

Debt Ratings

First Midwest Bancorp, Inc. Ratings

Moody's Investor Service ⁽¹⁾

| | |
|---------------------------|--------|
| Issuer Rating-Senior Debt | Baa2 |
| Outlook | Stable |

Standard & Poor's Ratings Services ⁽²⁾

| | |
|-------------------------|--------|
| Long Term Credit Rating | BBB- |
| Short Term Issuer | A-3 |
| Outlook | Stable |

First Midwest Bank Ratings

Moody's Investor Service ⁽¹⁾

| | |
|---------------------|---------------|
| Long Term Deposits | A2 |
| Short Term Deposits | Prime-1 (P-1) |

Standard & Poor's Ratings Services ⁽²⁾

| | |
|---------------------------------------|-----|
| Long Term Counterparty Credit Rating | BBB |
| Short Term Counterparty Credit Rating | A-2 |

(1) Moody's Investor Service affirmed ratings and outlook as of June 29, 2016.

(2) Standard & Poor's Ratings Services affirmed ratings and outlook as of June 29, 2016.