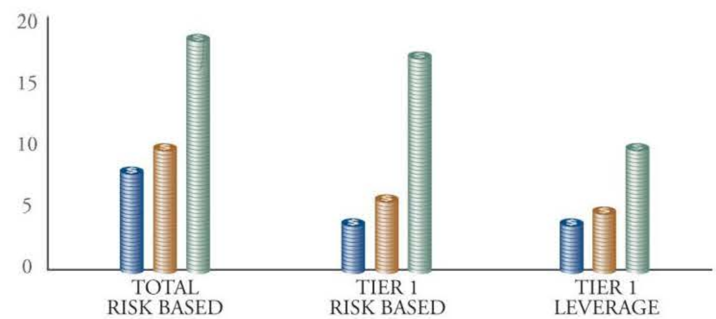
FIRST NATIONAL BANK
OF HUTCHINSON

May 1, 2012

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, 2012:

CAPITAL ADEQUACY



	TOTAL RISK BASED	TIER 1 RISK BASED	TIER 1 LEVERAGE
Adq. Cap.	8.00	4.00	4.00
Well Cap.	10.00	6.00	5.00
FNB Hutch	20.20	19.05	10.66

Well Capitalized, No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	1.01%
Nonperforming Loans/Primary Capital	3.85%
Loan Loss Reserve/Total Loans and Leases	1.51%
Net Loans and Lease Losses/Total Loans and Leases O.S.	(.02)%

EARNINGS

Net Income/Total Assets (ROA)	1.27%
Net Income/Primary Capital (ROE)	11.30%
Earning Assets/Total Assets	93.86%

LIQUIDITY

Liquidity Ratio	46.38%
Total Loans and Leases/Total Deposits	50.29%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett
Senior Vice President & Manager
Correspondent Bank Services

Enclosure

Bank Financial Highlights

First National Bank of Hutchinson
Hutchinson, KS
All dollars in thousands ($000)

	Dec 08 YTD	Dec 09 YTD	Dec 10 YTD	Dec 11 YTD	Mar 12 Early YTD
Balance Sheet					
Total Assets	525,380	578,020	549,787	553,542	550,420
Securities	168,373	187,388	190,628	229,925	236,428
Held-to-Maturity Secs(AmortCost)	0	0	0	0	0
Avail for Sale Secs (Fair Value)	168,373	187,388	190,628	229,925	236,428
Total Loans & Leases(C)	257,369	240,698	250,756	237,320	236,724
Total Deposits	358,172	460,229	456,635	466,466	470,676
Gross Loans/Total Deposits	71.86	52.30	54.91	50.88	50.29
Provision for Loan & Lease Loss	4,750	1,880	700	250	0
Capital					
Total Bank Equity Capital	53,612	54,505	56,122	60,815	61,592
Total Capital (Tier 1+2+3)	54,245	56,075	58,153	60,746	62,635
Tangible Equity Ratio	9.84	9.87	9.81	10.64	10.65
Total Risk-based Capital Ratio	18.30	18.84	18.36	19.75	20.20
Tier 1 Risk-based Capital Ratio	17.05	17.74	17.12	18.60	19.05
Leverage Ratio	9.84	9.87	9.81	10.64	10.65
Dividend Payout	96.38	37.32	30.85	33.13	23.23
Profitability					
Net Income (Loss)	1,932	3,628	2,998	4,361	1,753
Return on Average Assets	0.38	0.68	0.55	0.81	1.20
Return on Average Equity	3.61	6.65	5.39	7.42	10.80
Net Interest Margin	3.27	3.02	2.92	3.09	3.10
Net Interest Income (Tax Adj)/AA	3.21	2.86	2.74	2.88	2.96
Asset Quality					
Nonperf Ln&Debt Sec/CoreCap&LnLsRsrv	1.01	5.54	3.41	2.16	3.81
Loan Loss Reserve/Nonperf Loans	743.14	105.18	198.24	270.92	150.19
Adjusted Nonperf Assets/TA	0.13	1.07	1.27	0.48	0.70
PastDue 90 Days:Loans & Leases/GL	0.02	0.01	0.03	0.13	0.08
Reserves/Gross Loans	1.60	1.36	1.57	1.50	1.51
Net Charge-Offs/Average Loans	1.63	1.06	0.01	0.26	-0.06
Real Estate Loans/GDL	54.31	58.53	58.77	59.42	60.18
Liquidity					
Brokered Deposits/TD	0.00	0.43	0.44	0.00	0.00
Avg Int-Bear Asset/Avg Int-Bear Liab	127.84	125.91	128.69	132.24	139.78
Pledged Securities/Total Securities	79.97	63.96	70.60	57.07	55.48
Tot Secs:Fair Val to Amrtzd Cost	102.99	101.46	101.05	102.13	101.73