



INTRUST | Financial Corporation
2008 ANNUAL REPORT



Charles Q. Chandler IV

Dear Shareholders:

Despite the difficulties faced by financial institutions worldwide in 2008, I am pleased to report that INTRUST had another solid year. We generated record earnings, substantially increased share value and increased cash flow over 2007.

Our financial performance serves to reinforce our commitment to long-standing core values and, we believe, proves that customers are drawn to our strengths – especially during uncertain times. A prime example of this is our success in the Wealth Management area in a year of abysmal equity market performance. We realized a 17 percent increase in new business and a 38 percent increase in financial services revenue. Simply put, customers want what INTRUST offers – unparalleled strength, stability and expertise.

While many other institutions were dealing with the repercussions of sub-prime lending and tightening credit, we continued growth of quality loan assets, although at a slightly slower pace than in 2007. Our credit quality remains solid across the commercial and consumer segments, and our credit card lending data compare very favorably to the industry.

During the year, we undertook several property and equipment initiatives, all of which better position INTRUST as we move into the future. A highlight was the opening of a new branch in Olathe in June. Extensive computer hardware and software upgrades are already enhancing security, efficiency and customer service.

But as important as infrastructure is, banking is about people. And to build and grow relationships, we must have employees who are experienced, motivated and highly engaged. Therefore, I'm pleased to report that for the second year in a row, our turnover rate was below

industry norms. In addition to staff retention efforts, we are continuing our focus on employee wellness. We're highly encouraged by our deepening bench strength and collective level of experience, and we're confident that our business will continue to benefit from our staff development programs.

More than any other industry in America, banking is facing unprecedented uncertainty. We believe that INTRUST is well-positioned to take on the challenges ahead. During 2009, we will continue to show people why we are worthy of their trust. And while we're taking care of those whom we currently serve, we will also be increasing our efforts to broaden our customer base in order to secure our future. Although there are sure to be unforeseen problems, there will also be unexpected opportunities. Rest assured that the INTRUST team is ready to tackle whatever problems come our way, and we're poised to leverage opportunities as they emerge. We are focused on our mission: "to be the best community bankers in the markets we serve, and to be a company of character in all that we do."

In closing, I feel it fitting to mention that this is my first letter to the shareholders without my father's signature at the bottom next to mine. I dearly miss working with him every day, but I continue to be inspired by his legacy. We move forward with resolve and optimism, and I thank you for your continuing support.

C.Q. "Charlie" Chandler IV
Chairman, President & Chief Executive Officer, INTRUST Bank, N.A.
and INTRUST Financial Corporation



Charles Q. "Chuck" Chandler III
Sept 1, 1926-July 26, 2008

Charles Q. "Chuck" Chandler III, chairman and CEO of INTRUST Financial Corporation, passed away on Saturday, July 26, 2008, at the age of 81.

Born September 1, 1926, Chuck was the third generation of Chandlers to lead the company. Under Chuck's leadership, INTRUST grew to become the largest commercial bank based in Kansas. His keen financial acumen also served our country well. In 1997, he was appointed to the advisory council of the Federal Reserve Bank, where he served under Alan Greenspan for three years.

Chuck was a loving husband, father and grandfather who was devoted to his family, his community and his faith. His quiet confidence, unassuming manner and willingness to give generously of his time made us all a little richer – while inspiring high standards in the banking industry and in life.

INTRUST Executive Team

(standing, from left)

J.V. Lentell

Vice Chairman

C.Q. Chandler IV

Chairman, President
& Chief Executive Officer

Jay Smith

Vice Chairman

Lyndon Wells

Executive Vice President
& Chief Marketing Officer

(seated, from left)

Rick Beach

Vice Chairman

Steve Hipp

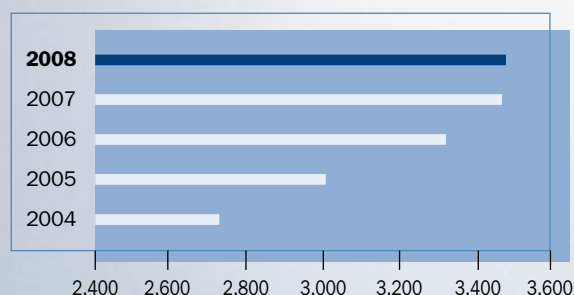
Executive Vice President
& Chief Technology Officer



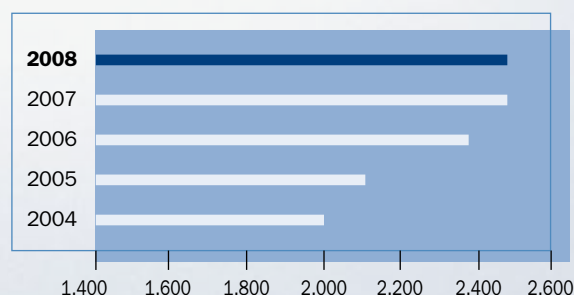
INTRUST Financial Corporation Balance Sheets – Five-Year Summary (Dollars in thousands)

Assets	Years ended December 31,				
	2008	2007	2006	2005	2004
Cash and cash equivalents:					
Cash and due from banks	\$162,865	\$123,623	\$114,101	\$116,808	\$87,945
Federal funds sold	<u>3,755</u>	<u>60,310</u>	<u>15,300</u>	<u>127,805</u>	<u>4,730</u>
Total cash and cash equivalents	166,620	183,933	129,401	244,613	92,675
Investment securities:					
Taxable investment securities	613,627	643,518	646,542	521,345	504,787
Nontaxable investment securities	<u>1,595</u>	<u>5,826</u>	<u>1,524</u>	<u>7,784</u>	<u>3,139</u>
Total investment securities	615,222	649,344	648,066	529,129	507,926
Loans, net of allowance for loan losses	2,567,325	2,488,131	2,374,957	2,148,427	2,003,611
Buildings and equipment	66,358	65,334	63,036	61,576	50,740
Other assets	<u>72,468</u>	<u>82,393</u>	<u>100,556</u>	<u>94,315</u>	<u>77,754</u>
Total assets	<u>\$3,487,993</u>	<u>\$3,469,135</u>	<u>\$3,316,016</u>	<u>\$3,078,060</u>	<u>\$2,732,706</u>
Liabilities and Stockholders' Equity					
Deposits:					
Demand	\$443,696	\$377,045	\$352,392	\$423,919	\$352,961
Savings and interest-bearing demand	1,563,308	1,429,848	1,423,996	1,445,729	1,190,840
Time	<u>656,747</u>	<u>709,691</u>	<u>744,453</u>	<u>599,777</u>	<u>601,747</u>
Total deposits	2,663,751	2,516,584	2,520,841	2,469,425	2,145,548
Short-term debt	414,718	509,532	394,001	290,175	289,454
Long-term debt	128,869	128,869	128,869	51,548	51,548
Other liabilities	<u>36,605</u>	<u>83,446</u>	<u>82,822</u>	<u>26,380</u>	<u>25,215</u>
Total liabilities	3,243,943	3,238,431	3,126,533	2,837,528	2,511,765
Stockholders' equity	<u>244,050</u>	<u>230,704</u>	<u>189,483</u>	<u>240,532</u>	<u>220,941</u>
Total liabilities and stockholders' equity	<u>\$3,487,993</u>	<u>\$3,469,135</u>	<u>\$3,316,016</u>	<u>\$3,078,060</u>	<u>\$2,732,706</u>

Total Assets (\$ Millions)



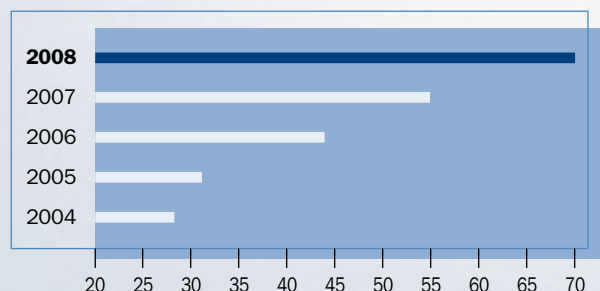
Loans (\$ Millions)



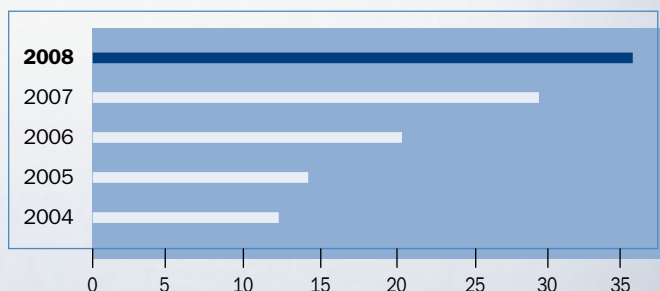
**INTRUST Financial Corporation Condensed Statements of Income –
Five-Year Summary (Dollars in thousands, except per-share data)**

	Years ended December 31,				
	2008	2007	2006	2005	2004
Interest income:					
Loans	\$146,533	\$184,717	\$169,719	\$133,587	\$102,478
Investment securities	28,948	31,444	24,625	16,299	16,769
Federal funds sold and other	<u>971</u>	<u>4,638</u>	<u>4,000</u>	<u>1,678</u>	<u>706</u>
Total interest income	176,452	220,799	198,344	151,564	119,953
Interest expense:					
Deposits	44,865	71,081	61,952	41,398	25,866
Federal funds purchased and securities sold under agreements to repurchase	5,946	18,553	14,466	6,548	1,631
Other indebtedness	<u>7,814</u>	<u>10,043</u>	<u>4,775</u>	<u>3,532</u>	<u>2,525</u>
Total interest expense	<u>58,625</u>	<u>99,677</u>	<u>81,193</u>	<u>51,478</u>	<u>30,022</u>
Net interest income	117,827	121,122	117,151	100,086	89,931
Provision for loan losses	<u>7,500</u>	<u>1,000</u>	<u>6,750</u>	<u>8,250</u>	<u>8,000</u>
Net interest income after provision for losses	110,327	120,122	110,401	91,836	81,931
Non-interest income:					
Service charges	20,575	19,093	18,510	18,760	20,198
Fiduciary income	14,534	14,932	16,347	13,847	12,556
Credit card fees	12,525	12,290	12,301	10,711	9,606
Other income	<u>23,623</u>	<u>17,081</u>	<u>16,701</u>	<u>15,737</u>	<u>16,619</u>
Total non-interest income	71,257	63,396	63,859	59,055	58,979
Non-interest expense:					
Salaries and employee benefits	61,930	63,660	61,698	58,513	53,286
Net occupancy and equipment expense	13,538	12,667	11,910	10,948	11,617
Advertising and promotional activities	6,230	5,732	5,779	5,516	5,056
Data processing expense	8,948	8,908	7,943	6,498	5,767
Other expense	<u>19,149</u>	<u>18,553</u>	<u>20,009</u>	<u>19,209</u>	<u>19,182</u>
Total non-interest expense	<u>109,795</u>	<u>109,520</u>	<u>107,339</u>	<u>100,684</u>	<u>94,908</u>
Income before provision for income taxes	71,789	73,998	66,921	50,207	46,002
Provision for income taxes	<u>1,647</u>	<u>18,893</u>	<u>22,343</u>	<u>19,047</u>	<u>17,119</u>
Net income	<u>\$70,142</u>	<u>\$55,105</u>	<u>\$44,578</u>	<u>\$31,160</u>	<u>\$28,883</u>
Per-share data:					
Earnings per share	\$36.84	\$29.77	\$20.38	\$14.13	\$13.19
Book value per share	\$130.73	\$120.90	\$103.48	\$109.09	\$100.00

Net Income (\$ Millions)



Earnings Per Share (Dollars/Share)



Kansas

El Dorado

2723 W. Central 316-321-8959
100 S. Main 316-321-1640

Junction City

904 W. 6th 785-238-2138
1740 W. Ash 785-238-2139

Kansas City Metro Area

18225 W. 106th, Olathe 913-385-8330
8682 W. 133rd St., Overland Park 913-385-8247
4000 Somerset, Prairie Village 913-385-8200
19501 W. 65th Terrace, Shawnee 913-385-8301

Lawrence

544 Columbia 785-830-2614
901 Vermont 785-830-2600
1555 Wakarusa 785-830-2650

Manhattan

2706 Anderson Ave. 785-565-5440
630 Humboldt 785-565-5400

Topeka

1035 S. Topeka Blvd. 785-431-5300

Wichita Area

Traditional Branches

Douglas & Main, 105 N. Main 316-383-1468
21st & Rock, 8202 E. 21st 316-383-1924
37th & Rock, 3801 N. Rock 316-383-1549
Central & Rock, 7800 E. Central 316-383-1337
Central & Rutan, 3433 E. Central 316-383-1960
Central & Tyler, 8601 W. Central 316-383-1296
21st & Amidon, 2005 W. 21st 316-383-1816
Harry & Webb, 1544 S. Webb 316-383-1505
Pawnee & Seneca, 2439 S. Seneca 316-383-1755
Central Park & Maize, 2735 N. Maize 316-383-1883
119th & Maple, 405 S. 119th 316-383-1942
308 W. Central, Andover 316-383-3350
112 W. 7th Street, Augusta 316-383-3340
1501 N. Rock Road, Derby 316-383-1767
107 S. Wayne, Haysville 316-524-3251
142 N. Ash, Valley Center 316-755-1225

Dillons Branches

Central & Rock, 7707 E. Central 316-383-1997
37th & Woodlawn, 3707 N. Woodlawn 316-383-4038
Central & Maize, 10515 W. Central 316-383-1712
135th & Maple, 13415 W. Maple 316-383-1577
13th & West, 3932 W. 13th 316-383-1935
21st & Maize, 10222 W. 21st 316-383-1509
Harry & Webb, 9450 E. Harry 316-383-1052
Harry & Edgemoor, 5500 E. Harry 316-383-1672
31st & Seneca, 3211 S. Seneca 316-383-1741
47th & Broadway, 4747 S. Broadway 316-383-1098

Arkansas

Rogers

Loan Production Office

3300 Market, Suite 438 479-286-2200

Oklahoma

Edmond

1450 S. Kelly 405-949-8440

Moore

100 S. Broadway 405-895-7054

Mustang

500 N. Mustang Road 405-895-7078

Norman

501 36th Ave. N.W. 405-895-6900

Oklahoma City

5100 N.W. 10th St. 405-949-6500
8402 N.W. Expressway 405-949-6586



Branch location in Norman, Okla.

INTRUST Financial Corporation
105 North Main
Wichita, KS 67202-1412
316-383-1234

Officers of
INTRUST Financial Corp.

EXECUTIVE

C.Q. Chandler IV, Chairman,
 President and CEO
 Rick Beach, Vice Chairman
 Jay Smith, Vice Chairman

AUDITING

Tanya Hammond, Senior Vice President

LEGAL

Brian Sullivan, Senior Vice President
 and General Counsel
 Sharon Self, Senior Vice President and
 Associate General Counsel
 Mary Ruth Byerley, Vice President and
 Associate General Counsel
 Michael Mayans, Vice President and
 Associate General Counsel
 Kent Voth, Vice President and Associate
 General Counsel
 Gina Ireland, Vice President
 Karen Koehn, Vice President

INTRUST Bank, N.A.

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EXECUTIVE

C.Q. Chandler IV, Chairman,
 President and CEO
 J.V. Lentell, Vice Chairman
 Rick Beach, Vice Chairman
 Jay Smith, Vice Chairman
 Steve Hipp, Executive Vice President
 and Chief Technology Officer
 Lyndon Wells, Executive Vice President
 and Chief Marketing Officer

BUSINESS BANKING

BUSINESS DEVELOPMENT

Jan Carithers, Vice President
 Jeff Emmot, Vice President
 Bob Harbison, Vice President
 Randy Koepsel, Vice President

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 Vice President
 Bruce Long, Executive Vice President
 Mark Dennett, Senior Vice President
 Dan Eilert, Senior Vice President
 Robert Harmon, Senior Vice President
 Gail Johnson, Senior Vice President
 Michael Ingersoll, Vice President
 Marlon King, Vice President
 Gregg Lesh, Vice President
 Jack Roberts, Vice President
 Randy Williams, Vice President
 Joseph Yuza, Vice President

EL DORADO

Ed Gard, Regional President
 Vic Auer, Vice President
 John Hilton, Vice President
 Charles Patton, Vice President
 Orlan Stevens, Vice President
 Bebee Thomas, Vice President

JUNCTION CITY

Steve Locke, Community Bank President
 Judd Liebau, Vice President
 Bryan Locke, Vice President
 Steve Roesler, Vice President

KANSAS CITY METRO

Julius Madas, Executive Vice President
 Peter Shriver, Senior Vice President
 Jermee Jones, Vice President

LAWRENCE

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 President
 Donald Johnston, Executive
 Vice President

Claudia Jones, Vice President
 Alissa Masoner, Vice President
 Ken Peirce, Vice President

MANHATTAN

Greg Berry, Community Bank President
 Blake Bauer, Vice President

TOPEKA

Scott Griffith, Community Bank President

OKLAHOMA

Mike Wynn, Regional President
 Bill Nelson, Community Bank President
 Glen Rice, Executive Vice President
 Tom Biggers, Senior Vice President
 Marsha Coffey, Senior Vice President
 Clifford Higgs, Vice President
 Cindy Visor, Vice President

ARKANSAS—Loan Production Office

Jerry Carmichael, Senior Vice President

CORRESPONDENT BANKING

Roger Kepley, Executive Vice President
 Bruce Frost, Senior Vice President
 Molly Darrenkamp, Vice President
 Dan Heinz, Vice President
 Tina Leap, Vice President

INTERNATIONAL BANKING

Anna Anderson, Executive Vice President
 Dina Aaby, Senior Vice President

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Gary Schmitt, Executive Vice President
 Joe Eaton, Senior Vice President
 Debra Allison, Vice President
 Greg Wilson, Vice President

TREASURY MANAGEMENT

Michael DeBroeck, Senior Vice President
 Sandra Jasnosi, Vice President
 Linda Newman, Vice President

WEALTH MANAGEMENT

PRIVATE

Rod Pitts, Executive Vice President
 Rhonda Disney, Senior Vice President
 Roger Zellers, Senior Vice President
 Brent Barker, Vice President
 Doug Brehm, Vice President
 Michael Cannady, Vice President
 Stephanie Clausen, Vice President
 Cheryl Daniels, Vice President
 Robert Francis, Vice President
 Maureen Frey, Vice President
 Claudia Germes, Vice President
 Billy Harrison, Vice President

Myrna Herring, Vice President
 Michael Mitchell, Vice President
 Jeff Morris, Vice President
 Brad Perry, Vice President
 Terry Spenst, Vice President

INSTITUTIONAL

Troy Jordan, Executive Vice President
 John Goff, Senior Vice President
 Robin Pfaff, Senior Vice President
 Bill Bequette, Vice President
 Jeff Mace, Vice President
 Carol Owens, Vice President
 Greg Scafe, Vice President
 Tom Weeks, Vice President

INVESTMENTS

Tom Gangel, Senior Vice President
 Paul Moore, Vice President
 Clay Nickel, Vice President
 Alan Person, Vice President
 Marietta Wetzel, Vice President

PERSONAL BANKING

BANKCARD CENTER

Cheryl Kastner, Senior Vice President
 Marc Kessinger, Senior Vice President
 Jerry Chandler, Vice President
 Linda Cullinan, Vice President

BRANCH ADMINISTRATION

Janeen Smalley, Executive
 Vice President
 John Bates, Vice President
 Teresa Bergen, Vice President
 Debbie Donovan, Vice President
 Sally Holmes, Vice President
 Kimberly Luckert, Vice President
 Deborah Settle, Vice President
 LeAnn Winslow, Vice President

PERSONAL LOANS

Paul Sansgaard, Senior Vice President
 Dan Dolezal, Vice President
 Tim Haug, Vice President
 Bill Neises, Vice President

RESIDENTIAL REAL ESTATE

LENDING

Fred Coppenbarger, Vice President
 Joyce Dixson, Vice President
 Sandra Garcia, Vice President
 Merrily Guyer, Vice President

ADMINISTRATIVE RESOURCES

Doug Winkley, Senior Vice President

CORPORATE COMMUNICATIONS

Diane Iseman, Vice President

FINANCIAL RESOURCES

Dennis Denning, Senior Vice President
 Kim Klocek, Senior Vice President
 Susan Sullivan, Senior Vice President
 Doreen Womack, Vice President

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Jill Beckman, Senior Vice President
 René White, Vice President

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 Debbie Finch, Vice President
 Elizabeth Wasson, Vice President

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Kathy Self, Senior Vice President

MARKETING

Lisa Elliott, Vice President

OPERATIONS AND TECHNOLOGY

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 Teri Greene, Senior Vice President
 Tom Morrison, Senior Vice President
 Patti Plenert, Senior Vice President
 Deanna Voyles, Senior Vice President
 Teresa Gabel, Vice President
 Sharon Leimkuhl, Vice President
 Burk Pogue, Vice President

REMOTE BANKING

Dana Adams, Vice President

RISK MANAGEMENT

Debra Duncan, Senior Vice President
 Wendy Kabler, Vice President

Nest Egg Consulting Inc.
100 North Main
Wichita, KS 67202
316-383-1020

Troy Jordan, President
 Karla Leckliter, Vice President
 Kim Ristow, Vice President
 Scott White, Vice President
 Don Wilson, Vice President



Purpose

To consistently contribute to the well-being of our customers, employees, shareholders, strategic partners and the communities we serve.

Mission

To be the best community bankers in the markets we serve and to be a company of character in all that we do.

Board of Directors

Rick Beach
INTRUST Bank, N.A.

C. Robert Buford
Zenith Drilling Corp.

Frank L. Carney
Carney Enterprises

Anderson Chandler
Fidelity State Bank & Trust Co.

Charlie Chandler
INTRUST Bank, N.A.

George T. Chandler
First National Bank in Pratt

Stephen L. Clark
Clark Investment Group

Kenneth Griggs
Certified Public Accountant

Richard M. Kerschen
The Law Co., Inc.

Thomas D. Kitch
Fleeson, Gooing, Coulson & Kitch

Eric T. Knorr
K Bar M Pizza Co., Inc.
HQS&C Management Company, LLC

Charles G. Koch
Koch Industries, Inc.

J.V. Lentell
INTRUST Bank, N.A.

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Metal-Fab, Inc.

Donald C. Slawson
Slawson Companies, Inc.

Jay Smith
INTRUST Bank, N.A.

John T. Stewart III
Stewart Companies

Jeffrey L. Turner
Spirit AeroSystems, Inc.