CORPORATE PROFILE

Bank of the West is a financial services company headquartered in San Francisco with $100 billion in assets as of 6/30/2020. 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 1.8 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 approximately 1.8 million 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 Europe, which has a presence in 71 countries with nearly 200,000 employees.

Q2 2020 RESULTS

Bank of the West achieved 2nd quarter earnings of $76.8 million, demonstrating resilient financial performance in the face of the current adverse economic environment. Strong growth in Revenues and Gross Operating Income helped to partially offset increased Loan Loss Provisions.

Average customer deposits for the quarter were up $11.2 billion or 20% versus a year ago as consumers and businesses continue to look at Bank of the West as a stable, trusted financial institution.

Total loans and leases grew $1.9 billion or 3% versus prior year, including the Bank’s efforts to support clients through the SBA Paycheck Protection Program.

Bank of the West’s parent company BNP Paribas earned 2.3 billion euros in the second quarter.

KEY FIGURES

| ASSETS | $100 Billion |
| DEPOSITS | $80.3 Billion |
| LOANS & LEASES | $63.6 Billion |
| RETAIL BANKING LOCATIONS | 534 |
| CUSTOMERS | 1.8 Million |
| TEAM MEMBERS | 10,051 |
| 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 30th 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 second-largest agriculture bank lender,2 third-largest for SBA loans3, and a leading bank lender in the RV/Marine and religious institution sectors4

COMMUNITY SUPPORT

Over five years, Bank of the West has supported under-resourced communities with $51 billion in loans, investments, and philanthropic contributions.

AWARDS & ACCOLADES

Family Wealth Report: Family Wealth Counseling
Private Asset Management; Best Consulting Firm for Family Offices, 2018

Forbes
Best Employers for Diversity, 2020
Best Employers for Women, 2019-2020
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, 2019-2020

Kiplinger’s Personal Finance Magazine
Best Regional Bank in the West, 2019

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 6/30/2020

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LOAN PORTFOLIO

As of 6/30/2020

- 31% Commercial, Financial & Agricultural
- 2% Real Estate Construction
- 24% Real Estate Commercial
- 1% Other
- 2% Equipment Leases
- 23% Consumer Installment Loans
- 17% Real Estate Residential

FINANCIAL HIGHLIGHTS

Deposits & Assets (dollars in billions)

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1 S&P Global Market Intelligence (based on FDIC data as of 12/31/2019)
2 S&P Global Market Intelligence (based on FDIC data as of 12/31/2019)
3 U.S. Small Business Administration 504 data
4 Market Share Reporting via Statisticalsurveys.com

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.