

Bankers' Bank of Kansas, N.A.

Condensed Statement of Condition

September 30, 2007

Assets		
Due From Banks	876,849.68	
Securities & Time Deposits	2,703,328.99	
Net Loans	84,885,892.37	
Federal Funds Sold	14,921,000.00	
FRB/ FHLB Bank Stock	332,950.00	
Net Fixed Assets	1,684,529.61	
Other Assets	4,417,205.86	
Total Assets		109,821,756.51
Liabilities		
Total Deposits	50,652,324.26	
Federal Funds Purchased	46,270,000.00	
FHLB Advances	0.00	
Other Liabilities	1,008,612.13	
Total Liabilities		97,930,936.39
Equity Capital		
Common Stock	750,000.00	
Surplus	3,478,000.00	
Undivided Profits	7,670,678.92	
Net Unrealized Gain (Loss) on Securities	(7,858.80)	
Total Equity Capital		11,890,820.12
Total Liabilities & Equity Capital		109,821,756.51
Securities in Safekeeping		2,616,458,354.00
Agent Federal Funds		470,674,000.00
Loans Sold		163,115,139.00
Total Funds Under Management		3,360,069,249.51

<u>YTD Statement of Income</u>	<u>Sep 2007</u>	<u>Sep 2006</u>
Net Interest Income	3,550,100.89	3,332,413.14
Other Income	5,834,819.42	5,101,793.16
Other Expense	6,941,016.41	6,432,529.76
Net Operating Income	2,443,903.90	2,001,676.54
Provision For Loan Losses	360,000.00	360,000.00
Provision For Taxes	717,308.36	590,565.73
Net Income After Provisions	1,366,595.54	1,051,110.81

<u>Capital Ratios</u>	<u>BOK</u>	<u>Well Capitalized Per Reg F</u>
Total Risk-Based Capital Ratio	13.10%	> 10.00%
Tier 1 Risk Based Capital Ratio	11.84%	> 6.00%
Leverage Ratio	11.93%	> 5.00%
Past Due & Non-Accrual Loans to Total Loans	0.99%	