

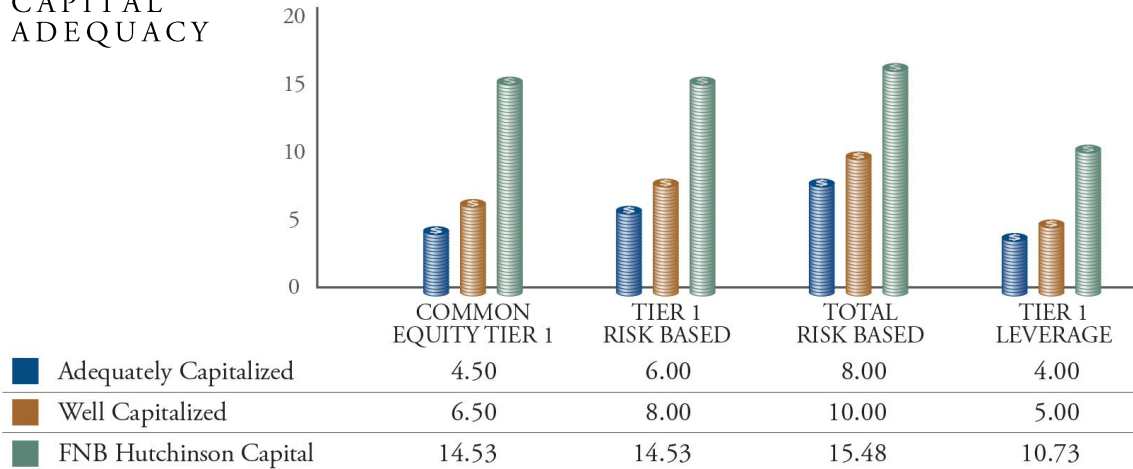


FIRST NATIONAL BANK OF HUTCHINSON

July 30, 2015

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, 2015:

CAPITAL ADEQUACY



No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	.70%
Nonperforming Loans/Primary Capital	3.45%
Loan Loss Reserve/Total Loans and Leases	1.27%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.01%

EARNINGS

Net Income/Total Assets (ROA)	.77%
Net Income/Primary Capital (ROE)	6.82%
Earning Assets/Total Assets	94.51%

LIQUIDITY

Liquidity Ratio	26.79%
Total Loans and Leases/Total Deposits	64.18%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett
Executive Vice President & Manager

Correspondent Bank Services

620-694-2311

Enclosure

The First National Bank of Hutchinson
Hutchinson - KS

FINANCIAL PROFILE

	Jun 2015-YTD	Dec 2014-YTD	Dec 2013-YTD	Dec 2012-YTD	Dec 2011-YTD
Balance Sheet:					
Total assets	635,696	621,131	599,709	613,227	553,542
Percent change in total assets	0.40%	3.57%	-2.20%	10.78%	0.68%
Held-to-maturity securities (Amort. cost)	0	0	0	0	0
Available-for-sale securities (Fair value)	226,221	235,255	234,208	236,468	229,925
Total securities	226,221	235,255	234,208	236,468	229,925
Total loans & leases	353,930	325,086	282,647	275,122	237,320
Allowance for loan & lease losses	4,484	4,283	3,996	4,282	3,549
Noninterest-bearing deposits	139,282	123,921	114,195	103,446	112,713
Noninterest-bearing deposits/Total deposits	25.26%	23.54%	21.78%	19.81%	24.16%
Interest-bearing deposits	412,184	402,565	410,004	418,840	353,753
Interest-bearing deposits/Total deposits	74.74%	76.46%	78.22%	80.19%	75.84%
Total deposits	551,466	526,486	524,199	522,286	466,466
Total other borrowings	7,550	19,450	6,685	21,690	22,104
Total liabilities	563,511	550,123	534,676	547,618	492,225
Total loans/Deposits	64.18%	61.75%	53.92%	52.68%	50.88%
Annualized percent change for current period:					
Percent change in total assets	4.69%	3.57%	-2.20%	10.78%	0.68%
Percent change in total loans	17.75%	15.01%	2.74%	15.93%	-5.36%
Percent change in total deposits	9.49%	0.44%	0.37%	11.97%	2.15%
Capital:					
Equity capital	71,623	70,526	64,573	65,240	60,815
GAAP tangible capital	70,672	69,541	63,463	64,007	60,216
GAAP tangible common equity	70,672	69,541	63,463	64,007	60,216
Core (Tier 1) capital	68,157	69,357	64,928	61,540	57,197
Risk-based capital	72,641	73,640	68,924	65,822	60,746
Risk-weighted assets	469,234	420,812	379,206	376,997	307,540
Risk-weighted assets/Total assets	73.81%	67.75%	63.23%	61.48%	55.56%
Equity capital/Total assets	11.27%	11.35%	10.77%	10.64%	10.99%
GAAP tangible capital/Total assets	11.12%	11.20%	10.58%	10.44%	10.88%
GAAP tangible capital/Tangible assets	11.13%	11.21%	10.60%	10.46%	10.89%
Tangible common equity/Tangible assets	11.13%	11.21%	10.60%	10.46%	10.89%
Tier 1 common capital/Risk-weighted assets	14.53%	0.00%	0.00%	0.00%	0.00%
Tier 1 Leverage Ratio	10.73%	11.34%	10.88%	10.21%	10.63%
Tier 1 Capital Ratio	14.53%	16.48%	17.12%	16.32%	18.60%
Total Capital Ratio	15.48%	17.50%	18.18%	17.46%	19.75%
Cash dividends declared on common stock	1,016	677	1,253	384	1,445
Dividend payout ratio	42.67%	14.12%	29.48%	8.09%	33.13%
Capital formation ratio	3.87%	6.38%	4.59%	7.18%	5.20%
Net charge-offs (Recoveries)/Ending equity capital	0.07%	0.59%	0.44%	-0.59%	1.05%
Profitability:					
Income (loss) before extraordinary items	2,381	4,794	4,250	4,749	4,361
Subchapter S tax adjustment	0	0	0	0	0
Income (Loss) before extraordinary items					

(Sub S adjusted)	2,381	4,794	4,250	4,749	4,361
Return on average assets	0.75%	0.78%	0.71%	0.83%	0.81%
Return on average assets (Sub S adjusted)	0.75%	0.78%	0.71%	0.83%	0.81%
Return on average equity	6.67%	7.09%	6.59%	7.53%	7.42%
Return on average equity (Sub S adjusted)	6.67%	7.09%	6.59%	7.53%	7.42%
Yield on average earning assets (tax adjusted)	3.27%	3.28%	3.30%	3.47%	3.76%
Cost of funds	0.19%	0.21%	0.28%	0.50%	0.91%
Net interest margin	3.14%	3.12%	3.09%	3.10%	3.07%
Noninterest income/Average assets	1.42%	1.48%	1.54%	1.50%	1.52%
Overhead expense/Average assets	3.33%	3.35%	3.37%	3.31%	3.18%
Efficiency ratio	75.54%	75.07%	75.44%	75.22%	71.59%
Number of full-time equivalent employees	181	178	174	169	162

Asset Quality:

Provision for loan & lease losses	225	700	0	350	250
Loan loss allowance/Total loans	1.27%	1.32%	1.41%	1.56%	1.50%
Loan loss allowance/Nonperforming loans	179.94%	166.39%	137.84%	594.72%	270.92%
90 day past due loans & leases/Total loans	0.02%	0.03%	0.03%	0.02%	0.13%
Nonaccruing loans & leases/Total loans	0.68%	0.77%	0.99%	0.24%	0.42%
Nonperforming assets/Total assets	0.49%	0.50%	0.52%	0.18%	0.27%
Net charge-offs (Recoveries)/Average loans	0.01%	0.14%	0.10%	-0.15%	0.25%
Nonperforming loans & debt sec./Equity capital & loan loss allowance	3.27%	3.44%	4.23%	1.04%	2.04%
Earnings coverage of net charge-offs	12833.33%	1526.39%	1888.81%	-1629.50%	878.77%
Adjusted Texas ratio (Adjusted nonperforming assets/Tangible equity capital & loan loss allowance)	4.14%	4.18%	4.60%	1.61%	2.37%

Liquidity:

Brokered deposits	15,167	8,003	10,474	303	0
Brokered deposits/Total deposits	2.75%	1.52%	2.00%	0.06%	0.00%
Brokered deposits/Total assets	2.39%	1.29%	1.75%	0.05%	0.00%
\$100000+ time deposits/Total assets	6.14%	6.63%	7.41%	7.69%	8.06%
Pledged securities/Total securities	66.38%	60.59%	56.27%	58.61%	57.07%
Interest-earning assets/Interest-bearing liabilities	144.20%	140.08%	135.51%	129.85%	138.06%
FIS Rating	2.92	2.78	2.76	2.76	3.2