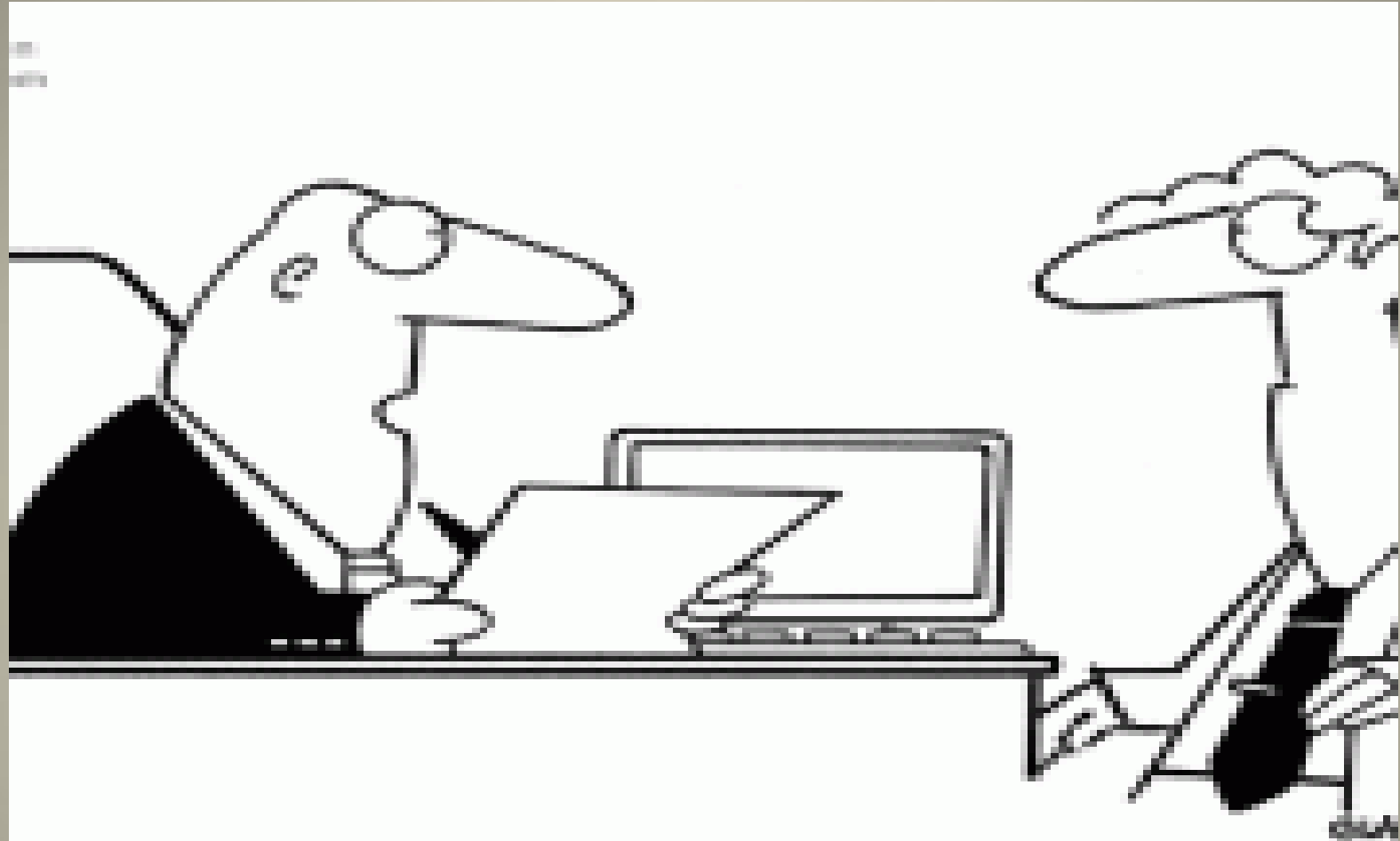


Our Local Economic Conditions

Randy Walker, CEO

Bank of Hays



**"You describe yourself as a 'free thinker'.
That's good, because we can't afford to pay you."**

EMPLOYEE
CONFERENCE
CENTER

**THE
RECESSION
IS OVER!**

...I'VE GATHERED
ALL OF YOU HERE
TO SHARE SOME
GOOD NEWS...

WALT
HANDLISMAN
1993



What Are Our Economic Drivers

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- Agriculture - Over \$100 Million

What Are Our Economic Drivers

- Agriculture
- Oil & Gas #1 Oil Producing County - 2011
Production 3.4 million barrels

What Are Our Economic Drivers

- Agriculture
- Oil & Gas
- Retail Trade Pull Factor near top at
1.87

What Are Our Economic Drivers

- Agriculture
- Oil & Gas
- Retail
- Education - FHSU is the 2nd Highest Employer in County

What Are Our Economic Drivers

- Agriculture
- Oil & Gas
- Retail
- Education
- Medical / Health Care Largest employer in Ellis County

How Do We Measure

How Do We Measure

- Agriculture - Federal Reserve Bank -KC
Agricultural Credit Survey

How Do We Measure

- Oil & Gas - Independent Oil & Gas Service / Red Top News

How Do We Measure

- Retail - KS Dept of Revenue / Retail Sales Tax Collections - County Trade Pull Factor

How Do We Measure

- Education - Enrollment #'s

How Do We Measure

- Medical / Health Care - Economic Impact Report

Overall – How Are We Doing?

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- Employment - Currently 3.9%

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- Other – API Stress Index - One of the least stress Counties in the US.

Overall – How Are We Doing?

- Employment - Currently 3.9%
- Real Estate Values - Stable 96% of Listing Price
- Other – API Stress Index -2nd Least Stressed County in US 6/2011
- Bank Deposits 6/04 to 6/11 Ellis Co Up 63%
Kansas Up 31%

Where We Going

- Agriculture
- Oil & Gas
- Retail
- Education
- Medical / Health Care

Where We Going

- I can't tell you where we are going but I can tell you what I'm watching!

Agriculture

- World Demand For Food - European Union, China, Emerging Countries / BRICKS
Watch the GDP
- ** Drought Conditions

MIKE LUCKOVICH
RETIRED JOURNALIST
OF THE NEW YORK TIMES

WILL HIS LACK
OF A PULSE
IMPACT MY
RECOVERY...?

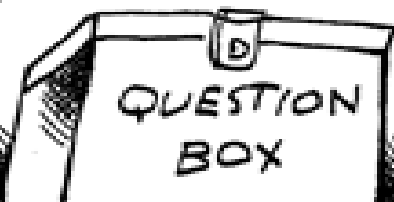


Oil & Gas

- World Supply & Demand -Domestic Supplies are increasing. Keep an eye on EU, China & BRICKS GDP
- ** Tension in Middle East

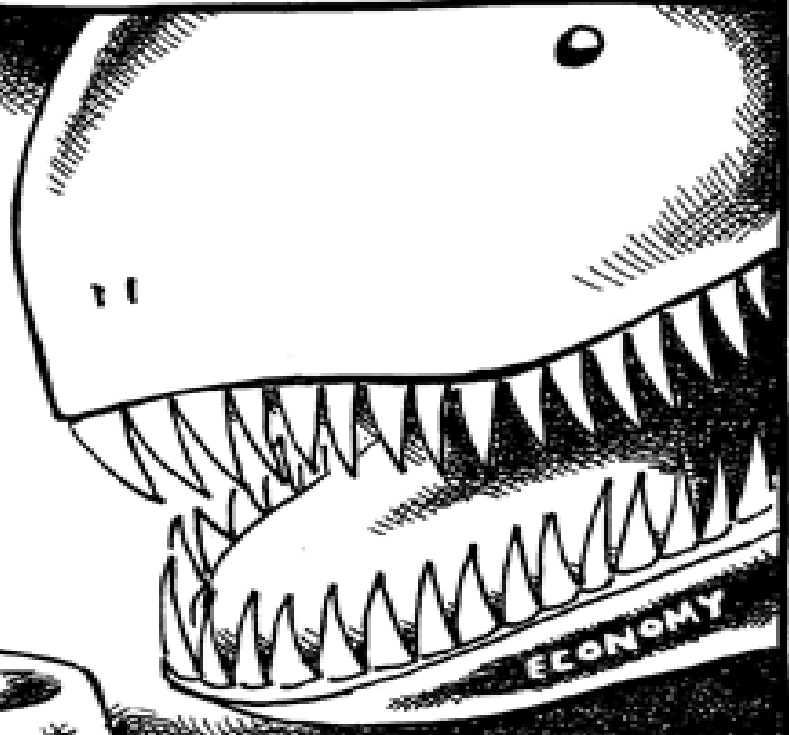
Retail

- Consumer Confidence

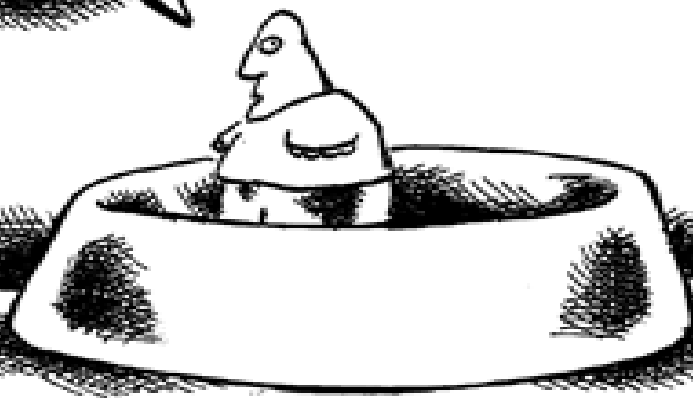


Q: How's consumer confidence ?

I'M NOT SURE I'M STILL THE CONSUMER.



ECONOMY



BUT STILL A VALUED PART OF THE PROCESS! -

TOLES

UNIVERSAL PRESS SYND
702008 THE WASHINGTON POST

Evergreen

Education

- State Budget - Funding for Education / State Budget

Medical / Health Care

- Election Results - Obama Care

Conclusion

