

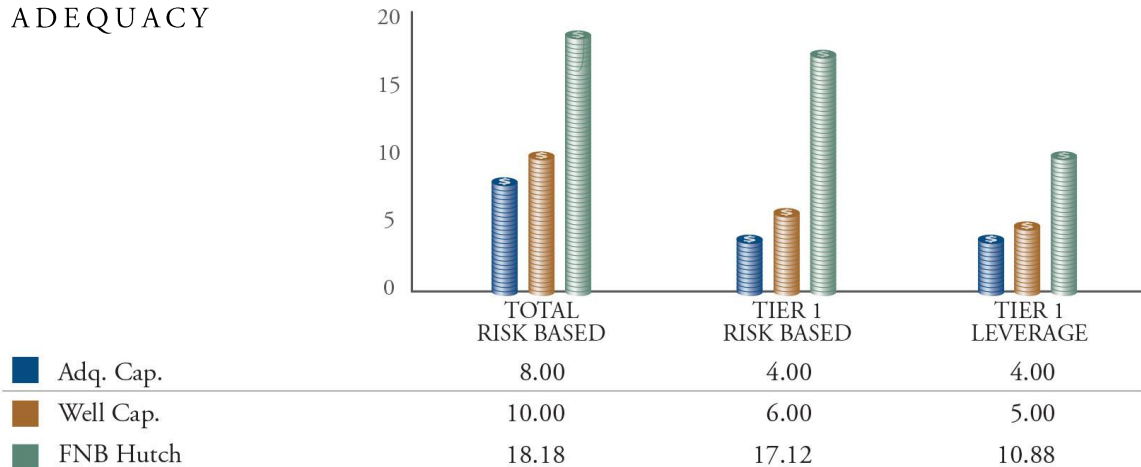


FIRST NATIONAL BANK OF HUTCHINSON

February 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 December 31, 2013:

CAPITAL ADEQUACY



Well Capitalized, No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	1.03%
Nonperforming Loans/Primary Capital	4.46%
Loan Loss Reserve/Total Loans and Leases	1.41%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.10%

EARNINGS

Net Income/Total Assets (ROA)	.74%
Net Income/Primary Capital (ROE)	6.80%
Earning Assets/Total Assets	93.51%

LIQUIDITY

Liquidity Ratio	40.23%
Total Loans and Leases/Total Deposits	53.92%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett
Executive 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 09 YTD	Dec 10 YTD	Dec 11 YTD	Dec 12 YTD	Dec 13 Early YTD
Balance Sheet					
Total Assets	578,020	549,787	553,542	613,227	599,709
Securities	187,388	190,628	229,925	236,468	234,208
Held-to-Maturity Secs(AmortCost)	0	0	0	0	0
Avail for Sale Secs (Fair Value)	187,388	190,628	229,925	236,468	234,208
Total Loans & Leases(C)	240,698	250,756	237,320	275,122	282,647
Total Deposits	460,229	456,635	466,466	522,286	524,199
Gross Loans/Total Deposits	52.30	54.91	50.88	52.68	53.92
Provision for Loan & Lease Loss	1,880	700	250	350	0
Capital					
Total Bank Equity Capital	54,505	56,122	60,815	65,240	64,573
Total Capital (Tier 1+2+3)	56,075	58,153	60,746	65,822	68,924
Tangible Equity Ratio	9.87	9.81	10.64	10.21	10.88
Total Risk-based Capital Ratio	18.84	18.36	19.75	17.46	18.18
Tier 1 Risk-based Capital Ratio	17.74	17.12	18.60	16.32	17.12
Leverage Ratio	9.87	9.81	10.64	10.21	10.88
Dividend Payout	37.32	30.85	33.13	8.40	30.75
Profitability					
Net Income (Loss)	3,628	2,998	4,361	4,926	4,425
Return on Average Assets	0.68	0.55	0.81	0.86	0.74
Return on Average Equity	6.65	5.39	7.42	7.81	6.86
Net Interest Margin (Tax Adj)	3.02	2.92	3.09	3.12	3.10
Net Interest Income (Tax Adj)/AA	2.86	2.74	2.88	2.90	2.92
Asset Quality					
Nonperf Ln&Debt Sec/CoreCap&LnLsRsrv	5.54	3.41	2.16	1.09	4.21
Loan Loss Reserve/Nonperf Loans	105.18	198.24	270.92	594.72	137.84
Adjusted Nonperf Assets/TA	1.07	1.27	0.90	1.03	0.95
PastDue 90 Days:Loans & Leases/GL	0.01	0.03	0.13	0.02	0.03
Reserves/Gross Loans	1.36	1.57	1.50	1.56	1.41
Net Charge-Offs/Average Loans	1.06	0.01	0.26	-0.15	0.10
Real Estate Loans/GDL	58.53	58.77	59.42	56.74	60.81
Liquidity					
Brokered Deposits/TD	0.43	0.44	0.00	0.06	2.00
Avg Int-Bear Asset/Avg Int-Bear Liab	125.91	128.69	132.24	132.83	133.62
Pledged Securities/Total Securities	63.96	70.60	57.07	58.61	56.27
Tot Secs:Fair Val to Amrtzd Cost	101.46	101.05	102.13	101.98	99.33