

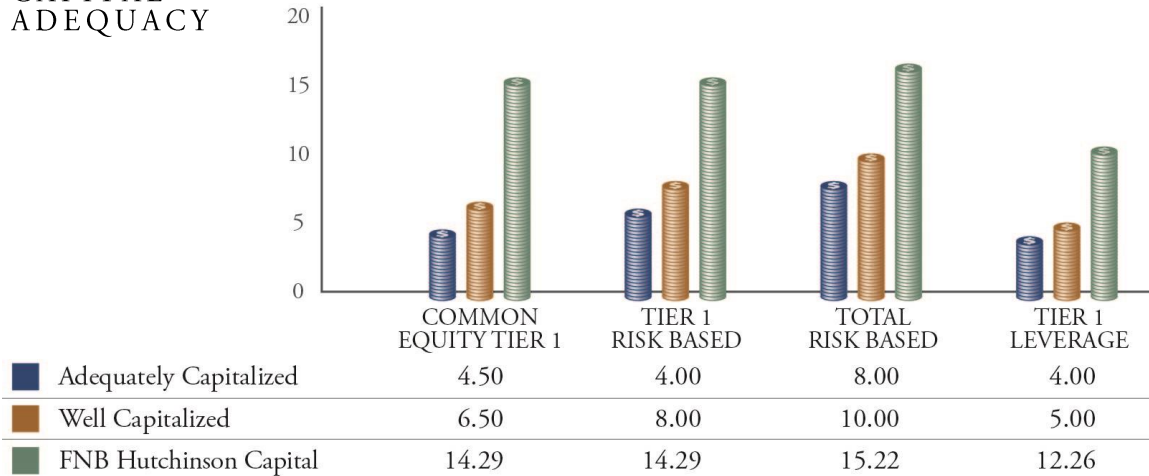


FIRST NATIONAL BANK OF HUTCHINSON

November 1, 2018

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, 2018:

CAPITAL ADEQUACY



No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	.12%
Nonperforming Loans/Primary Capital	.64%
Loan Loss Reserve/Total Loans and Leases	1.18%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.04%

EARNINGS

Net Income/Total Assets (ROA)	1.06%
Net Income/Primary Capital (ROE)	8.78%
Earning Assets/Total Assets	92.41%

LIQUIDITY

Liquidity Ratio	17.91%
Total Loans and Leases/Total Deposits	85.87%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett
Executive Vice President & Manager

Correspondent Bank Services

620.694.2311

Enclosure