

# BANKERS' BANK OF KANSAS

## CONDENSED STATEMENT OF CONDITION

### DECEMBER 31 • 2023

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#### ASSETS

Due from Banks	54,362,494
Securities & Time Deposits	4,051,816
Net Loans	135,961,213
Federal Funds Sold	4,742,000
FRB/FHLB Bank Stock	446,750
Net Fixed Assets	1,444,789
Other Assets	11,375,529

**TOTAL ASSETS** 212,384,591

#### LIABILITIES

Total Deposits	125,004,778
Federal Funds Purchased	46,333,000
FHLB Advances	4,000,000
Other Liabilities	3,972,553

**TOTAL LIABILITIES** 179,310,332

**EQUITY CAPITAL** 33,074,260

**TOTAL LIABILITIES & EQUITY CAPITAL** 212,384,591

#### FUNDS UNDER MANAGEMENT

Securities in Safekeeping	9,103,367,995
Agent Federal Funds/EBA Balances	611,738,000
Loans Sold	58,032,613

**TOTAL FUNDS  
UNDER MANAGEMENT** 9,985,523,199

YTD STATEMENT OF INCOME	Dec 2023	Dec 2022
Net Interest Income	8,719,186	5,934,792
Other Income	7,516,763	9,440,744
Other Expense	14,027,141	12,331,384
Net Operating Income	2,208,807	3,044,153
Provision For Loan Losses	758,000	770,000
Provision For Taxes	294,044	507,710
Net Income After Provisions	1,156,763	1,766,443

CAPITAL RATIOS	BBOK	WELL CAPITALIZED PER REG F
Total Risk-Based Capital Ratio	22.21%	10.50%
Tier 1 Risk-Based Capital Ratio	20.96%	8.50%
Common Equity Tier 1 Ratio	20.96%	7.00%
Leverage Ratio	16.26%	5.00%

Past Due & Non-Accrual Loans 0.2645%  
to Total Loans

**UNAUDITED BOOK VALUE** 1,569.15