CORPORATE PROFILE

Bank of the West is a financial services company headquartered in San Francisco with $92.9 billion in assets as of 12/31/2019. With community bank roots dating back more than 140 years, Bank of the West operates a network of retail, wealth, commercial and business banking branches and offices in 24 states. The Bank has more than 10,000 team members serving the needs of 1.9 million customers.

Through major business areas—Commercial Banking, Consumer Banking, and Wealth Management—Bank of the West originates commercial, small business and consumer loans and leases, and offers a wide range of banking, trust and investment solutions for individuals and businesses.

In addition to banking products offered by Bank of the West, investment and insurance services are offered through its subsidiary, BancWest Investment Services, a registered broker/dealer.

Through Digital Channels and offices across the U.S., Bank of the West provides financial tools and resources to individuals, families and businesses. As the bank for a changing world, Bank of the West is committed to sustainable finance along with our parent company BNP Paribas, a leading bank in the Eurozone and a prominent international banking institution with a presence in 72 countries and more than 200,000 employees.

2019 RESULTS

Bank of the West achieved full year 2019 earnings of $617.1 million. Results were lower than prior year primarily due to an adverse rate environment, competitive pressure on deposits and higher provision. Fee growth was strong and expenses were only marginally higher than prior year.

Total average customer deposits rose 5.5% from prior year and the loan portfolio grew 2.4%. From Q4 2018 to Q4 2019, customer deposits increased 9.4% and capital ratios remain strong (Tier 1 Capital Ratio 12.4%).

Bank of the West’s parent company BNP Paribas earned 8.2 billion euros in the year ending 31 December 2019.

KEY FIGURES

As of 12/31/2019

- **ASSETS**: $92.9 Billion
- **DEPOSITS**: $70.5 Billion
- **LOANS & LEASES**: $62.7 Billion
- **ATMS**: 778
- **TEAM MEMBERS**: 10,088
- **CUSTOMERS**: 1.9 Million
- **CHARITABLE CONTRIBUTIONS (ANNUAL)**: $6.4 Million

*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 28th largest 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 second-largest agriculture production loan bank lender, and third-largest for SBA loans, and a leading bank lender in the RV/Marine and religious institution sectors.

COMMUNITY SUPPORT

Over five years, BOTW has provided $50 billion in loans, investments, spend, and philanthropic contributions that help support and strengthen communities.

AWARDS & ACCOLADES

- **Family Wealth Report: Family Wealth Counseling**
  - Private Asset Management: Best Consulting Firm for Family Offices, 2018
- **Forbes**
  - Best Employers for Women, 2019
  - America’s Best Employers, 2017
- **Global Finance**
  - Best Private Bank in the West (U.S.) 2019
- **Human Rights Campaign (HRC) Foundation Corporate Equality Index**
  - Bank of the West earns 100% Score, 2019
- **Kiplinger’s Personal Finance Magazine**
  - Best Regional Bank in the West, 2017
- **Kantar TNS**
  - Choice Award for Excellence in Consumer Retail Banking in the Western U.S., 2017
- **World Finance**
  - Best Commercial Bank U.S. West, 2014-2019

CREDIT RATINGS

As of 12/31/2019

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<th>Standard &amp; Poor’s</th>
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<tr>
<td>deposits</td>
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</tbody>
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LOAN PORTFOLIO

As of 12/31/2019

- **Commercial, Financial & Agricultural**: 28%
- **Real Estate Construction**: 2%
- **Equipment Leases**: 2%
- **Real Estate Commercial**: 24%
- **Real Estate Residential**: 18%
- **Consumer Installment Loans**: 24%
- **Other**: 1%

FINANCIAL HIGHLIGHTS

Deposits & Assets (dollars in billions)

- **2014**: $62
- **2015**: $72
- **2016**: $76
- **2017**: $84
- **2018**: $90
- **2019**: $88

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