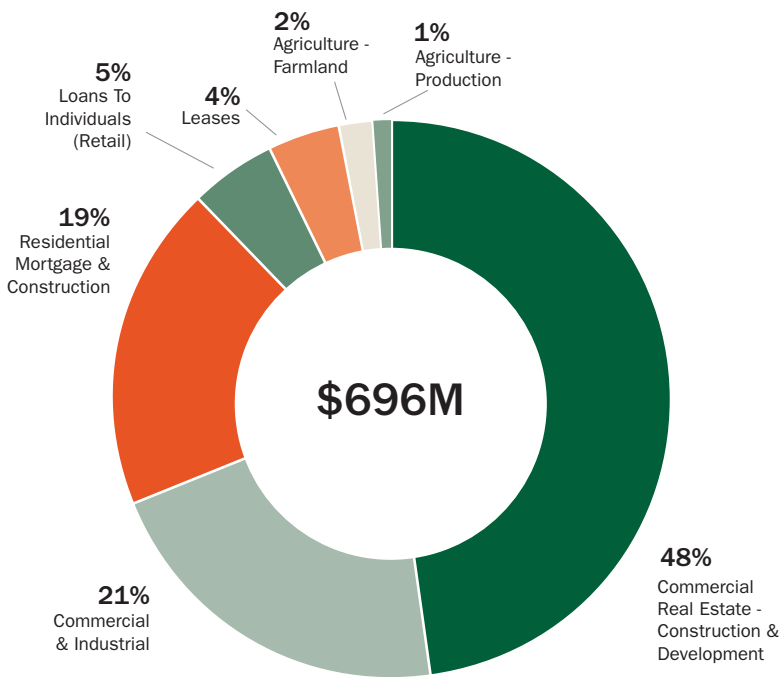


Statement of Condition

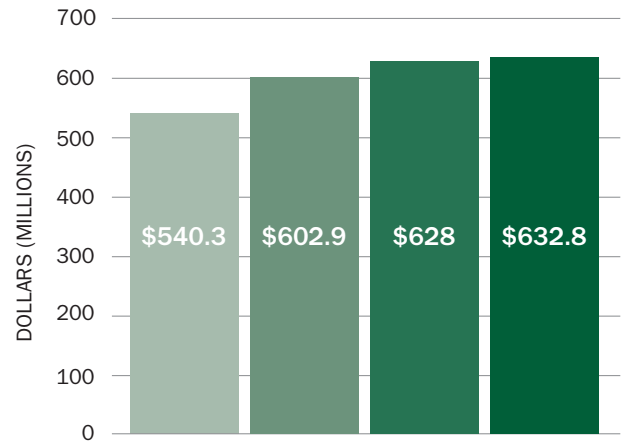
MidCountry Bank and Subsidiaries

Fiscal Year 2020 Ending December 31, 2020

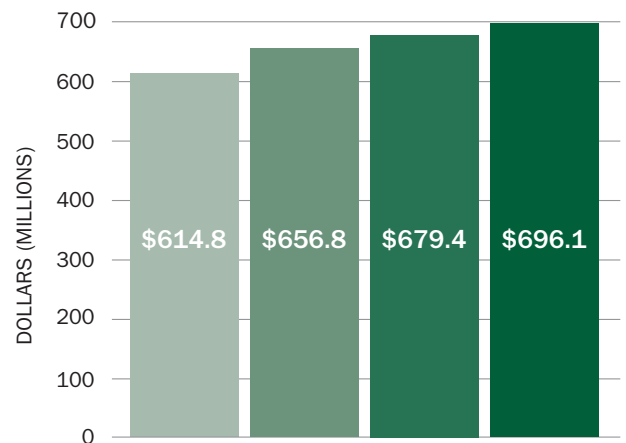
MidCountry Bank is a full-service bank headquartered in Bloomington, MN. With 13 branch locations in Minnesota, MidCountry actively engages in its communities to provide high quality, diversified financial services and solutions. A comprehensive scope of banking, cash management, equipment leasing, mortgage, insurance and investment products, tools and services makes us a solid financial ally for both traditional and progressive-minded clients.



Deposits



Loans



	MidCountry FY20 Q1	MidCountry FY20 Q2	MidCountry FY20 Q3	MidCountry FY20 Q4	Well-Capitalized Requirement ¹
Tier 1 Leverage Ratio	13.35%	12.40%	12.44%	12.34%	5.00%
Common Equity Tier 1 Capital Ratio	14.92%	15.35%	14.71%	14.18%	6.50%
Tier 1 Risk-Based Capital Ratio	14.92%	15.35%	14.71%	14.18%	8.00%
Total Risk-Based Capital Ratio	15.46%	16.28%	15.69%	15.16%	10.00%

¹Excludes the currently effective capital conservation buffer of 2.50% and 1.875% as of March 31, 2019 and December 31, 2018, respectively.

■ FY 2020 Q1 ■ FY 2020 Q2 ■ FY 2020 Q3 ■ FY 2020 Q4



MidCountry Bank and Subsidiaries

Fiscal Year 2020 Ended (Unaudited)
(\$000s)

Consolidated Condensed Balance Sheet

Assets	
Cash and cash equivalents	\$ 40,364
Investment securities available-for-sale	\$71,273
Loans held for sale	-
Loans and leases	696,068
Allowance for loan and lease losses	\$(7,022)
Loans and leases, net	689,046
Other assets	42,611
Total assets	\$ 843,294
Liabilities	
Deposit liabilities:	
Noninterest-bearing	\$ 153,757
Interest-bearing	479,037
Total deposit liabilities	632,794
Borrowings	\$88,143
Accrued expenses and other liabilities	\$14,313
Total liabilities	735,250
Stockholder's equity	108,044
Total liabilities and stockholder's equity	\$ 843,294

Consolidated Condensed Income Statement

Interest income	\$ 36,685,239
Interest expense	6,588,905
Net interest income before provision for loan and lease losses	30,096,334
Provision for loan and lease losses	3,992,210
Net interest income	26,104,123
Noninterest income	7,904,476
Noninterest expense	\$24,113,666
Income before income taxes	9,894,934
Income tax expense	2,691,462
Net income	\$ 7,203,471

MidCountry Executive Team

Steve Meads	President & Chief Executive Officer
Chris Vosbeek	Chief Financial Officer
Todd Streed	Chief Commercial Banking Officer
Kurt Egertson	Chief Credit Officer
Carol Kollodge	Chief Human Resources Officer
Rod Nelsestuen	Chief Technology Advisor
Pam Carl	Chief Risk Officer

Our Guiding Principles

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
- **Purchased** by local investors, November 30, 2018
- **Locations** Serving 13 communities in Central Minnesota
- **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