



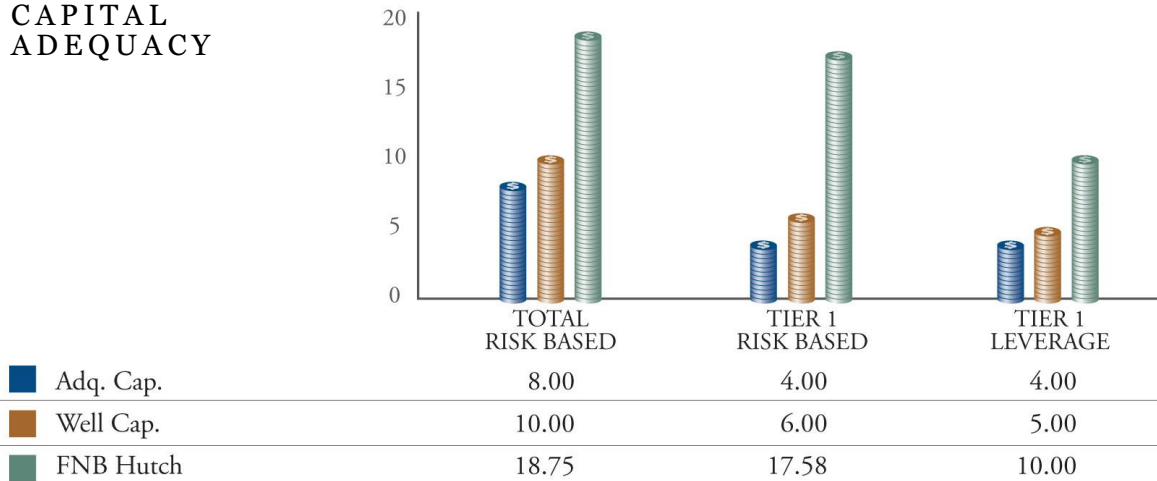
# FIRST NATIONAL BANK

OF HUTCHINSON

March 31, 2011

To assist you in complying with the Interbank Liabilities requirements of Regulation F, we are pleased to provide the following financial information as of March 31, 2011:

## CAPITAL ADEQUACY



Well Capitalized, No Supervisory Concerns

## ASSET QUALITY

Nonperforming Loans/Total Loans	.60%
Nonperforming Loans/Primary Capital	2.65%
Loan Loss Reserve/Total Loans and Leases	1.45%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.20%

## EARNINGS

Net Income/Total Assets (ROA)	.73%
Net Income/Primary Capital (ROE)	6.75%
Earning Assets/Total Assets	93.61%

## LIQUIDITY

Liquidity Ratio	36.12%
Total Loans and Leases/Total Deposits	56.68%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett  
Senior Vice President & Manager  
Correspondent Bank Services  
620-694-2311

Enclosure

**Bank Financial Highlights**  
**First National Bank of Hutchinson**  
**Hutchinson, KS**

*All dollars in thousands (\$000)*

	<b>Dec 07 YTD</b>	<b>Dec 08 YTD</b>	<b>Dec 09 YTD</b>	<b>Dec 10 YTD</b>	<b>Mar 11 YTD</b>
<b>Balance Sheet</b>					
Total Assets	487,957	525,380	578,020	549,787	531,628
Securities	159,852	168,373	187,388	190,628	201,596
Held-to-Maturity Secs(AmortCost)	0	0	0	0	0
Avail for Sale Secs (Fair Value)	159,852	168,373	187,388	190,628	201,596
Total Loans & Leases(C)	244,836	257,369	240,698	250,756	253,446
Total Deposits	348,723	358,172	460,229	456,635	447,120
Gross Loans/Total Deposits	70.21	71.86	52.30	54.91	56.68
Provision for Loan & Lease Loss	0	4,750	1,880	700	250
<b>Capital</b>					
Total Bank Equity Capital	51,713	53,612	54,505	56,122	57,038
Total Capital (Tier 1+2+3)	54,003	54,245	56,075	58,153	58,648
Tangible Equity Ratio	10.34	9.84	9.87	9.81	10.00
Total Risk-based Capital Ratio	18.77	18.30	18.84	18.36	18.75
Tier 1 Risk-based Capital Ratio	17.54	17.05	17.74	17.12	17.58
Leverage Ratio	10.34	9.84	9.87	9.81	10.00
Dividend Payout	46.30	96.38	37.32	30.85	18.62
<b>Profitability</b>					
Net Income (Loss)	4,778	1,932	3,628	2,998	972
Return on Average Assets	1.04	0.38	0.68	0.55	0.72
Return on Average Equity	9.70	3.61	6.65	5.39	6.87
Net Interest Margin	3.28	3.27	3.02	2.92	2.88
Net Interest Income (Tax Adj)/AA	3.21	3.21	2.86	2.74	2.76
<b>Asset Quality</b>					
Nonperf Ln&Debt Sec/CoreCap&LnLsRsrv	2.15	1.01	5.54	3.41	2.60
Loan Loss Reserve/Nonperf Loans	304.74	743.14	105.18	198.24	240.91
Adjusted Nonperf Assets/TA	0.24	0.13	1.07	1.27	0.92
PastDue 90 Days:Loans & Leases/GL	0.07	0.02	0.01	0.03	0.04
Reserves/Gross Loans	1.45	1.60	1.36	1.57	1.45
Net Charge-Offs/Average Loans	0.12	1.63	1.06	0.01	0.82
Real Estate Loans/GDL	51.29	54.31	58.53	58.77	58.00
<b>Liquidity</b>					
Brokered Deposits/TD	0.00	0.00	0.43	0.44	0.00
Avg Int-Bear Asset/Avg Int-Bear Liab	126.54	127.84	125.91	128.69	133.64
Pledged Securities/Total Securities	77.92	79.97	63.96	70.60	67.58
Tot Secs:Fair Val to Amrtzd Cost	101.26	102.99	101.46	101.05	101.09