Chase Bank, NA	TD Bank USA, NA
Capital One Bank (USA), NA	KeyBank, NA	The Bank of New York Mellon
Capital One, NA	Manufacturers & Traders Trust Company	The Huntington National Bank
Chase Bank USA, NA	Morgan Stanley Bank, NA	Trustmark National Bank
Citibank, NA	New York Commercial Bank	UMB Bank, NA
Citizens Bank of Pennsylvania	New York Community Bank	Union Bank, NA
City National Bank	Northern Trust Company	US Bank, NA
Comerica Bank	Old National Bank	Valley National Bank
Commerce Bank	People's United Bank	Washington Federal Savings and Loan Association
Compass Bank	PNC Bank, NA	Wells Fargo Bank, NA
Deutsche Bank Trust Company Americas	RBC Bank (USA)	WestAmerica Bank

Bankers' Bank of the West ("BBW") may sell Bank's Agency Funds to any one or more of the approved purchasers listed above; provided, however, that no daily sale to an approved purchaser shall exceed the amount of \$ _____. In the event that Bank wishes to restrict sales to a certain dollar amount per approved bank, BBW will make every reasonable effort to distribute funds accordingly. From time to time BBW will be unable to meet specific requests due to the volume of sales transactions on any given day.

Bank may instruct BBW in writing that Agency Funds shall not be sold to certain approved purchasers. BBW may amend Exhibit A at any time by adding or deleting purchasers upon written or verbal notice as soon as practical to Bank, and BBW may sell Agency Funds to such additional purchasers unless the Bank shall have directed BBW prior to the sale not to sell Agency Funds to such additional purchasers.

ACKNOWLEDGMENT OF SATISFACTORY ARRANGEMENTS:

BANK: _____

DATE: _____

BY: _____

TITLE: _____

ACCOUNT NUMBER (IF KNOWN): _____

¹ Excess funds placed with the Federal Reserve Bank are subject to the terms and conditions established by the Federal Reserve's Excess Balance Account program. Prior approval of the Federal Reserve Bank is required.

REGULATION F REPORT

Approved Banks as of 11/14/11

BBW Unadjusted RBC=\$44,012M*25%=\$11,003M

BBW Adjusted RBC Capital=\$35,294M*25%=\$8,823.5M

FDIC #	Bank Name	City	State	Capital Condition	Total Assets (\$000)	Total Risk Based Capital Ratio	Tier 1 Risk Based Capital Ratio	Leverage Ratio	Non Current Loans/Loans	Net Charge-Offs/Average Loans	ROAA	ROAE	FITCH* (MOODY**)
35328	American Express Bank, FSB	Salt Lake City	UT	Well	39,734,929	21.40	18.96	16.31	1.47	3.51	3.21	20.18	F1
27471	American Express Centurion Bank	Salt Lake City	UT	Well	30,563,738	21.90	20.64	20.18	1.80	3.32	5.82	27.46	F1
3510	Bank of America, National Association	Charlotte	NC	Well	1,466,416,588	14.87	11.44	8.60	7.25	1.29	0.64	5.43	F1+
18053	Bank of Hawaii	Honolulu	HI	Well	13,327,062	17.60	16.33	6.49	0.84	0.36	1.24	17.73	F1
4214	BOKF, National Association	Tulsa	OK	Well	24,858,667	15.05	11.63	8.29	3.26	0.35	1.21	13.35	F1
3514	Bank of the West	San Francisco	CA	Well	61,856,897	15.49	14.23	11.74	2.86	1.06	0.76	4.12	F1+
23210	Bankers' Bank of the West	Denver	CO	Well	358,530	18.01	16.71	8.85	11.56	1.66	0.52	5.91	NA
9846	Branch Banking and Trust Company	Winston-Salem	NC	Well	162,170,063	15.98	13.69	9.93	3.48	1.51	0.60	5.27	F1
33954	Capital One Bank (USA), National Association	Glen Allen	VA	Well	68,880,555	17.00	13.03	11.32	1.83	5.19	3.87	38.84	F1
4297	Capital One, National Association	McLean	VA	Well	129,499,658	13.59	12.31	9.27	2.50	1.30	1.11	5.72	F1
23702	Chase Bank USA, National Association	Newark	DE	Well	116,988,373	15.08	11.70	11.65	1.31	4.36	3.49	16.36	F1+
7213	Citibank, NA	New York	NY	Well	1,300,674,000	16.52	14.97	9.55	2.98	3.77	0.92	8.55	F1+
57282	Citizens Bank of Pennsylvania	Philadelphia	PA	Well	32,895,815	16.44	15.06	10.57	2.43	0.56	0.46	3.05	F1
17281	City National Bank	Los Angeles	CA	Well	22,742,859	14.79	12.30	8.13	3.51	0.00	0.79	7.96	F1
983	Comerica Bank	Dallas	TX	Well	60,805,570	14.58	10.67	11.43	2.58	0.90	0.82	7.36	F1
24998	Commerce Bank	Kansas City	MO	Well	20,481,137	14.32	13.07	8.69	1.05	0.70	1.35	13.72	P-1
19048	Compass Bank	Birmingham	AL	Well	64,456,646	14.46	11.24	9.17	4.15	1.32	0.47	2.44	F1
623	Deutsche Bank Trust Company Americas	New York	NY	Well	45,806,000	37.55	37.08	21.96	2.17	0.47	1.01	4.58	F1+
6672	Fifth Third Bank	Cincinnati	OH	Well	112,475,494	14.18	12.32	11.40	2.88	1.57	1.25	8.64	F1
17985	First Hawaiian Bank	Honolulu	HI	Well	15,364,128	20.40	19.06	11.85	0.57	0.45	1.39	7.95	F1+
16004	First Niagara Bank, National Association	Buffalo	NY	Well	31,149,250	12.17	11.51	7.17	1.37	0.23	0.69	5.63	F2
13675	FirstMerit Bank, National Association	Akron	OH	Well	14,670,930	11.47	10.21	7.29	1.04	1.13	0.85	9.06	F1
5510	Frost National Bank	San Antonio	TX	Well	19,537,058	14.89	13.83	8.36	1.58	0.63	1.24	10.22	F1
7551	Fulton Bank, National Association	Lancaster	PA	Well	8,998,035	13.16	11.33	9.89	2.19	1.09	1.33	11.47	F1
628	JPMorgan Chase Bank, National Association	Columbus	OH	Well	1,826,387,000	12.98	9.33	5.48	6.13	1.08	0.77	10.52	F1+
17534	KeyBank National Association	Cleveland	OH	Well	86,565,119	16.48	12.76	10.94	1.83	1.29	1.14	9.87	F1
588	Manufacturers and Traders Trust Company	Buffalo	NY	Well	76,719,883	12.30	9.00	8.66	3.36	0.46	1.42	11.05	F1
32992	Morgan Stanley Bank, National Association	Salt Lake City	UT	Well	66,793,000	17.04	14.47	12.25	0.47	-0.62	0.72	5.84	F1
32749	New York Commercial Bank	Westbury	NY	Well	3,016,037	17.86	17.09	11.53	1.09	0.35	1.29	7.05	F2
16022	New York Community Bank	Westbury	NY	Well	39,466,242	13.55	12.96	8.79	2.57	0.36	1.22	8.67	F2
913	Northern Trust Company	Chicago	IL	Well	83,195,248	13.62	11.33	6.43	0.80	0.13	0.60	8.35	F1+
3832	Old National Bank	Evansville	IN	Well	8,791,930	12.27	11.00	7.08	6.70	0.41	0.88	8.73	F2
27334	People's United Bank	Bridgeport	CT	Well	26,885,057	14.93	14.12	11.83	2.53	0.21	0.88	5.00	F1
6384	PNC Bank, National Association	Wilmington	DE	Well	261,235,837	15.03	11.86	10.35	5.08	1.14	1.13	9.08	F1
33184	RBC Bank (USA)	Raleigh	NC	Well	27,884,586	15.88	12.80	10.15	6.98	2.35	-2.08	-14.85	F1+
57957	RBS Citizens, National Association	Providence	RI	Well	107,564,179	13.17	11.72	9.88	2.07	1.37	0.35	2.10	F1
24735	Silicon Valley Bank	Santa Clara	CA	Well	18,017,998	13.07	11.63	6.93	0.64	-0.11	1.17	17.05	P-1
29950	Sovereign Bank	Boston	MA	Well	76,113,143	16.71	14.41	11.58	2.29	1.56	0.48	2.95	F1
14	State Street Bank & Trust Company	Boston	MA	Well	203,490,115	18.40	16.46	7.11	0.48	0.82	1.18	10.76	F1+
867	SunTrust Bank	Atlanta	GA	Well	166,486,046	13.21	10.75	8.74	4.23	1.78	0.41	3.38	F2
28330	TCF National Bank	Sioux Falls	SD	Well	19,115,073	14.13	12.00	8.67	2.52	1.39	0.73	8.02	F1
18409	TD Bank, N.A.	Wilmington	DE	Well	187,535,106	15.21	13.73	7.76	2.56	0.79	0.45	3.03	F1+
33947	TD Bank USA, National Association	Portland	ME	Well	13,403,579	162.46	162.25	9.54	0.09	0.00	0.00	-0.02	NA
639	Bank of New York Mellon	New York	NY	Well	251,529,000	17.03	13.48	5.11	1.12	0.27	0.71	9.21	F1+
6560	Huntington National Bank	Columbus	OH	Well	54,760,015	13.54	9.40	7.79	1.79	1.23	1.01	14.30	F2
4988	Trustmark National Bank	Jackson	MS	Well	9,590,216	16.42	14.39	10.13	2.30	0.61	1.17	9.18	F1
8273	UMB Bank, National Association	Kansas City	MO	Well	9,869,359	11.97	10.86	6.47	0.42	0.58	0.77	11.13	F1+
22826	Union Bank, National Association	San Francisco	CA	Well	83,539,498	14.78	12.71	10.63	1.86	0.35	1.09	8.65	F1
6548	U.S. Bank National Association	Cincinnati	OH	Well	319,449,271	12.77	9.58	7.99	3.89	1.45	1.47	14.54	F1+
9396	Valley National Bank	Wayne	NJ	Well	14,211,428	12.07	10.24	7.68	2.50	0.37	1.04	10.42	NA
28088	Washington Federal	Seattle	WA	Well	13,445,342	24.68	23.44	11.82	3.23	0.33	0.87	6.34	F2
3511	Wells Fargo Bank, National Association	Sioux Falls	SD	Well	1,142,254,000	13.10	10.27	8.50	6.28	1.35	1.17	10.37	F1+
3430	WestAmerica Bank	San Rafael	CA	Well	4,924,122	15.72	14.22	8.32	2.27	0.53	1.83	16.35	F1

Source: SNL Financial

*F1 - 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 - 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 judges Prime-1 rated issuers as having "a superior ability to repay short-term debt obligations"