



Bankers' Bank of the West

FEDERAL FUND AGENCY AGREEMENT, EXHIBIT "A"

1099 18th Street
Suite 2700
Denver, CO 80202
Tel: 303-291-3700
Fax: 303-291-3714

EFFECTIVE May 19, 2017
Based on March 31, 2017 call report data

American Express Bank, FSB	Citizens Bank of Pennsylvania	MUFG Union Bank, National Association
Associated Bank, NA	City National Bank	Northern Trust Company
Bank of Hawaii	Commerce Bank	Old National Bank
Bank of the West	Compass Bank	People's United Bank
Bankers' Bank of the West	Federal Reserve Bank of Kansas City [1]	Silicon Valley Bank
Bank of Oklahoma (BOKF, NA)	First Hawaiian Bank	SunTrust Bank
Branch Bank and Trust Company	Frost National Bank	The Huntington National Bank
Capital One Bank (USA), NA	Fulton Bank, NA	Trustmark National Bank
Capital One, NA	JPMorgan Chase Bank, NA	US Bank, NA
Citibank, NA	KeyBank, NA	Webster Bank, N.A.
Citizens Bank, NA	Manufacturers & Traders 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 05/19/2017

03/31/2017 BBW Unadjusted RBC = \$47,032,262 * 25% = \$11,758,066

03/31/2017 BBW Adjusted RBC = \$45,482,887 * 25% = \$11,370,722

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	51,120,963	15.56	14.31	12.17	0.56	1.72	3.46	26.37	F1
Associated Bank, National Association	1015279	Green Bay	WI	Well	29,045,292	12.29	11.03	8.37	1.33	0.11	0.82	7.75	P-1
Bank of Hawaii	1013797	Honolulu	HI	Well	16,637,858	14.05	12.80	6.95	0.24	0.16	1.05	15.43	P-1
Bank of the West	100088	San Francisco	CA	Well	83,695,723	13.24	12.26	10.50	0.58	0.14	0.59	4.03	F1
Bankers' Bank of the West	1013017	Denver	CO	Well	328,746	17.46	16.20	13.16	0.40	-0.30	0.83	6.17	NA
BOKF, National Association	1008251	Tulsa	OK	Well	32,840,269	12.17	11.13	8.49	1.90	-0.02	1.04	11.16	F1
Branch Banking and Trust Company	1014503	Winston-Salem	NC	Well	214,562,871	13.86	11.84	9.80	0.86	0.20	0.81	6.09	F1
Capital One Bank (USA), National Association	1024418	Glen Allen	VA	Well	105,873,901	16.03	13.15	10.94	1.90	5.39	1.26	11.42	F1
Capital One, National Association	1005528	McLean	VA	Well	282,071,109	13.10	11.85	8.53	1.35	0.93	0.70	5.52	F1
Citibank, N.A.	1009873	Sioux Falls	SD	Well	1,369,304,000	13.82	12.58	9.46	1.27	0.99	0.97	9.08	F1
Citizens Bank, National Association	4104865	Providence	RI	Well	118,240,305	13.49	11.30	10.19	0.98	0.29	0.92	6.54	F2
Citizens Bank of Pennsylvania	4066477	Philadelphia	PA	Well	36,732,954	13.30	12.36	8.45	1.04	0.42	0.63	6.21	F2
City National Bank	1004950	Los Angeles	CA	Well	46,180,048	13.49	10.41	7.31	0.42	0.01	0.77	9.53	F1+
Commerce Bank	1011357	Kansas City	MO	Well	25,191,647	12.34	11.49	8.58	0.22	0.27	1.12	12.41	P-1
Compass Bank	1012547	Birmingham	AL	Well	83,988,195	13.86	11.23	9.35	1.49	0.56	0.53	3.64	F2
First Hawaiian Bank	1016052	Honolulu	HI	Well	19,740,940	13.59	12.49	8.31	0.09	0.14	1.18	9.51	F1
Frost Bank	1012364	San Antonio	TX	Well	30,552,661	13.77	12.92	7.97	1.01	0.26	1.14	11.59	P-1
Fulton Bank, National Association	1009846	Lancaster	PA	Well	10,858,603	12.37	11.40	10.12	0.80	0.11	1.05	9.27	F2
Huntington National Bank	1004278	Columbus	OH	Well	99,868,655	13.88	11.63	9.18	0.77	0.24	0.95	8.95	F1
JPMorgan Chase Bank, National Association	1014500	Columbus	OH	Well	2,138,002,000	14.47	14.09	8.72	1.69	0.47	0.95	9.66	F1+
KeyBank National Association	1007545	Cleveland	OH	Well	132,288,338	12.64	11.02	9.73	0.83	0.28	1.02	9.18	F1
Manufacturers and Traders Trust Company	1010175	Buffalo	NY	Well	122,682,502	12.01	10.29	8.63	1.84	0.19	1.14	9.61	F1
MUFG Union Bank, National Association	1006699	New York	NY	Well	116,115,695	16.48	14.85	11.69	0.84	0.20	0.68	4.89	F1
Northern Trust Company	1006672	Chicago	IL	Well	121,086,840	13.77	11.96	7.19	0.57	0.02	0.90	11.94	F1+
Old National Bank	1006640	Evansville	IN	Well	14,772,851	12.55	12.03	8.73	1.26	0.01	1.03	8.04	P-1
People's United Bank, National Association	4147537	Bridgeport	CT	Well	40,016,262	13.38	11.28	8.89	0.62	0.03	0.64	5.04	P-1
Silicon Valley Bank	1013873	Santa Clara	CA	Well	45,813,986	13.80	12.75	7.81	0.68	0.24	0.86	11.14	P-1
SunTrust Bank	1012272	Atlanta	GA	Well	201,282,949	12.51	10.96	9.61	1.38	0.31	0.98	8.29	F1
Trustmark National Bank	1008293	Jackson	MS	Well	13,486,489	13.45	12.63	9.75	1.17	0.07	0.95	8.09	F2
U.S. Bank National Association	1010222	Minneapolis	MN	Well	442,985,106	12.91	10.71	8.78	1.64	0.48	1.25	11.92	F1+
Webster Bank, National Association	1013378	Waterbury	CT	Well	25,991,843	12.06	10.96	7.83	1.02	0.13	1.02	10.84	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"