

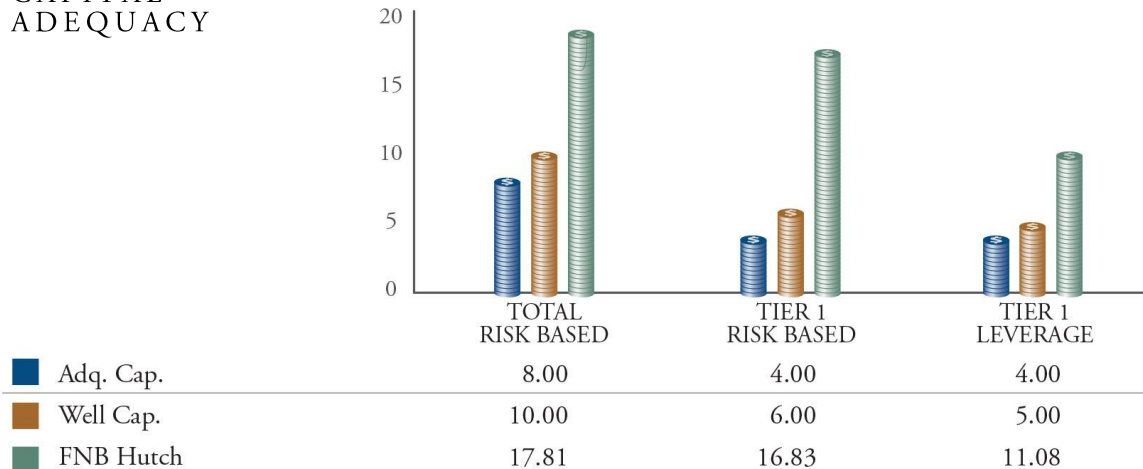


FIRST NATIONAL BANK OF HUTCHINSON

November 3, 2014

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, 2014:

CAPITAL ADEQUACY



Well Capitalized, No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	.90%
Nonperforming Loans/Primary Capital	4.06%
Loan Loss Reserve/Total Loans and Leases	1.27%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.12%

EARNINGS

Net Income/Total Assets (ROA)	.82%
Net Income/Primary Capital (ROE)	7.27%
Earning Assets/Total Assets	94.25%

LIQUIDITY

Liquidity Ratio	35.19%
Total Loans and Leases/Total Deposits	58.36%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett
Executive Vice President & Manager

Correspondent Bank Services

620-694-2311

Enclosure

FIRST NATIONAL BANK OF HUTCHINSON, THE

Hutchinson, KS FINANCIAL PROFILE

	Sep 2014-YTD	Jun 2014-YTD	Mar 2014-YTD	Dec 2013-YTD
Balance Sheet:				
Total assets.....	615,201	633,172	617,450	599,709
Percent change in total assets.....	6.06%	6.55%	(0.45%)	(2.20%)
Held-to-maturity securities (Amort. cost)...	0	0	0	0
Available-for-sale securities (Fair value)...	242,695	251,381	256,352	234,208
Total securities.....	242,695	251,381	256,352	234,208
Total loans & leases.....	312,564	297,302	291,698	282,647
Allowance for loan & lease losses.....	3,979	3,863	4,067	3,996
Noninterest-bearing deposits.....	135,743	133,074	117,936	114,195
Noninterest-bearing deposits/Total deposits.....	25.35%	23.91%	21.62%	21.78%
Interest-bearing deposits.....	399,835	423,538	427,467	410,004
Interest-bearing deposits/Total deposits...	74.65%	76.09%	78.38%	78.22%
Total deposits.....	535,578	556,612	545,403	524,199
Total other borrowings.....	6,085	4,495	1,540	6,685
Total liabilities.....	545,834	565,002	550,516	534,676
Total loans/Deposits.....	58.36%	53.41%	53.48%	53.92%
Annualized percent change for current period:				
Percent change in total assets.....	3.44%	11.16%	11.83%	(2.20%)
Percent change in total loans.....	14.11%	10.37%	12.81%	2.74%
Percent change in total deposits.....	2.89%	12.37%	16.18%	0.37%
Capital:				
Equity capital.....	68,856	67,634	66,499	64,573
GAAP tangible capital.....	67,840	66,587	65,421	63,463
GAAP tangible common equity.....	67,840	66,587	65,421	63,463
Core capital.....	68,403	66,999	65,836	64,928
Risk-based capital.....	72,382	70,862	69,903	68,924
Equity capital/Total assets.....	11.19%	10.68%	10.77%	10.77%
GAAP tangible capital/Total assets.....	11.03%	10.52%	10.60%	10.58%
GAAP tangible capital/Tangible assets.....	11.05%	10.53%	10.61%	10.60%
Tangible common equity/Tangible assets.....	11.05%	10.53%	10.61%	10.60%
Tier 1 common capital/Assets (applies only to RC-R Part I.B filers beginning 3-31-2014).....	5.54%	5.45%	5.28%	5.43%
Tier 1 common capital/Risk-weighted assets.....	16.83%	17.10%	16.89%	17.12%
Core capital/Average assets.....	11.08%	10.91%	10.57%	10.88%
Core capital/Risk-weighted assets.....	16.83%	17.10%	16.89%	17.12%
Risk-based capital/Risk-weighted assets....	17.81%	18.09%	17.93%	18.18%
Risk-weighted assets/Total assets.....	66.07%	61.86%	63.13%	63.23%
Cash dividends declared on common stock....	451	451	226	1,253
Dividend payout ratio.....	12.34%	19.63%	20.83%	29.48%
Capital formation ratio.....	6.62%	5.72%	5.32%	4.59%
Profitability:				
Income (loss) before extraordinary items...	3,656	2,297	1,085	4,250
Subchapter S tax adjustment.....	0	0	0	0
Income (Loss) before extraordinary items (Sub S adjusted).....	3,656	2,297	1,085	4,250
Return on average assets.....	0.79%	0.74%	0.70%	0.71%
Return on average assets (Sub S adjusted)...	0.79%	0.74%	0.70%	0.71%
Return on average equity.....	7.29%	6.94%	6.62%	6.59%
Return on average equity (Sub S adjusted)...	7.29%	6.94%	6.62%	6.59%
Yield on average earning assets (tax adjusted).....	3.25%	3.20%	3.19%	3.30%
Cost of funds.....	0.21%	0.22%	0.22%	0.28%
Net interest margin.....	3.09%	3.05%	3.04%	3.09%
Noninterest income/Average assets.....	1.50%	1.47%	1.48%	1.54%
Overhead expense/Average assets.....	3.36%	3.36%	3.29%	3.37%
Efficiency ratio.....	75.57%	76.75%	75.29%	75.44%
Number of full-time equivalent employees...	174	178	176	174

Asset Quality:

Provision for loan & lease losses.....	350	200	75	0
Loan loss allowance/Total loans.....	1.27%	1.30%	1.39%	1.41%
Loan loss allowance/Nonperforming loans....	141.15%	141.29%	78.26%	137.84%
90 day past due loans & leases/Total loans.	0.09%	0.06%	0.09%	0.03%
Nonaccruing loans & leases/Total loans.....	0.81%	0.86%	1.69%	0.99%
Nonperforming assets/Total assets.....	0.61%	0.56%	0.89%	0.52%
Net charge-offs (Recoveries)/Average loans.	0.16%	0.23%	0.01%	0.10%
Nonperforming loans & debt sec./Equity capital & loan loss allowance.....	3.87%	3.82%	7.36%	4.23%
Earnings coverage of net charge-offs.....	1,276.02%	889.79%	34,725.00%	1,888.81%

Liquidity:

Brokered deposits.....	22,095	11,188	10,332	10,474
Brokered deposits/Total deposits.....	4.13%	2.01%	1.89%	2.00%
Brokered deposits/Total assets.....	3.59%	1.77%	1.67%	1.75%
\$100000+ time deposits/Total assets.....	7.59%	8.05%	8.45%	7.41%
Pledged securities/Total securities.....	56.08%	53.34%	52.68%	56.27%
Interest-earning assets/Interest-bearing liabilities.....	143.80%	140.26%	135.96%	135.51%

FIS Rating..... 2.74 2.74 2.92 2.76
Scale: 1.00-5.00 (1.00 is best)

All \$'s are in thousands
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