



# Bankers' Bank of the West

## FEDERAL FUND AGENCY AGREEMENT, EXHIBIT "A"

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### EFFECTIVE September 1, 2017 Based on June 30, 2017 call report data

American Express Bank, FSB	Citizens Bank, NA	MUFG Union Bank, National Association
Associated Bank, NA	Citizens Bank of Pennsylvania	Northern Trust Company
Bank of Hawaii	City National Bank	Old National Bank
Bank of the West	Commerce 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	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.

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 09/01/2017

06/30/2017 BBW Unadjusted RBC = \$47,848,816 \* 25% = \$11,962,204

06/30/2017 BBW Adjusted RBC = \$46,190,027 \* 25% = \$11,547,507

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	49,860,950	15.19	13.93	11.95	0.53	1.74	3.61	28.79	F1
Associated Bank, National Association	1015279	Green Bay	WI	Well	29,703,427	12.15	10.89	8.31	1.15	0.18	0.85	8.02	P-1
Bank of Hawaii	1013797	Honolulu	HI	Well	16,954,229	13.98	12.73	7.03	0.23	0.14	1.07	15.65	P-1
Bank of the West	100088	San Francisco	CA	Well	86,911,273	13.12	12.16	10.29	0.60	0.22	0.62	4.27	F1
Bankers' Bank of the West	1013017	Denver	CO	Well	327,597	18.33	17.08	13.06	0.38	-0.15	0.90	6.73	NA
BOKF, National Association	1008251	Tulsa	OK	Well	32,318,943	12.13	11.10	8.72	2.07	0.01	1.06	11.03	F1
Branch Banking and Trust Company	1014503	Winston-Salem	NC	Well	215,274,000	13.76	11.78	9.84	0.74	0.20	1.03	7.70	F1
Capital One Bank (USA), National Association	1024418	Glen Allen	VA	Well	108,099,689	16.01	13.16	11.45	1.65	5.36	1.64	14.52	F1
Capital One, National Association	1005528	McLean	VA	Well	280,231,798	13.34	12.09	8.87	1.23	1.09	0.72	5.59	F1
Citibank, N.A.	1009873	Sioux Falls	SD	Well	1,401,303,000	14.74	12.54	9.38	1.15	0.98	0.92	8.67	F1
Citizens Bank, National Association	4104865	Providence	RI	Well	120,137,787	13.38	11.23	10.14	0.95	0.29	0.91	6.48	F2
Citizens Bank of Pennsylvania	4066477	Philadelphia	PA	Well	35,666,791	13.53	12.56	8.68	1.01	0.29	0.66	6.40	F2
City National Bank	1004950	Los Angeles	CA	Well	46,210,687	13.55	10.50	7.45	0.34	0.09	0.79	9.69	F1+
Commerce Bank	1011357	Kansas City	MO	Well	24,970,053	12.56	11.71	8.83	0.21	0.30	1.18	12.85	P-1
First Hawaiian Bank	1016052	Honolulu	HI	Well	20,356,975	13.75	12.67	8.66	0.11	0.13	1.18	9.45	F1
Fulton Bank, National Association	1009846	Lancaster	PA	Well	11,262,145	11.97	11.06	10.10	0.86	0.16	1.05	9.23	F2
Huntington National Bank	1004278	Columbus	OH	Well	101,280,420	13.94	11.77	9.43	0.72	0.23	1.07	9.99	F1
JPMorgan Chase Bank, National Association	1014500	Columbus	OH	Well	2,152,006,000	15.01	14.11	8.74	1.53	0.34	0.97	9.90	F1+
KeyBank National Association	1007545	Cleveland	OH	Well	133,555,222	12.71	11.12	9.95	0.79	0.29	1.17	10.44	F1
Manufacturers and Traders Trust Company	1010175	Buffalo	NY	Well	120,357,682	12.19	10.44	8.86	1.73	0.20	1.21	10.07	F1
MUFG Union Bank, National Association	1006699	New York	NY	Well	116,714,682	17.13	15.54	11.86	0.72	0.19	0.79	5.67	F1
Northern Trust Company	1006672	Chicago	IL	Well	125,198,210	13.88	12.09	7.18	0.67	0.03	0.88	11.75	F1+
Old National Bank	1006640	Evansville	IN	Well	14,863,415	12.25	11.73	8.61	1.35	0.01	1.08	8.39	P-1
People's United Bank, National Association	4147537	Bridgeport	CT	Well	42,705,802	13.29	11.31	8.99	0.65	0.06	0.69	5.40	P-1
Silicon Valley Bank	1013873	Santa Clara	CA	Well	47,606,783	13.59	12.59	7.66	0.57	0.34	0.96	12.54	P-1
SunTrust Bank	1012272	Atlanta	GA	Well	202,481,382	12.53	11.00	9.72	1.36	0.25	1.04	8.77	F1
Trustmark National Bank	1008293	Jackson	MS	Well	13,907,101	12.94	12.13	9.44	1.24	0.01	0.83	7.13	F2
U.S. Bank National Association	1010222	Minneapolis	MN	Well	456,910,206	12.70	10.52	8.66	1.40	0.49	1.29	12.28	F1+
Webster Bank, National Association	1013378	Waterbury	CT	Well	26,167,932	12.18	11.08	7.97	0.97	0.15	1.01	10.68	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"