West Bancorporation, Inc. and West Bank
Corporate Responsibility Statement

West Bancorporation, Inc. and West Bank are committed to maintaining the high standards of business conduct and corporate governance, which we believe are essential to running our business effectively, serving our customers and communities, creating long-term value for our stockholders and maintaining our integrity in the marketplace. We strive to be a good corporate citizen by conducting business in a responsible manner, by operating as an employer that is committed to our vibrant and engaged workforce, conducting our day-to-day business with integrity and maintaining strong ties to the communities in which our customers live, work and do business. We monitor corporate responsibility developments and regularly review our policies, procedures and business practices in light of such developments.

The Board is committed to overseeing corporate responsibility matters. While these matters fall under the purview of each of the Board committees as they relate to their individual oversight responsibilities, the Nominating and Corporate Governance Committee undertakes formal responsibility for providing oversight of the Company's commitment to corporate responsibility matters, including providing overall strategic direction on corporate responsibility for and reporting on governance, environmental and human capital matters. Setting the tone at the top with executive management, our Board and its committees have a key role in the oversight of our culture by holding executive management accountable for maintaining high ethical, legal and moral standards. The Nominating and Corporate Governance Committee is responsible for reviewing and approving this document at least annually. All officers, employees and directors of West Bancorporation, Inc. and West Bank are expected to comply with this document.

Corporate responsibility matters are also described in our annual proxy statement, 10-K and code of conduct. These documents are available on our investor relations website: ir.westbankstrong.com.

Human Capital Management

We conduct periodic company-wide employee engagement surveys to assess employee satisfaction and engagement. Our most recent survey was conducted in 2025 and provided us with useful feedback regarding West Bank's current culture, employee satisfaction and engagement. Results of the survey, including the valuable employee comments, were reviewed by the executive team and management. Strategies are being developed to address topics of noted recurrence, particularly in the areas of career paths and management openness to staff initiatives and suggestions. Positive comments concerning relationship building, customer service, commitment to the community, and appreciation for workplace amenities demonstrated that our outstanding team members are dedicated to company values and aligned with company leadership.

We provide all of our full time employees with access to an Employee Assistance Program ("EAP"). Our EAP provides personal resources, support and guidance 24 hours a day. It is confidential assistance for concerns including legal and financial matters, substance abuse, relationships, anxiety and depression.

Community Outreach.
Our West Bancorporation Foundation supports nonprofit organizations in all of our markets that are aligned with the communities we serve, and West Bank team members provide valuable board service and volunteer many hours to benefit those communities.

One example includes West Bank's active partnership in the Jordan Scholars program, whereby a group of high school students from the Des Moines Public Schools and several suburban districts visit five area businesses representing segments of business and industry prominent in the development of the City of Des Moines (insurance, transportation, state government, banking, and agriculture). West Bank is proud to represent the banking segment, and our CEO and a panel of West Bank team members representing multiple departments meet with the students annually, providing a tour of the Bank, sharing the experiences that led to their banking careers, and promoting banking as a career to consider.

Training.
We believe that the success of our business is largely due to the quality of our employees and the development of each employee's full potential. We invest in employee education and development programs, including tuition reimbursement for courses and degree programs and fees paid for certifications. We encourage employees to seek educational opportunities for both industry knowledge and professional development. Training is provided to employees related to harassment prevention based on their roles and responsibilities. Our front line employees are also trained on how to identify and prevent elder abuse and human trafficking.

In addition to annual training on fairness in employee interactions and its impact on the workplace, we also regularly provide training to our employees and Directors on information/cybersecurity, including regular phishing testing.

Financial Inclusion.
West Bank received an "Outstanding," rating, the highest rating available, during its most recent Community Reinvestment Act ("CRA") examination by the Federal Deposit Insurance Corporation in 2023. The regulatory examination reviews how we meet the credit needs of our communities, including low and moderate income neighborhoods, CRA qualified lending, corporate giving and investing and employee volunteering. West Bank's community development lending to developers, nonprofit entities and municipalities benefits communities through services to individuals, job creation, stabilization, economic development and affordable housing. West Bank has a lending and deposit portfolio that supports its nonprofit customers in their mission-driven work to meet community needs.

West Bank provides financial literacy opportunities through its "Bank Notes" blog and in-person training sessions coordinated with various organizations, including the Junior Achievement of Central Iowa's personal finance simulation and the above-referenced Jordan Scholars program, which provides high school juniors with annual introduction to personal financial responsibility and careers in banking.

Information Security.
We have devoted significant resources to assessing, identifying and addressing risks associated with cybersecurity. We utilize data security programs and a privacy policy under which we do not sell or share customer information. We employ an anti-money laundering program and a customer due diligence program that complies with federal banking regulations. These programs are examined by our regulators and independently audited. We employ a variety of preventative and detective tools designed to monitor and provide alerts regarding suspicious activity, including having our facilities equipped with security access controls and cameras. As a part of our overall insurance program, the Company maintains a network security and privacy liability insurance policy.

Environment.
We are committed to monitoring risk stemming from environmental issues and circumstances, including regulatory, strategic, financial, operational and reputational risks. We acknowledge that the environment impacts our business, including for example, extreme weather events/natural disasters that can occur in all of our markets which may impact our own facilities and the property serving as collateral for outstanding loans, and may also impact the creditworthiness of some customers.

Some of the actions we have taken to address environmental risks and to benefit the environment, include the following:

- When building bank offices, we strive to do so in an environmentally responsible manner with an effort to use energy efficiently including LED lighting and low-flow water fixtures.
- Our new corporate headquarters in West Des Moines, Iowa includes environmentally friendly features such as a regional site water collection system, a water recycling system, a comprehensive recycling program and geothermal heating and cooling. During our move to the headquarters building, we donated the furniture from our old location to non-profits and other organizations rather than sending these items to the landfill.
- We utilize audio and video conference technologies to allow our branch employees in Iowa and Minnesota, as well as our Board of Directors, to “meet” without driving between locations.
- We have implemented several paperless technologies, including but not limited to, notice and access of the Company proxy statement, electronic options for document signings and imaging and an online account opening platform. Our customers take advantage of our online banking platform including paperless statements. We also host a community shred day for confidential documents.

Reviewed by the Nominating and Corporate Governance Committee: November 17, 2025.
Approved by the West Bank Board of Directors: January 28, 2026.
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