

Statement of Condition

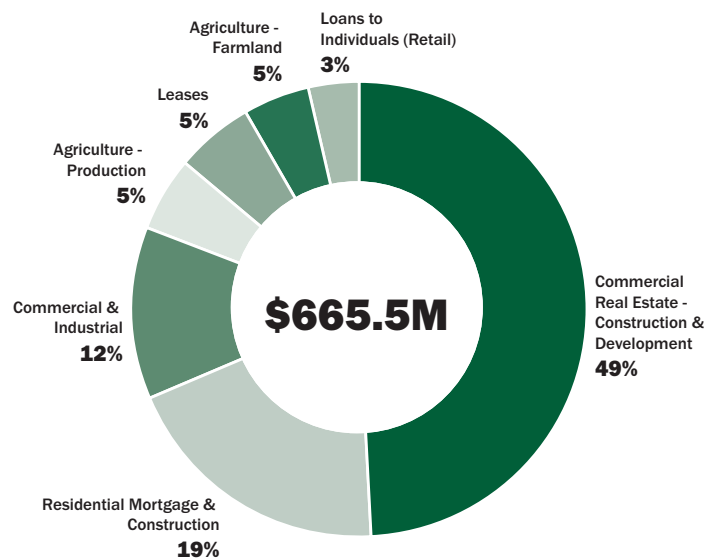
MidCountry Bank and Subsidiaries

Fiscal Year Ended September 30, 2017

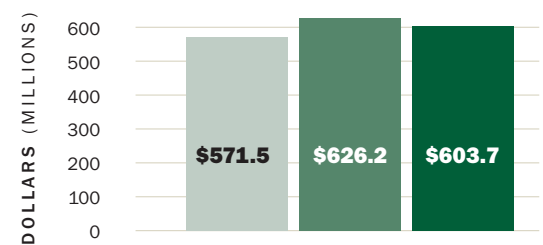
Assets	\$810.5M
Deposits	\$603.7M
Loans	\$665.5M

MidCountry Bank is a full-service bank headquartered in Bloomington, MN. With 15 branch locations in Minnesota, MidCountry actively engages in its communities to provide high quality, diversified financial services and solutions. A comprehensive scope of banking, cash management, equipment leasing, mortgage, insurance and investment products, tools and services makes us a solid financial ally for both traditional and progressive-minded clients.

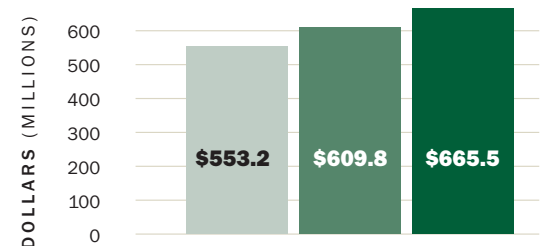
Loan Portfolio Diversification



Deposits



Loans



Capital Adequacy

	MidCountry FY Q4 2016	Well-Capitalized Requirement ¹
Tier 1 Leverage Ratio	12.72%	5.00%
Common Equity Tier 1 Capital Ratio	14.13%	6.50%
Tier 1 Risk-Based Capital Ratio	14.13%	8.00%
Total Risk-Based Capital Ratio	15.39%	10.00%

¹Excludes the currently effective capital conservation buffer of 1.25% as of September 30, 2017.

■ FY 2015 ■ FY 2016 ■ FY 2017



MIDCOUNTRY
BANK

www.MidCountryBank.com

1-877-874-7376

Member
FDIC

MidCountry Bank and Subsidiaries Fiscal Year Ended September 30, 2017

Unaudited (\$000s)

Consolidated Condensed Balance Sheet

Assets

Cash and cash equivalents	\$	38,945
Investment securities available-for-sale		60,520
Loans held for sale		8,078
Loans and leases		665,535
Allowance for loan and lease losses		(10,743)
Loans and leases, net		654,792
Other assets		48,169
Total assets	\$	810,504

Liabilities

Deposit liabilities:		
Noninterest-bearing	\$	104,296
Interest-bearing		499,361
Total deposit liabilities		603,657
Borrowings		81,828
Accrued expenses and other liabilities		11,563
Total liabilities		697,048
Stockholder's equity		113,456
Total liabilities and stockholder's equity	\$	810,504

Consolidated Condensed Income Statement

Interest income	\$	36,657
Interest expense		4,086
Net interest income before provision for loan and lease losses		32,571
Provision for loan and lease losses		2,945
Net interest income		29,626
Noninterest income		38,164
Noninterest expense		56,348
Income before income taxes		11,442
Income tax expense		4,344
Net income	\$	7,098

MidCountry Executive Team

Steve Meads	President & Chief Executive Officer
Maureen O'Brien Wieser	Chief Operating Officer
Dave Thompson	Chief Commercial Banking Officer
Dave Turk	Chief Financial Officer
Kurt Egertson	Chief Credit Officer

Three Guiding Principles Set MidCountry Bank Apart

- **Knowledgeable people** We take great pride in our team of knowledgeable bankers who offer sound advice and strategic thinking, helping you achieve your financial goals.
- **Quick decision-making** Our organization is built on responsiveness, straight talk and personal relationships. Expect solutions delivered with honesty and integrity.
- **Easy to do business with** Proactive teams continually explore flexible solutions and faster, more efficient ways to get you to the next level. We are deeply invested in identifying solutions as unique as you are.

Ultimately, our success is measured through your success. Whether you are expanding your business or planning for the next stage in life, MidCountry Bank is your banking and financial services partner.

Quick Facts

- **Founded** 2003, under MidCountry Financial Corporation
- **Locations** Serving communities in Central Minnesota and Nevada
- **ATMs** Member of the MoneyPass network with surcharge-free access nationwide
- **Headquarters** Bloomington, MN
- **Services** Full-service community banking, business banking, mortgage, insurance and investments and equipment leasing
- **Employees** Over 355

What You Can Expect from MidCountry Bank

Good people, strong values and a genuine commitment to help you enjoy greater success and security. We promise to live our values every day:

- **Compassion** The practice of listening to the needs of others. Always in our hearts and on our minds.
- **Honesty** The unwavering practice of truthfulness. Our pledge to our customers.
- **Integrity** Rigid adherence to a code or standard of values. The foundation of our business at MidCountry Bank.
- **Excellence** Exceptionally good. Superior. Surpassing expectations. The everyday standard at MidCountry Bank.
- **Fairness** Consistently impartial. Our on-going commitment to you.