

Leveraging Our Strengths to Support Clients and Communities

As one of the largest independent banks in Chicago, our mission is to help our clients achieve financial success.

First Midwest is committed to using our strong capital levels and ample liquidity to provide maximum support to our clients, colleagues, communities and the broader economy during this unprecedented time in our nation.

\$18bn Total Assets

- Position of financial strength
- Investment grade credit ratings
- Strong, relationship-driven deposit base
- Diversified loan portfolio

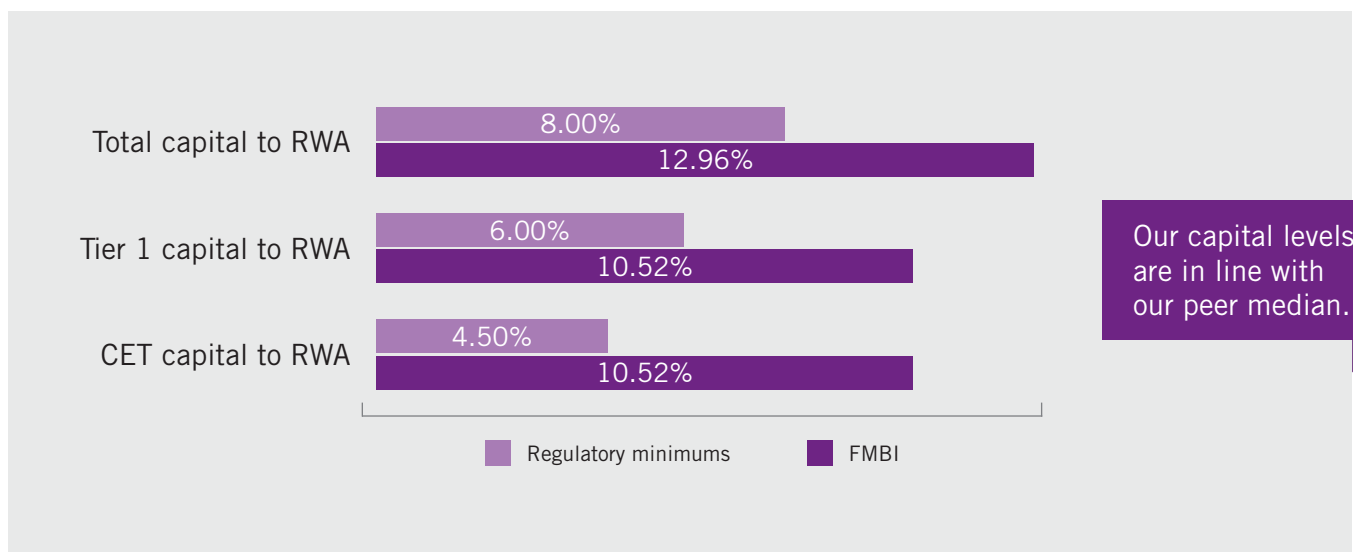
10.5% Common Equity Tier 1 Capital

- Capital levels in excess of the Federal Reserve's well-capitalized levels

97% Loan-to-Deposit Ratio

- Primary source of liquidity
- Provides capacity to increase lending
- Substantial additional funding resources immediately available to us

Our Capital Ratios (as of 12/31/19)



Our Credit Ratings

Rating Agency	Rating
Standards & Poor's Rating Group	BBB-
Moody's Investor Services, Inc	Baa2

We periodically stress test our capital assuming a hypothetical severely adverse economic scenario. These tests indicate our capital levels are sufficient to weather such a scenario.

As your financial partner, we're here to help.

First Midwest Bank has several programs designed to alleviate some of the financial stress and burden its clients may be facing due to the COVID-19 pandemic.

Programs

- Consumer/Mortgage/Auto Loan Payment Deferrals
- Small Business Payment Deferrals
- Consumer and Small Business Fee Assistance Programs
- Suspension of Foreclosure and Repossession Programs
- Wide range of financial accommodations for our Commercial clients based on individual circumstances

Contact your First Midwest Representative or find us online.

Customer Care: 800.322.3623

FirstMidwest.com

