



# Bankers' Bank of the West

## FEDERAL FUND AGENCY AGREEMENT, EXHIBIT "A"

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### EFFECTIVE February 17, 2017 Based on December 31, 2016 call report data

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

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):** \_\_\_\_\_

<sup>[1]</sup> 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 02/17/2017

12/31/2016 BBW Unadjusted RBC = \$46,549,964 \* 25% = \$11,637,491

12/31/2016 BBW Adjusted RBC = \$45,149,285 \* 25% = \$11,287,321

Bank Name	SNL CODE	City	State	Capital Condition	Total Assets (\$000)	Total Risk Based Capital Ratio	Tier 1 Risk Based Capital Ratio	Leverage Ratio	Non Current Loans/ Average Loans	Net Charge-Offs/ Average Loans	ROAA	ROAE	FITCH* (MOODY**)
American Express Bank, FSB	4051037	Salt Lake City	UT	Well	49,268,864	17.54	16.29	13.91	0.53	1.34	5.83	41.93	F1
Associated Bank, National Association	1015279	Green Bay	WI	Well	29,070,880	12.07	10.81	8.24	1.41	0.33	0.79	7.35	P-1
Bank of Hawaii	1013797	Honolulu	HI	Well	16,465,626	13.86	12.61	6.86	0.28	0.04	1.15	16.81	P-1
Bank of the West	100088	San Francisco	CA	Well	83,730,044	13.18	12.21	10.66	0.55	0.19	0.75	4.75	F1
Bankers' Bank of the West	1013017	Denver	CO	Well	324,192	17.43	16.17	13.05	0.50	-0.05	0.90	6.90	NA
BOKF, National Association	1008251	Tulsa	OK	Well	32,160,352	11.70	10.65	8.11	2.05	0.21	0.72	7.92	F1
Branch Banking and Trust Company	1014503	Winston-Salem	NC	Well	214,433,035	13.56	11.55	9.62	0.93	0.20	1.12	8.64	F1
Capital One Bank (USA), National Association	1024418	Glen Allen	VA	Well	113,152,757	14.81	12.04	10.75	1.93	4.35	2.51	22.85	F1
Capital One, National Association	1005528	McLean	VA	Well	286,080,320	11.81	10.56	7.71	1.41	1.00	0.47	3.62	F1
Citibank, N.A.	1009873	Sioux Falls	SD	Well	1,349,581,000	13.85	12.62	9.47	1.38	1.01	0.95	8.69	F1
Citizens Bank of Pennsylvania	4066477	Philadelphia	PA	Well	37,000,928	13.64	12.67	8.83	1.06	0.41	0.55	5.06	F2
City National Bank	1004950	Los Angeles	CA	Well	46,120,923	13.56	10.42	6.86	0.44	0.04	0.60	7.80	F1+
Commerce Bank	1011357	Kansas City	MO	Well	25,529,171	12.00	11.17	8.59	0.23	0.25	1.14	12.23	P-1
Compass Bank	1012547	Birmingham	AL	Well	83,640,475	13.56	10.95	9.14	1.63	0.37	0.42	2.98	F2
First Hawaiian Bank	1016052	Honolulu	HI	Well	19,610,998	13.62	12.51	8.19	0.11	0.08	1.24	9.58	F1
Frost Bank	1012364	San Antonio	TX	Well	30,223,311	13.74	12.88	7.85	1.04	0.30	1.08	10.09	P-1
Fulton Bank, National Association	1009846	Lancaster	PA	Well	10,741,577	12.23	11.24	10.10	0.85	0.07	1.06	9.09	F2
Huntington National Bank	1004278	Columbus	OH	Well	99,561,863	13.79	11.58	9.26	0.81	0.22	0.96	10.06	F1
JPMorgan Chase Bank, National Association	1014500	Columbus	OH	Well	2,082,803,000	14.28	13.87	8.59	1.86	0.28	0.95	9.67	F1+
KeyBank National Association	1007545	Cleveland	OH	Well	134,362,217	12.36	10.76	9.46	0.87	0.32	0.83	8.18	F1
Manufacturers and Traders Trust Company	1010175	Buffalo	NY	Well	122,631,667	11.98	10.26	8.41	1.85	0.18	1.08	8.79	F1
MUFG Union Bank, National Association	1006699	New York	NY	Well	115,552,770	16.29	14.61	11.46	1.01	0.31	0.78	5.70	F1
Northern Trust Company	1006672	Chicago	IL	Well	123,547,932	13.30	11.53	7.03	0.57	0.04	0.88	12.07	F1+
Old National Bank	1006640	Evansville	IN	Well	14,759,060	12.35	11.82	8.55	1.40	0.04	0.96	7.38	P-1
People's United Bank, National Association	4147537	Bridgeport	CT	Well	40,287,450	13.31	11.24	8.92	0.61	0.06	0.73	5.84	P-1
Citizens Bank, National Association	4104865	Providence	RI	Well	116,939,799	13.38	11.19	10.27	0.97	0.29	0.79	5.37	F2
Silicon Valley Bank	1013873	Santa Clara	CA	Well	44,068,115	13.66	12.65	7.67	0.60	0.46	0.88	11.46	P-1
SunTrust Bank	1012272	Atlanta	GA	Well	200,557,635	12.29	10.73	9.63	1.45	0.34	1.02	8.24	F1
Trustmark National Bank	1008293	Jackson	MS	Well	13,350,429	13.41	12.58	9.77	1.01	0.15	0.86	7.10	F2
U.S. Bank National Association	1010222	Minneapolis	MN	Well	441,010,095	12.74	10.54	8.62	1.72	0.47	1.33	12.83	F1+
Webster Bank, National Association	1013378	Waterbury	CT	Well	26,046,385	11.68	10.61	7.70	0.79	0.23	0.90	9.42	P-1

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"