



Bankers' Bank of the West

FEDERAL FUND AGENCY AGREEMENT, EXHIBIT "A"

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EFFECTIVE August 14th, 2015 Based on June 30th, 2015 call report data

American Express Bank, FSB	City National Bank	Old National Bank
Associated Bank, NA	Commerce Bank	People's United Bank
Bank of Hawaii	Compass Bank	RBS Citizens, NA
Bank of the West	Federal Reserve Bank of Kansas City[1]	Silicon Valley Bank
Bankers' Bank of the West	First Hawaiian Bank	SunTrust Bank
Bank of Oklahoma (BOKF, NA)	FirstMerit Bank, NA	The Huntington National Bank
Branch Bank and Trust Company	Frost National Bank	Trustmark National Bank
Capital One Bank (USA), NA	Fulton Bank, NA	US Bank, NA
Capital One, NA	JPMorgan Chase Bank, NA	Webster Bank, N.A
Chase Bank USA, NA	KeyBank, NA	Wells Fargo Bank, NA
Citibank, NA	Manufacturers & Traders Trust Company	
Citizens Bank of Pennsylvania	Northern Trust Company	

Bankers' Bank of the West ("BBW") may sell Bank's Agency Funds to any one or more of the approved purchasers listed above. 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 08/14/2015

06/30/15 BBW Unadjusted RBC = \$44,361,611 * 25% = \$11,090,403

06/30/15 BBW Adjusted RBC = \$42,848,907 * 25% = \$10,712,227

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**)
American Express Bank, FSB	Salt Lake City	UT	Well	49,187,828	15.91	14.09	13.75	0.53	1.66	4.63	32.67	F1
Associated Bank, National Association	Green Bay	WI	Well	27,043,496	13.11	11.86	9.03	0.93	0.16	0.83	7.25	P-1
Bank of Hawaii	Honolulu	HI	Well	15,309,200	14.89	13.64	6.80	0.50	0.07	1.02	15.32	P-1
Bank of the West	San Francisco	CA	Well	72,545,497	14.54	13.45	11.76	0.72	0.16	0.83	4.92	F1
Bankers' Bank of the West	Denver	CO	Well	359,564	18.17	16.91	11.07	0.03	-0.05	0.63	5.33	NA
BOKF, National Association	Tulsa	OK	Well	30,615,811	11.81	10.71	8.01	1.38	-0.10	1.02	11.21	F1
Branch Banking and Trust Company	Winston-Salem	NC	Well	186,642,879	12.87	11.29	9.53	1.01	0.18	1.08	8.62	F1
Capital One Bank (USA), National Association	Glen Allen	VA	Well	93,338,327	15.22	12.05	10.51	1.29	3.55	2.96	28.41	F1
Capital One, National Association	McLean	VA	Well	255,291,411	13.69	12.59	9.08	1.33	0.75	0.58	4.21	F1
Chase Bank USA, National Association	New York	NY	Well	147,062,296	12.57	9.60	11.59	0.62	2.60	1.74	8.76	F1+
Citibank, N.A.	Sioux Falls	SD	Well	1,336,201,000	14.92	12.70	9.81	1.41	1.07	1.06	9.67	F1
Citizens Bank of Pennsylvania	Philadelphia	PA	Well	34,865,322	15.37	13.04	8.98	0.69	0.32	0.45	3.88	F2
City National Bank	Los Angeles	CA	Well	33,490,564	11.55	9.47	7.41	0.24	0.01	0.78	9.02	F1
Commerce Bank	Kansas City	MO	Well	23,584,129	12.42	11.51	8.25	0.34	0.28	1.11	12.40	P-1
Compass Bank	Birmingham	AL	Well	82,894,412	13.16	10.34	8.99	0.77	0.17	0.64	4.43	F2
First Hawaiian Bank	Honolulu	HI	Well	18,676,234	17.05	15.81	9.92	0.23	0.07	1.22	8.44	F1
FirstMerit Bank, National Association	Akron	OH	Well	25,278,166	13.27	11.20	8.95	1.21	0.24	0.98	8.12	P-1
Frost Bank	San Antonio	TX	Well	27,799,943	12.76	12.13	7.67	0.61	0.07	1.07	10.47	P-1
Fulton Bank, National Association	Lancaster	PA	Well	9,657,358	12.44	11.48	10.41	0.93	0.31	1.03	8.52	F2
Huntington National Bank	Columbus	OH	Well	68,662,127	11.19	9.89	8.54	0.95	0.22	1.00	11.16	F1
JPMorgan Chase Bank, National Association	Columbus	OH	Well	1,971,380,000	13.35	12.70	8.17	2.57	0.24	0.87	9.35	F1+
KeyBank National Association	Cleveland	OH	Well	92,480,729	12.50	10.97	10.09	0.83	0.24	1.02	9.22	F1
Manufacturers and Traders Trust Company	Buffalo	NY	Well	96,411,208	12.88	10.35	9.00	1.72	0.17	1.06	8.76	F1
Northern Trust Company	Chicago	IL	Well	119,600,277	11.90	10.07	6.77	0.68	0.04	0.96	13.54	F1+
Old National Bank	Evansville	IN	Well	11,928,209	12.70	12.04	8.52	2.27	0.00	0.91	7.28	P-1
People's United Bank, National Association	Bridgeport	CT	Well	36,739,982	12.89	10.42	8.64	0.88	0.08	0.69	5.35	P-1
Citizens Bank, National Association	Providence	RI	Well	106,947,600	14.27	11.83	10.65	1.15	0.27	0.67	4.42	F2
Silicon Valley Bank	Santa Clara	CA	Well	39,621,023	13.93	12.87	7.39	0.71	0.08	0.76	10.50	P-1
SunTrust Bank	Atlanta	GA	Well	184,222,885	12.54	11.06	9.81	1.10	0.28	1.00	8.03	F2
Trustmark National Bank	Jackson	MS	Well	12,180,332	14.84	13.74	9.99	1.64	0.05	1.01	8.21	F2
U.S. Bank National Association	Cincinnati	OH	Well	414,002,247	12.07	9.97	8.29	1.97	0.46	1.36	13.32	F1+
Webster Bank, National Association	Waterbury	CT	Well	23,616,816	12.33	11.28	7.99	1.14	0.19	0.95	9.58	P-1
Wells Fargo Bank, National Association	Sioux Falls	SD	Well	1,553,871,000	11.47	10.31	8.00	3.29	0.28	1.33	14.10	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"