

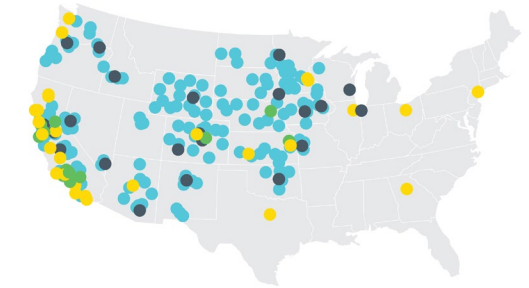
CORPORATE PROFILE

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

Q3 2021 RESULTS

Bank of the West achieved Q3 2021 earnings of \$216.6 million. Results were higher than prior year with significantly lower cost of risk.

Net banking income remained stable (-0.1%) compared to prior year excluding one-offs. The challenges from loan growth, lower asset yields, and lower mortgage gain on sale were partially offset by improvements in core transactional fees, better cost of funds and higher SBA PPP income. Operating expenses increased by 2.0% versus prior year driven by post-Covid normalization, higher business volumes and technology investments, offset by lower staffing costs.

Total average customer deposits rose 6.9% from prior year, continued the growth since 2020 driven by liquidity associated with economic stimulus, while the loan portfolio decreased by 8.6% vs. prior year due to increased prepayments and lower line utilization.

Efficiency ratio increased to 64.6% for Q3 2021, while capital ratios remain strong (Tier 1 capital ratio 14.37%, 97bps stronger than prior year).

Bank of the West's parent company BNP Paribas earned 2.5 billion euros net income, up 32.2% compared to Q3 2020.

KEY FIGURES

As of 9/30/2021

ASSETS	ATMS
\$105.4B	874
DEPOSITS	**CUSTOMERS
\$89.3B	1.8M
LOANS & LEASES	TEAM MEMBERS
\$56.9B	9,323
*RETAIL BANKING LOCATIONS	CHARITABLE CONTRIBUTIONS (ANNUAL)
514	\$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 31st 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, third-largest for SBA loans³, and a leading bank lender in the RV/Marine and religious institution sectors⁴.

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, 2019-2021

World Finance

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

CREDIT RATINGS

As of 9/30/2021

	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 9/30/2021

TIER I RISK-BASED CAPITAL RATIO

14.37%

TOTAL RISK-BASED CAPITAL RATIO

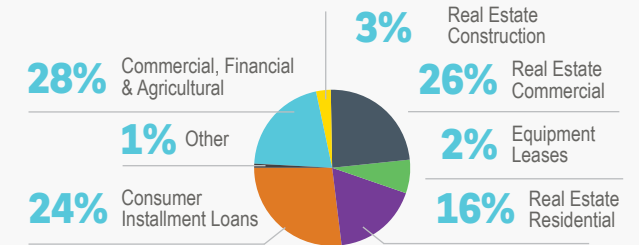
15.62%

TIER I LEVERAGE RATIO

10.00%

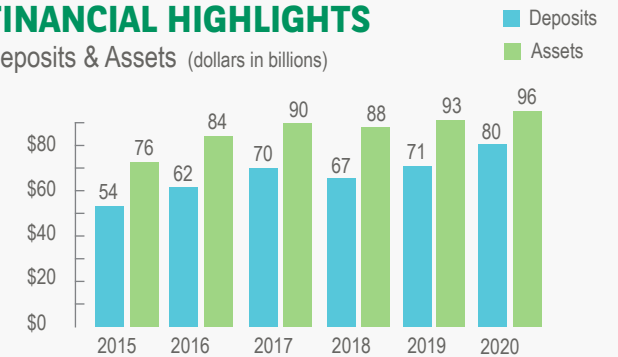
LOAN PORTFOLIO

As of 9/30/2021



FINANCIAL HIGHLIGHTS

Deposits & Assets (dollars in billions)



¹ S&P Global Market Intelligence (based on FDIC data as of 9/30/2021)

² S&P Global Market Intelligence (based on FDIC data as of 9/30/2021)

³ U.S. Small Business Administration 504 data

⁴ Market Share Reporting via Statisticalsurveys.com