

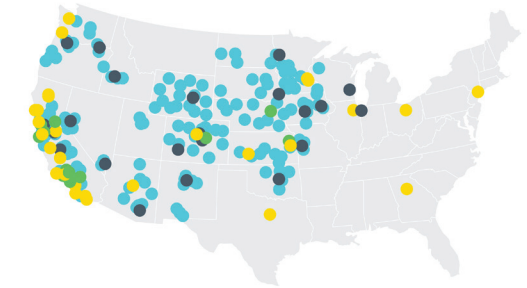
CORPORATE PROFILE

At Bank of the West, we offer customers retail, wealth, corporate, commercial, and business banking products and services. Headquartered in San Francisco, California, we are an FDIC-insured bank with community banking roots dating back more than 140 years.

As a leader in sustainable banking, Bank of the West uses its financial strength to support growth that protects the planet and contributes to a more equitable society. Bank of the West has the strongest environmental stance of any major bank, a diverse leadership team, and a global reach and impact unmatched by any other bank operating in the United States.

Through digital channels, more than 500 branches, and offices across 24 states, we provide financial tools and resources to individuals, families and businesses. We also offer investment and insurance services through our subsidiary, BancWest Investment Services, a registered broker/dealer.

As the bank for a changing world, along with our parent BNP Paribas, Bank of the West has a mission to drive responsible, sustainable growth that makes our planet and economy thrive today and for future generations.



● Retail Banking Locations ● Wealth Management Centers
● Business Banking Locations ● Commercial Banking Centers

Q2 2022 RESULTS

Bank of the West achieved earnings of \$424.8 million for the first half of 2022, \$102 million or 20% lower than prior year due to non-recurring revenues last year and extraordinary expenses this year while our core business is growing and benefiting from improving rates.

Net banking income was lower by 5.8% compared to prior year driven by non-recurring income from SBA PPP, discontinued auto and securities gain on sales from prior year.

Excluding these non-recurring items, net interest income favorable to prior year with better net interest margin and higher core loan balance while non-interest income remained stable with better core transaction fees offset by lower mortgage gain on sales. Operating expenses increased from prior year driven by higher project, contingent workforce and professional services spending.

Core loans grew 3.3% from prior year with higher commercial loans, consumer installment and residential mortgage. Total average customer deposits declined 1.2% from prior year due to increased customer activity.

Efficiency ratio increased to 68.4% driven by the non-recurring revenue and extraordinary expenses. Tier 1 Capital Ratio remains solid at 13.2%.

Bank of the West's parent company BNP Paribas earned 5.3 billion euros net income, up 13% compared to first half 2021.

KEY FIGURES

As of 6/30/2022

ASSETS

\$94.5B

ATMS

1,027

DEPOSITS

\$80.1B

**CUSTOMERS

1.7M

LOANS & LEASES

\$58.9B

TEAM MEMBERS

9,270

*RETAIL BANKING LOCATIONS

502

COMMUNITY CONTRIBUTIONS (ANNUAL)

\$5.9M

*Does not include satellite and hub locations
**Customer count includes bank-wide individual and business accounts (does not include secondary customers)

LEADERSHIP

Bank of the West is one of the largest banks headquartered in California and the 33rd largest¹ commercial bank in the U.S. by assets.

While Bank of the West is one of the largest banks in the U.S., we take pride in preserving our local focus, our award-winning relationship banking approach, and being among the industry-leading banks for customer service.

The bank is the third-largest agriculture production loans bank lender², and a leading bank lender in the RV/Marine and religious institution sectors³.

Bank of the West also serves clients through offices in Atlanta, Chicago, Dallas and New York, our international offices in Tokyo and Taipei, and works in tandem with the Network Business Development Desk of BNP Paribas China which has branches in Shanghai, Beijing, Tianjin, Guangzhou and a representative in Chengdu.

AWARDS & ACCOLADES

GOBankingRates

Best Regional Banks, 2022
Top 100 Banks, 2022

Disability Equality Index

Best Places to Work for Disability Inclusion, 2021

Family Wealth Report: Family Wealth Counseling

Private Asset Management: Best Consulting Firm for Family Offices, 2018

Global Finance

Best Private Bank U.S. West, 2019

Fast Company

World Changing Ideas, 2020-2021

Forbes

America's Best-In-State Employers 2020-2021
Best Employers for Diversity, 2020
Best Employers for Women, 2019-2020

Human Rights Campaign (HRC) Foundation Corporate Equality Index

Bank of the West earns 100% Score, 2019-2022

World Finance

Best Commercial Bank U.S. West, 2014-2020

The Conservation Alliance

Outstanding Partnership Award, 2022

CREDIT RATINGS

As of 6/30/2022

	Long-term issuer	Short-term issuer	Long-term deposits	Short-term deposits
MOODY'S	A3	P-1	Aa3	P-1
FITCH	A	F1	A+	F1
STANDARD & POOR'S	A	A-1		

CAPITAL RATIOS

As of 6/30/2022

TIER I RISK-BASED CAPITAL RATIO

13.20%

TOTAL RISK-BASED CAPITAL RATIO

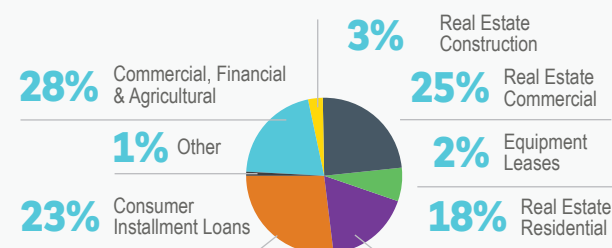
14.18%

TIER I LEVERAGE RATIO

10.06%

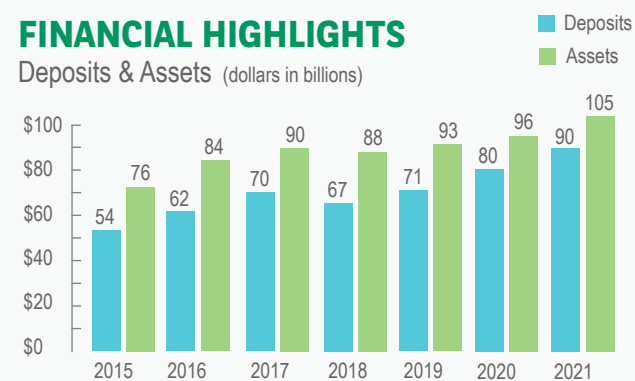
LOAN PORTFOLIO

As of 6/30/2022



FINANCIAL HIGHLIGHTS

Deposits & Assets (dollars in billions)



¹ S&P Global Market Intelligence (based on FDIC data as of 6/30/2022)

² S&P Global Market Intelligence (based on FDIC data as of 6/30/2022)

³ Market Share Reporting via Statisticalsurveys.com