

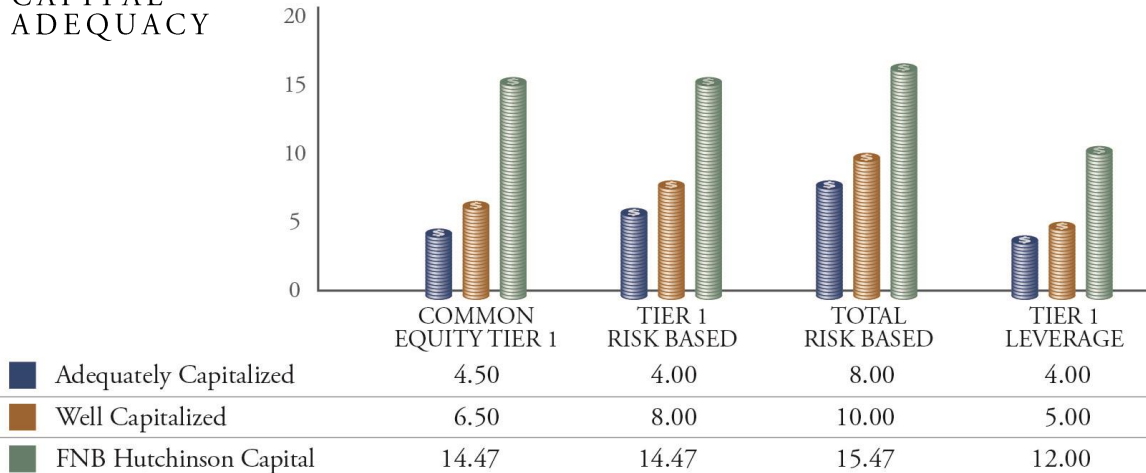


FIRST NATIONAL BANK OF HUTCHINSON

February 8, 2019

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, 2018:

CAPITAL ADEQUACY



No Supervisory Concerns

ASSET QUALITY

Nonperforming Loans/Total Loans	.07%
Nonperforming Loans/Primary Capital	.38%
Loan Loss Reserve/Total Loans and Leases	1.24%
Net Loans and Lease Losses/Total Loans and Leases O.S.	.07%

EARNINGS

Net Income/Total Assets (ROA)	1.12%
Net Income/Primary Capital (ROE)	9.21%
Earning Assets/Total Assets	92.54%

LIQUIDITY

Liquidity Ratio	18.49%
Total Loans and Leases/Total Deposits	82.47%

If you would like additional information please let me know.

Sincerely,

Mike Pritchett
Executive Vice President & Manager

Correspondent Bank Services

620.694.2311

Enclosure