



www.bankofthewest.com

Member FDIC

NEWS

For Release: July 27, 2007

Contact: Roberta Wong Murray 415-399-8220 roberta.wong@bankofthewest.com

Bank of the West Earns \$139 million in Second Quarter

(San Francisco, July 27, 2007) Bank of the West today announced that net income for the second quarter of 2007 was \$139.0 million, a 3.0% increase from the \$135.0 million earnings of the first quarter of 2007. The second quarter results reflect a 6.5% year over year decline compared with record earnings of \$148.7 million in the second quarter of 2006.

Loans and leases outstanding for the bank stood at \$41.1 billion at June 30, 2007, up 7.2% over the end of the second quarter of 2006. Nonperforming assets declined to .43% of total assets at June 30, from .46% at the end of the first quarter. Deposits were up 2.2 % year over year, at \$35.8 billion.

“We’re pleased with this quarter's progress from the first quarter, which is the result of loan and fee growth bank wide,” said Chairman and CEO Don J. McGrath, “The margin environment continues to hold earnings below last year’s record levels. Nonperforming assets are down at quarter end, and asset quality remains strong.”

Bank of the West is the third largest commercial bank headquartered in the western U.S. The bank has more than 700 branch banking locations and commercial banking offices in 19 states: California, Arizona, Colorado, Idaho, Iowa, Kansas, Minnesota, Missouri, Nebraska, New Mexico, Nevada, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin and Wyoming. Bank of the West’s holding company, BancWest Corporation is a wholly owned subsidiary of BNP Paribas, a leading global financial services institution.

###