

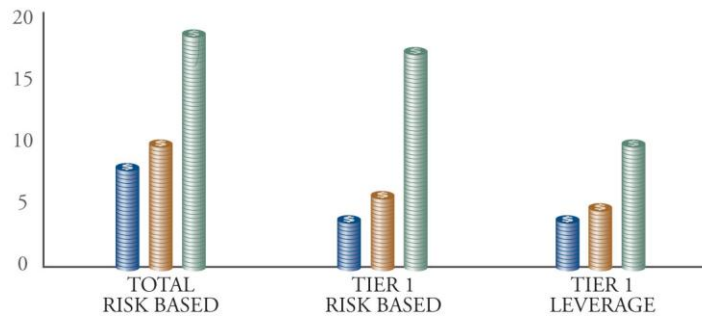


# FIRST NATIONAL BANK OF HUTCHINSON

November 3, 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 September 30, 2011:

## 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	19.55	18.40	10.80

Well Capitalized, No Supervisory Concerns

## ASSET QUALITY

Nonperforming Loans/Total Loans	1.36%
Nonperforming Loans/Primary Capital	5.52%
Loan Loss Reserve/Total Loans and Leases	1.43%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.24%

## EARNINGS

Net Income/Total Assets (ROA)	.81%
Net Income/Primary Capital (ROE)	7.13%
Earning Assets/Total Assets	93.57%

## LIQUIDITY

Liquidity Ratio	40.69%
Total Loans and Leases/Total Deposits	54.39%

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 07 YTD	Dec 08 YTD	Dec 09 YTD	Dec 10 YTD	Sep 11 Early YTD
<b>Balance Sheet</b>					
Total Assets	487,957	525,380	578,020	549,787	544,404
Securities	159,852	168,373	187,388	190,628	204,203
Held-to-Maturity Secs(AmortCost)	0	0	0	0	0
Avail for Sale Secs (Fair Value)	159,852	168,373	187,388	190,628	204,203
Total Loans & Leases(C)	244,836	257,369	240,698	250,756	250,092
Total Deposits	348,723	358,172	460,229	456,635	459,822
Gross Loans/Total Deposits	70.21	71.86	52.30	54.91	54.39
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	61,036
Total Capital (Tier 1+2+3)	54,003	54,245	56,075	58,153	60,581
Tangible Equity Ratio	10.34	9.84	9.87	9.81	10.80
Total Risk-based Capital Ratio	18.77	18.30	18.84	18.36	19.55
Tier 1 Risk-based Capital Ratio	17.54	17.05	17.74	17.12	18.40
Leverage Ratio	10.34	9.84	9.87	9.81	10.80
Dividend Payout	46.30	96.38	37.32	30.85	16.49
<b>Profitability</b>					
Net Income (Loss)	4,778	1,932	3,628	2,998	3,292
Return on Average Assets	1.04	0.38	0.68	0.55	0.82
Return on Average Equity	9.70	3.61	6.65	5.39	7.54
Net Interest Margin	3.28	3.27	3.02	2.92	3.07
Net Interest Income (Tax Adj)/AA	3.21	3.21	2.86	2.74	2.87
<b>Asset Quality</b>					
Nonperf Ln&Debt Sec/CoreCap&LnLsRsrv	2.15	1.01	5.54	3.41	5.61
Loan Loss Reserve/Nonperf Loans	304.74	743.14	105.18	198.24	105.36
Adjusted Nonperf Assets/TA	0.24	0.13	1.07	1.27	1.09
PastDue 90 Days:Loans & Leases/GL	0.07	0.02	0.01	0.03	0.12
Reserves/Gross Loans	1.45	1.60	1.36	1.57	1.43
Net Charge-Offs/Average Loans	0.12	1.63	1.06	0.01	0.32
Real Estate Loans/GDL	51.29	54.31	58.53	58.77	60.83
<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	131.27
Pledged Securities/Total Securities	77.92	79.97	63.96	70.60	64.79