

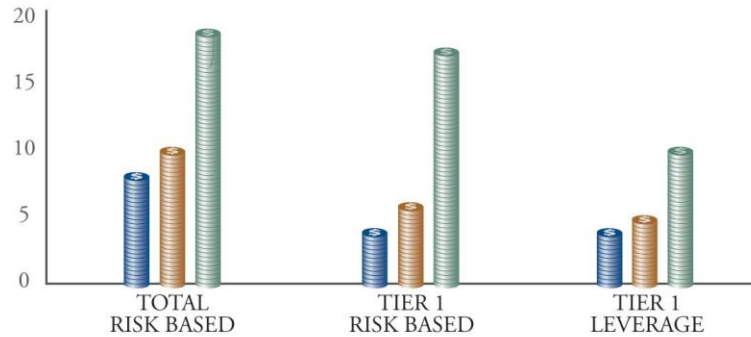


# FIRST NATIONAL BANK OF HUTCHINSON

August 1, 2013

To assist you in complying with the Interbank Liabilities requirements of Regulation F, we are pleased to provide the following financial information as of June 30, 2013:

## 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 | 17.70            | 16.58             | 10.51           |

Well Capitalized, No Supervisory Concerns

## ASSET QUALITY

|  |       |
|--|-------|
| Nonperforming Loans/Total Loans                        | 1.38% |
| Nonperforming Loans/Primary Capital                    | 5.94% |
| Loan Loss Reserve/Total Loans and Leases               | 1.54% |
| Net Loans and Lease Losses/Total Loans and Leases O.S. | .01%  |

## EARNINGS

|                                  |        |
|----------------------------------|--------|
| Net Income/Total Assets (ROA)    | .73%   |
| Net Income/Primary Capital (ROE) | 6.70%  |
| Earning Assets/Total Assets      | 93.12% |

## LIQUIDITY

|                                       |        |
|---------------------------------------|--------|
| Liquidity Ratio                       | 38.74% |
| Total Loans and Leases/Total Deposits | 54.34% |

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)

|                                      | Dec 09 YTD | Dec 10 YTD | Dec 11 YTD | Dec 12 YTD | Jun 13 Early YTD |
|--------------------------------------|------------|------------|------------|------------|------------------|
| <b>Balance Sheet</b>                 |            |            |            |            |                  |
| Total Assets                         | 578,020    | 549,787    | 553,542    | 613,227    | 594,274          |
| Securities                           | 187,388    | 190,628    | 229,925    | 236,468    | 257,153          |
| Held-to-Maturity Secs(AmortCost)     | 0          | 0          | 0          | 0          | 0                |
| Avail for Sale Secs (Fair Value)     | 187,388    | 190,628    | 229,925    | 236,468    | 257,153          |
| Total Loans & Leases(C)              | 240,698    | 250,756    | 237,320    | 275,122    | 277,644          |
| Total Deposits                       | 460,229    | 456,635    | 466,466    | 522,286    | 510,994          |
| Gross Loans/Total Deposits           | 52.30      | 54.91      | 50.88      | 52.68      | 54.33            |
| Provision for Loan & Lease Loss      | 1,880      | 700        | 250        | 350        | 0                |
| <b>Capital</b>                       |            |            |            |            |                  |
| Total Bank Equity Capital            | 54,505     | 56,122     | 60,815     | 65,240     | 63,613           |
| Total Capital (Tier 1+2+3)           | 56,075     | 58,153     | 60,746     | 65,822     | 67,318           |
| Tangible Equity Ratio                | 9.87       | 9.81       | 10.64      | 10.98      | 10.32            |
| Total Risk-based Capital Ratio       | 18.84      | 18.36      | 19.75      | 17.46      | 17.70            |
| Tier 1 Risk-based Capital Ratio      | 17.74      | 17.12      | 18.60      | 16.32      | 16.58            |
| Leverage Ratio                       | 9.87       | 9.81       | 10.64      | 10.98      | 10.32            |
| Dividend Payout                      | 37.32      | 30.85      | 33.13      | 8.40       | 42.77            |
| <b>Profitability</b>                 |            |            |            |            |                  |
| Net Income (Loss)                    | 3,628      | 2,998      | 4,361      | 4,926      | 2,148            |
| Return on Average Assets             | 0.68       | 0.55       | 0.81       | 0.86       | 0.71             |
| Return on Average Equity             | 6.65       | 5.39       | 7.42       | 7.81       | 6.62             |
| Net Interest Margin (Tax Adj)        | 3.02       | 2.92       | 3.09       | 3.12       | 3.07             |
| Net Interest Income (Tax Adj)/AA     | 2.86       | 2.74       | 2.88       | 2.90       | 2.90             |
| <b>Asset Quality</b>                 |            |            |            |            |                  |
| Nonperf Ln&Debt Sec/CoreCap&LnLsRsrv | 5.54       | 3.41       | 2.16       | 1.09       | 5.66             |
| Loan Loss Reserve/Nonperf Loans      | 105.18     | 198.24     | 270.92     | 594.72     | 112.19           |
| Adjusted Nonperf Assets/TA           | 1.07       | 1.27       | 0.90       | 1.03       | 1.57             |
| PastDue 90 Days:Loans & Leases/GL    | 0.01       | 0.03       | 0.13       | 0.02       | 0.08             |
| Reserves/Gross Loans                 | 1.36       | 1.57       | 1.50       | 1.56       | 1.54             |
| Net Charge-Offs/Average Loans        | 1.06       | 0.01       | 0.26       | -0.15      | 0.01             |
| Real Estate Loans/GDL                | 58.53      | 58.77      | 59.42      | 56.74      | 58.94            |
| <b>Liquidity</b>                     |            |            |            |            |                  |
| Brokered Deposits/TD                 | 0.43       | 0.44       | 0.00       | 0.06       | 3.43             |
| Avg Int-Bear Asset/Avg Int-Bear Liab | 125.91     | 128.69     | 132.24     | 132.83     | 133.23           |
| Pledged Securities/Total Securities  | 63.96      | 70.60      | 57.07      | 58.61      | 55.11            |
| Tot Secs:Fair Val to Amrtzd Cost     | 101.46     | 101.05     | 102.13     | 101.98     | 99.94            |