

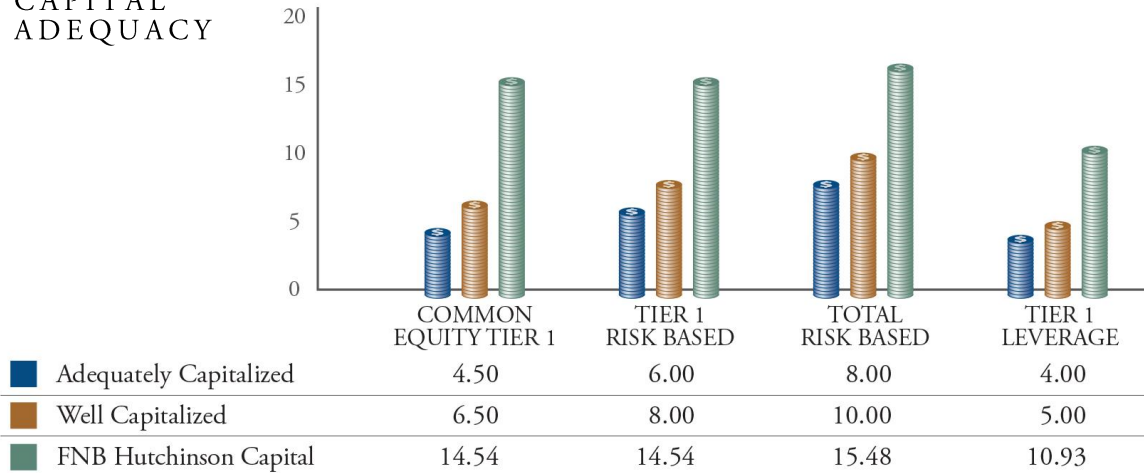


FIRST NATIONAL BANK OF HUTCHINSON

November 5, 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 September 30, 2015:

CAPITAL ADEQUACY



No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	.06%
Nonperforming Loans/Primary Capital	.31%
Loan Loss Reserve/Total Loans and Leases	1.25%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.02%

EARNINGS

Net Income/Total Assets (ROA)	.85%
Net Income/Primary Capital (ROE)	7.34%
Earning Assets/Total Assets	94.29%

LIQUIDITY

Liquidity Ratio	22.58%
Total Loans and Leases/Total Deposits	68.48%

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

	Sep 2015-YTD	Dec 2014-YTD	Dec 2013-YTD	Dec 2012-YTD	Dec 2011-YTD
Balance Sheet:					
Total assets	639,202	621,131	599,709	613,227	553,542
Percent change in total assets	3.90%	3.57%	-2.20%	10.78%	0.68%
Held-to-maturity secs (Amortized cost)	0	0	0	0	0
Available-for-sale secs (Fair value)	223,123	235,255	234,208	236,468	229,925
Total securities	223,123	235,255	234,208	236,468	229,925
Total loans & leases net of unearned inc	359,078	325,086	282,647	275,122	237,320
Allowance for loan & lease losses	4,505	4,283	3,996	4,282	3,549
Noninterest-bearing deposits	137,017	123,921	114,195	103,446	112,713
Noninterest-bearing deposits/Total depts	26.13%	23.54%	21.78%	19.81%	24.16%
Interest-bearing deposits	387,343	402,565	410,004	418,840	353,753
Interest-bearing deposits/Total deposits	73.87%	76.46%	78.22%	80.19%	75.84%
Total deposits	524,360	526,486	524,199	522,286	466,466
Total other borrowings	35,840	19,450	6,685	21,690	22,104
Total liabilities	564,796	550,123	534,676	547,618	492,225
Total loans/Depts	68.48%	61.75%	53.92%	52.68%	50.88%
Annualized percent change for current period:					
Percent change in total assets	3.88%	3.57%	-2.20%	10.78%	0.68%
Percent change in total loans	13.94%	15.01%	2.74%	15.93%	-5.36%
Percent change in total deposits	-0.54%	0.44%	0.37%	11.97%	2.15%
Capital:					
Equity capital	73,866	70,526	64,573	65,240	60,815
GAAP tangible capital	72,915	69,541	63,463	64,007	60,216
GAAP tangible common equity	72,915	69,541	63,463	64,007	60,216
Core (Tier 1) capital	69,773	69,357	64,928	61,540	57,197
Risk-based capital	74,278	73,640	68,924	65,822	60,746
Risk-weighted assets	479,712	420,812	379,206	376,997	307,540
Risk-weighted assets/Total assets	75.05%	67.75%	63.23%	61.48%	55.56%
Equity capital/Total assets	11.56%	11.35%	10.77%	10.64%	10.99%
GAAP tangible capital/Total assets	11.41%	11.20%	10.58%	10.44%	10.88%
GAAP tangible capital/Tangible assets	11.42%	11.21%	10.60%	10.46%	10.89%
Tangible common equity/Tangible assets	11.42%	11.21%	10.60%	10.46%	10.89%
Tier 1 common capital/Risk-weighted assets	14.54%	0.00%	0.00%	0.00%	0.00%
Tier 1 Leverage Ratio	10.93%	11.34%	10.88%	10.21%	10.63%
Tier 1 Capital Ratio	14.54%	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	1,241	677	1,253	384	1,445
Dividend payout ratio	31.18%	14.12%	29.48%	8.09%	33.13%
Capital formation ratio	5.18%	6.38%	4.59%	7.18%	5.20%
NCOs/Ending equity capital	0.14%	0.59%	0.44%	-0.59%	1.05%
Profitability:					
Income (loss) before extraordinary items	3,980	4,794	4,250	4,749	4,361
Subchapter S tax adjustment	0	0	0	0	0
Inc (Loss) bef extra items (Sub S adj)	3,980	4,794	4,250	4,749	4,361
Return on average assets	0.83%	0.78%	0.71%	0.83%	0.81%
Return on average assets (Sub S adjusted)	0.83%	0.78%	0.71%	0.83%	0.81%

Return on average equity	7.37%	7.09%	6.59%	7.53%	7.42%
Return on average equity (Sub S adjusted)	7.37%	7.09%	6.59%	7.53%	7.42%
Yield on avg earn assets (tax adj)	3.36%	3.28%	3.30%	3.47%	3.76%
Cost of funds	0.19%	0.21%	0.28%	0.50%	0.91%
Net interest margin	3.23%	3.12%	3.09%	3.10%	3.07%
Noninterest income/Average assets	1.43%	1.48%	1.54%	1.50%	1.52%
Overhead expense/Average assets	3.33%	3.35%	3.37%	3.31%	3.18%
Efficiency ratio	73.79%	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	300	700	0	350	250
Loan loss allowance/Total loans	1.25%	1.32%	1.41%	1.56%	1.50%
Loan loss allowance/NPLs	1958.70%	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	0.04%	0.77%	0.99%	0.24%	0.42%
NPAs/Total assets	0.07%	0.50%	0.52%	0.18%	0.27%
NCOs/Average loans	0.03%	0.14%	0.10%	-0.15%	0.25%
NPLs & debt secs/Equity cap+ALLL	0.29%	3.44%	4.23%	1.04%	2.04%
Earnings coverage of net charge-offs	6592.31%	1526.39%	1888.81%	-1629.50%	878.77%
Adj Texas ratio (NPAs/Tang equity&ALLL)	0.56%	4.18%	4.60%	1.61%	2.37%
Liquidity:					
Brokered deposits	14,938	8,003	10,474	303	0
Brokered deposits/Total deposits	2.85%	1.52%	2.00%	0.06%	0.00%
Brokered deposits/Total assets	2.34%	1.29%	1.75%	0.05%	0.00%
\$100000+ time deposits/Total assets	5.30%	6.63%	7.41%	7.69%	8.06%
Pledged securities/Total securities	76.00%	60.59%	56.27%	58.61%	57.07%
Int-earn assets/Int-bear liabs	143.48%	140.08%	135.51%	129.85%	138.06%
FIS Rating	2.71	2.78	2.76	2.76	3.2