

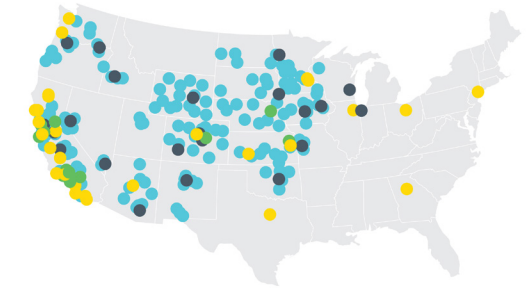
## CORPORATE PROFILE

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

## 2021 RESULTS

Bank of the West achieved full year 2021 earnings of \$974.5 million. It was a record high result, up 64.2% vs. prior year primarily driven by higher net banking income, flat expenses and significantly lower cost of risk.

Net banking income grew 2.5% compared to prior year with strong syndication income, securities gain on sale and improved transactional fees, while net interest income was lower with better cost of funds offset by lower loan volume and lower net interest margin. Operating expenses remained flat to prior year reflecting solid expense control.

Total average customer deposits rose 10.5% from prior year, continuing the growth since 2020 due to strong customer liquidity, while the loan portfolio decreased by 6.9% vs. prior year due to lower line usage and faster prepayments for most of the year.

Efficiency ratio improved to 61.4% for 2021, better by 146bps compared to prior year. RONE increased to 17.02%, up 676bps compared to prior year with strong earning and lower RWA, while capital ratios remain strong (Tier 1 Capital Ratio 14.18% or 45bps favorable to prior year).

Bank of the West's parent company BNP Paribas earned 9.5 billion euros in the year ending 31 December 2021, up 34.3% compared to prior year.

## KEY FIGURES

As of 12/31/2021

ASSETS	ATMS
<b>\$104.8B</b>	<b>1,023</b>
DEPOSITS	**CUSTOMERS
<b>\$89.5B</b>	<b>1.7M</b>
LOANS & LEASES	TEAM MEMBERS
<b>\$57.4B</b>	<b>9,329</b>
*RETAIL BANKING LOCATIONS	COMMUNITY CONTRIBUTIONS (ANNUAL)
<b>502</b>	<b>\$5.9M</b>

\*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 32<sup>nd</sup> largest<sup>1</sup> 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 lender<sup>2</sup>, and a leading bank lender in the RV/Marine and religious institution sectors<sup>3</sup>.

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

### 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

## CREDIT RATINGS

As of 12/31/2021

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

## CAPITAL RATIOS

As of 12/31/2021

TIER I RISK-BASED CAPITAL RATIO

**14.18%**

TOTAL RISK-BASED CAPITAL RATIO

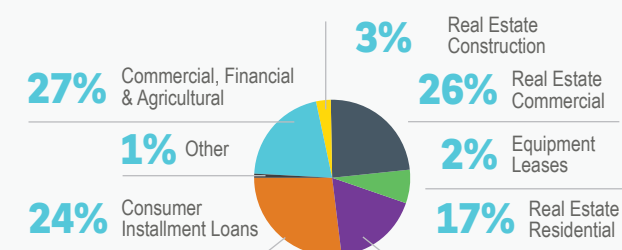
**15.37%**

TIER I LEVERAGE RATIO

**10.05%**

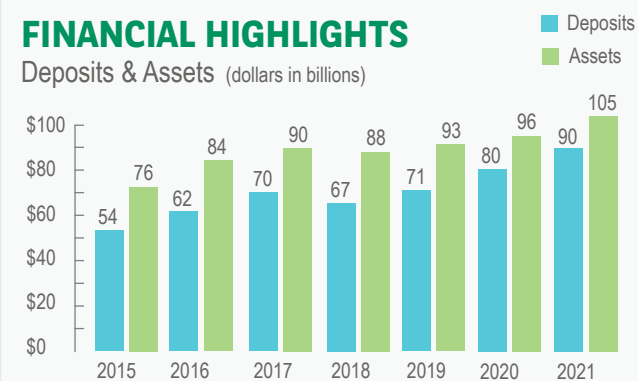
## LOAN PORTFOLIO

As of 12/31/2021



## FINANCIAL HIGHLIGHTS

Deposits & Assets (dollars in billions)



<sup>1</sup> S&P Global Market Intelligence (based on FDIC data as of 12/31/2021)

<sup>2</sup> S&P Global Market Intelligence (based on FDIC data as of 12/31/2021)

<sup>3</sup> Market Share Reporting via Statisticalsurveys.com