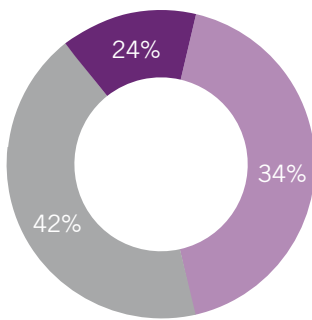


At **First Midwest Bank** we understand the various financing challenges that can impact a business. We work to develop and grow deep commercial relationships that foster trust in the markets we serve. First Midwest bankers provide the right solutions to support your growing business. Headquartered in Chicago, our Commercial Banking group serves middle market and business banking clients throughout Illinois and the Midwest Region. Our deep bench is strengthened by our Specialty Banking expertise in Asset Based Lending, Capital Markets, Commercial Real Estate, Equipment Finance, Franchise Lending, Healthcare, Structured Finance, ESOP Finance and Professional Services.

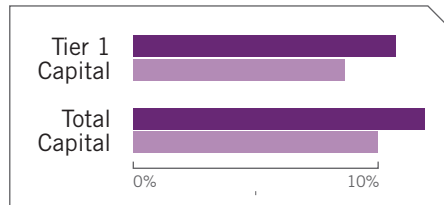
LOAN PORTFOLIO



- **CONSUMER** 24%
- **COMMERCIAL REAL ESTATE** 34%
- **C&I / AG LENDING** 42%

STRENGTH

KEY BANK CAPITAL RATIOS	9/30/2020	Minimum for "Well-Capitalized"
Tier 1 Capital	10.17%	8.00%
Total Capital	11.19%	10.00%



■ as of 9/30/2020 ■ Minimum for "Well-Capitalized"

All regulatory mandated ratios for characterization as "well-capitalized" were exceeded as of September 30, 2020.

KEY STATS

- FOUNDED IN 1940**
AS UNION NATIONAL BANK & TRUST CO. OF JOLIET
- 3RD LARGEST INDEPENDENT**
ILLINOIS-BASED BANK
- FMBI** NASDAQ
TICKER SYMBOL
- HEADQUARTERS**
CHICAGO, ILLINOIS
- \$21.1 BILLION**
IN ASSETS
- \$14.7 BILLION**
IN LOANS
- \$15.8 BILLION**
IN DEPOSITS
- \$13 BILLION**
WEALTH ASSETS
UNDER MANAGEMENT (AUM)
- OVER 2,000** COLLEAGUES
- 122** BRANCHES
- NEARLY 25,000**
COMMERCIAL CLIENTS

RECENT DEALS*

<p>\$21,000,000</p> <p>A PRIVATE UNIVERSITY</p> <p>TAX-EXEMPT DIRECT PURCHASE BOND REVOLVING LINE OF CREDIT</p> <p>Chicago Area</p>	<p>\$17,000,000</p> <p>FOOD MANUFACTURER & PACKAGER</p> <p>WORKING CAPITAL REVOLVER ASSET-BASED LENDING EQUIPMENT FINANCING</p> <p>Chicago Area</p>	<p>\$3,400,000</p> <p>SPECIALTY PACKAGING AND FRAGRANCE FILLING</p> <p>BUSINESS ACQUISITION BUILDING PURCHASE UTILIZING SBA 7A & SBA 504</p> <p>Chicago Area</p>
<p>\$23,000,000</p> <p>RECEIVABLES MANAGEMENT PROVIDER</p> <p>SENIOR SECURED CREDIT FACILITIES</p> <p>ADMINISTRATIVE AGENT</p> <p>Chicago Area</p>	<p>\$5,800,000</p> <p>AG GRAIN FARM</p> <p>REVOLVING LINE OF CREDIT</p> <p>Western Illinois</p>	<p>\$20,694,000</p> <p>MULTI-FAMILY</p> <p>ACQUISITION / VALUE ADD</p> <p>Chicago Area</p>

*The amounts listed represent deals recently closed and are not offers to lend.

COMMUNITY

First Midwest is more than a financial institution. We are a member of the communities we serve, and we measure our success in how we impact and shape our communities to make them a better place to live and conduct business. Many of our bankers grew up in towns in the Chicago Region.

Through active participation and volunteer efforts, we contribute to business growth as we enhance economic vitality.

First Midwest partners with local businesses with a focus on providing affordable housing, economic revitalization, as well as working with local food banks, Special Olympics, and Women and Children organizations to shape our communities.

All information current as of 9/30/2020 unless indicated otherwise.