# First Midwest Bancorp

First Midwes

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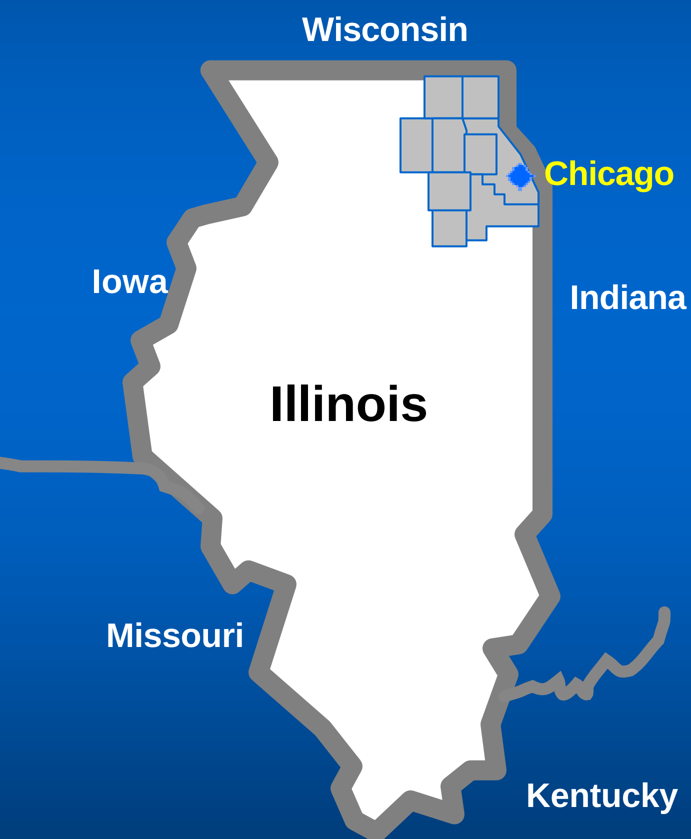
# First Midwest Bancorp

## 2003 & Beyond

# Markets

First Midwest




## Illinois (IL)

Population: 12.7 Million- 5th Largest

Deposits: $283 Billion- 3rd Largest

## Chicago MSA

(Cook & 8 Surrounding Counties)

Population: 8.5 Million - 67% of IL; 2nd largest MSA

Deposits: $211 Billion - 75% of IL

Dep. Concent: 40.8% - #87 MSA

## FMB Metro Chicago Footprint

(Lake, DuPage, Will and McHenry County Cook not included)

Population: 2.4 million

Deposits: $51 billion

Dep. Concent: 26.8%

Source: Branchsource CD and online info, June 2002 US Census

# Full Year 2002 Highlights

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| | 12/31/02 | 12/31/01 | % Improvement |
|---|---|---|---|
| Net Income | $ 90,150 | $ 82,138 | 9.75% |
| Diluted EPS | $ 1.86 | $ 1.63 | 14.11% |
| Return on Average Assets | 1.53% | 1.43% | 7.0% |
| Return on Average Equity | 18.82% | 17.89% | 5.2% |
| Net Interest Margin | 4.28% | 4.10% | 4.4% |
| Efficiency Ratio | 48.20% | 49.65% | - 2.9% |
| Non Performing Assets Ratio | .53% | .61% | - 13.1% |

# 1st Quarter 2003 Highlights

First Midwest

| | 3/31/03 | 3/31/02 | % Change |
|---|---|---|---|
| Net Income | $ 22,730 | $ 22,071 | 3.00% |
| Diluted EPS | $ .48 | $ .45 | 6.67% |
| Return on Average Assets | 1.53% | 1.55% | - 1.3% |
| Return on Average Equity | 18.39% | 19.39% | - 5.2% |
| Net Interest Margin | 4.06% | 4.32% | - 6.0% |
| Efficiency Ratio | 49.16% | 47.26% | - 4.0% |
| Non Performing Assets Ratio | .51% | .58% | - 12.1% |

# 2002 Performance In Context

## 1993-2002

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| | |
|---|---|
| **Earnings Per Share** ($.75 to $1.86) | **10% CAGR** |
| **Net Income** ($42,300,000 to $90,150,000) | **8% CAGR** |
| **Return on Assets** (1.08% to 1.53%) | **42% Improvement** |
| **Nonperforming Asset Ratio** (1.29% to .53%)[(1)] | **59% Improvement** |
| **Efficiency Ratio** (63.0% to 48.2%)[(1)] | **23% Improvement** |

(1) Data referenced is for the period 1994-2002

# Shareholder Value

# Stock Highlights: 4/30/03

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| | |
|---|---|
| Shares Outstanding | 46.6 Mil |
| Avg. Daily Volume | 65,500 |
| Shareholders | 7,500 |
| – Insider: 8% | |
| – Institutional: 43% | |
| – All Others: 49% | |
| Market Capitalization | $ 1.3 Bil |
| Market Price | $ 27.68 |
| Price/Book(1) | 2.6x |
| Price/2002 Earnings | 14.8x |
| Price/2003 Earnings(2) | 14.1x |

(1) Book Value as of 3/31/03

(2) Based on Consensus Estimate

# Shareholder Value Trends
## 1993-2002

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| | |
|---|---|
| **Market Cap** ($B) ($.590 to $1.261) | **7.9% CAGR** |
| **Dividends** ($.26 to $.70) | **10.6% CAGR** |

# What Accounts For The Trend?

## Six Significant Factors

I. Management Experience/Continuity

II. Mission Based Business Approach driven by Dedicated Strategic Planning Discipline

III. Mature Credit Control Culture

IV. Operational Control Tied To Continuous Business Process Improvement

V. Strength of Treasury Management

VI. Comprehensive Sales Process

# I. Management Experience/Continuity

- Core Group to Early 80’s
- Industry/FMB Incumbency
- Equity Participation
- Common Incentives
- Desire To Compete

# II. Mission Based Approach & Dedicated Strategic Planning Discipline

- **Mission*** **(First Adopted in 1991)**
  - **Client Faced**
  - **Needs Driven**
  - **Value Based**

- **Strategic Planning** **(Started Pre-formation: 1982)**
  - **Ten-Year Strategic Retrospective**
  - **Five-Year Forward Vision: 2007**
  - **Annual Update Synchronization**
  - **Linchpinned to Unit, Department, and Individual Plans**

* For reference, Mission Statement attached at end of presentation

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# III. Mature Credit Control Culture

- Dedicated Loan Operations Center
- Parallel Approval Process
- Independent Loan Review
- Experienced Workout Group
- Diversified Portfolio
  - FMB Originated
  - Industry Risk Spread
  - Borrower Risk Spread

# IV. Operational Control Tied To Continuous Business Process Improvement

- Centralized Support
  - State of the Art Administrative Centers
  - Comprehensive Budget and Profitability Analysis Discipline
  - Mature Technology Applications
- Continuous Business Process Improvement
  - Aggressive Vendor Management
  - Focused Technology Integration
  - Electronic Process Mapping
  - Strategic Sourcing Analysis

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# V. Strength of Treasury Management

- Robust Simulation Process
- Extensive Scenario Building
- Comprehensive Sensitivity Analysis
- Balance Sheet Flexibility
- Experienced Portfolio Management

# VI. Comprehensive Sales Focus

- Retail Client Group: Mass Market
- Business Client Group: Custom Market
- Focused On Enormous Market Potential

# Retail Client Group: Mass Market

- Omega Based Sales Management System
- Dedicated Product and Affinity Group Management
- Robust Channel Support
- Comprehensive Customer Relationship Management Approach
  - Eight Channels
  - 35 Million Client Touches
    - 53% Electronic
    - .5% Personal Bankers

# Business Client Group: Custom Market

- Focused Middle Market Group
- Dedicated Specialty Lending Groups
- State of the Art Cash Management Group
- Dedicated Product Management
- Integrated Fiduciary Sales Management
- Unique Customer Sales Planning Process
  - Top 20% of Clients
  - Needs Based Interdisciplinary Planning

# Focused On Enormous Market Potential

| | FMB Metro Chicago Footprint | Illinois | United States |
|---|---|---|---|
| 2002-2007 Population Growth | 11.8% | 6.0% | 5.2% |
| Average HH Income | $88,159 | $63,140 | $58,330 |
| % of Households with HH Income >$150,000 | 8.6% | 5.2% | 4.8% |
| Median Home Value | $123,902 | $80,871 | $93,807 |
| % Households Owning Home | 76.4% | 63.1% | 60.1% |

Note: FMB Metro Chicago Footprint defined as DuPage, Lake, Will, McHenry County (does not include Cook county and outer FMB markets) Source: Branchsource Online; 2000 Census Data

# These Six Major Factors Account For First Midwest's Consistent Performance Over the Past Ten Years

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# 2003 & Beyond: The Opportunities

- Within Our Client Base
- Within Our Immediate Market Footprint

# Retail: Existing Client Opportunities

| | % Clients Using | % with FMB | % Unmet | FMB Balance Opportunity |
|---|---|---|---|---|
| Deposit Services | 89% | 51% | 38% | $846 million |
| Loan Services | 43% | 2% | 41% | $8.5 billion |
| ATM/Debit Cards | 75% | 26% | 49% | $21 million/revenue |

Sources: 2001 Primary Research: Client Share of Wallet and Internal MCIF research. Based on 164,000 households and average account balances

# Retail Market Potential Within Three Miles of Our Branch Footprint

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- 1 Million Households To The 164,000 Retail Relationships Today
  - 16% share of households
  - 836,000 prospects within our footprint
- Financial Services Consumed
  - $6 billion checking balances
  - $24 billion savings balances
  - $14 billion retail credit
  - $47 billion mortgage balances
  - $35 billion in income producing assets

Source: Claritas I-express; three mile analysis of each branch. $35 billion in IPA potential based on 71,000 households with Income Producing Assets > $500,000

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# Commercial:
# Existing Client Opportunities

| | % Clients Using | % with FMB | % Unmet | FMB Balance Opportunity |
|---|---|---|---|---|
| Transaction Services | 79% | 70% | 9% | $297 million |
| Credit Services | 77% | 71% | 6% | $848 million |
| Cash Management | 50% | 25% | 25% | $2.2 million/revenue |

Sources: 1998 Federal Reserve Board National Survey of Small Business Finances; tier 4 and 5; extracted from Raddon Financial Group 2002 Presentation and internal MCIF applied to 11,000 relationships

# Commercial Middle Market Potential

- **30,000 businesses with sales over $1 million**
- **$8.7 billion Deposit Balance Potential**
- **$9.7 billion Loan Balance Potential**
- **$38 billion in Trust Asset Potential**

Sources: Market Defined as Lake, DuPage, Champaign, Grundy, Knox, Lake, McHenry, Scott, Vermilion, Rock Island (Cook-not included) Branchsource Online (Deposit and Loan Potential calculation 30,000 x % using x average balances). Market potential from I-express; 1998 Federal Reserve Board Survey extracted from 2000 Raddon Financial Group Presentation

# New Business Opportunities

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| | Client Opportunity | Market Opportunity |
|---|---|---|
| Retail Deposits | $850 million | $30 billion |
| Retail Loans | $8.5 billion | $61 billion |
| Commercial Deposits | $297 million | $8.7 billion |
| Commercial Loans | $848 million | $9.7 billion |
| Trust Assets | $8.0 billion | $73 billion |

Source: Primary and secondary client research, average account balances, Branchsource online, US Census

# In Conclusion

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- We have carefully prepared ourselves for the competitive environment which we face
- There is enormous opportunity in both our client base and in the market place
- We have a comprehensive approach to retail and commercial markets
- Our confidence in our ability to execute in these markets is based upon our historical record of success

# Addendum

## First Midwest Mission Statement

# First Midwest Mission Statement

First Midwes

We are in the business of helping clients achieve financial success throughout their economic life. We do by focusing on the broad range of their financial needs and delivering quality services that truly fulfill those needs.

We believe that only if each of us, those dealing directly with clients as well as those who support client contact people, assumes personal responsibility for the financial success of every client we come in contact with, will their success be assured.

We further believe that in fulfilling clients' financial needs we are creating significant value for them while at the same time creating value for ourselves and the company.

The financial success of our clients, thusly, will define our success as well as the company.

# Selected Financial Information

lected Financial Information
mounts in thousands, except per share data)

| | 2003 | 2002 | | | | |
|---|---|---|---|---|---|---|
| | 1st Quarter | Dec. 31/YTD | 4th Quarter | 3rd Quarter | 2nd Quarter | 1st Quarter |
| **riod-End Balance Sheet** | | | | | | |
| tal assets | $ 6,050,593 | $ 5,980,533 | $ 5,980,533 | $ 6,073,530 | $ 5,910,959 | $ 5,842,789 |
| curities HTM - amortized cost | 114,265 | 105,413 | 105,413 | 94,533 | 95,138 | 96,956 |
| curities HTM - fair market value | 114,731 | 105,568 | 105,568 | 94,686 | 95,272 | 97,088 |
| curities AFS - fair market value | 2,057,684 | 1,986,186 | 1,986,186 | 2,123,412 | 1,968,647 | 1,907,294 |
| ortgages held for sale | 18,160 | 18,521 | 18,521 | 15,670 | 9,919 | 10,306 |
| ***ans:*** | | | | | | |
| mmercial | 936,436 | 897,845 | 897,845 | 914,531 | 897,603 | 854,039 |
| ricultural | 82,134 | 91,381 | 91,381 | 87,590 | 87,620 | 82,029 |
| al estate - commercial | 1,012,250 | 1,019,989 | 1,019,989 | 990,526 | 982,432 | 996,295 |
| al estate - construction | 376,715 | 344,509 | 344,509 | 317,136 | 323,525 | 323,754 |
| al estate - 1-4 family | 128,401 | 138,302 | 138,302 | 155,090 | 168,691 | 179,672 |
| rect consumer | 501,969 | 504,048 | 504,048 | 513,902 | 503,219 | 496,964 |
| direct consumer | 401,376 | 410,772 | 410,772 | 419,618 | 429,391 | 440,989 |
| Total loans | 3,439,281 | 3,406,846 | 3,406,846 | 3,398,393 | 3,392,481 | 3,373,742 |
| ***her Assets:*** | | | | | | |
| her earning assets | 875 | 11,745 | 11,745 | 5,036 | 4,610 | 9,344 |
| Total earning assets | 5,630,265 | 5,528,711 | 5,528,711 | 5,637,044 | 5,470,795 | 5,397,642 |
| rporate owned life insurance | 142,658 | 141,362 | 141,362 | 139,902 | 138,287 | 136,819 |
| ***tangibles:*** | | | | | | |
| odwill | 16,397 | 16,397 | 16,397 | 16,397 | 16,397 | 16,397 |
| ortgage servicing rights | - | - | - | - | - | - |
| her intangibles | - | - | - | 373 | 755 | 1,138 |
| Total intangibles | 16,397 | 16,397 | 16,397 | 16,770 | 17,152 | 17,535 |
| ***posits:*** | | | | | | |
| mand deposits | 805,142 | 789,392 | 789,392 | 803,499 | 776,471 | 733,217 |
| erest bearing deposits | 3,390,326 | 3,383,562 | 3,383,562 | 3,456,263 | 3,448,369 | 3,436,961 |
| Total deposits | 4,195,468 | 4,172,954 | 4,172,954 | 4,259,762 | 4,224,840 | 4,170,178 |
| d funds purchased and repurchase agreement | 752,895 | 662,408 | 662,408 | 663,846 | 770,351 | 849,370 |
| her borrowed funds | 525,000 | 575,000 | 575,000 | 575,000 | 375,000 | 325,000 |
| mmon equity | $ 492,822 | $ 491,953 | $ 491,953 | $ 497,336 | $ 477,162 | $ 446,823 |
| **erage Balance Sheet** | | | | | | |
| tal assets | $ 6,005,885 | $ 5,901,898 | $ 5,997,371 | $ 5,992,181 | $ 5,850,117 | $ 5,764,372 |
| curities - HTM taxable | 49,878 | 43,310 | 50,428 | 46,079 | 38,536 | 38,029 |
| curities - HTM tax-exempt | 59,266 | 54,900 | 44,179 | 59,110 | 61,959 | 54,418 |
| curities - AFS taxable | 1,403,335 | 1,463,643 | 1,502,245 | 1,513,220 | 1,433,349 | 1,404,135 |
| curities - AFS tax-exempt | 577,242 | 476,946 | 489,370 | 471,999 | 472,538 | 473,761 |
| tal loans | 3,408,390 | 3,382,508 | 3,395,872 | 3,391,423 | 3,381,871 | 3,360,377 |
| her earning assets | 22,210 | 19,465 | 23,075 | 26,607 | 15,646 | 12,330 |
| Total earning assets | 5,520,321 | 5,440,772 | 5,505,169 | 5,508,438 | 5,403,899 | 5,343,050 |
| ***posits:*** | | | | | | |

| | 1st Quarter | YTD/Dec. 31 | 4th Quarter | 3rd Quarter | 2nd Quarter | 1st Quarter |
|---|---|---|---|---|---|---|
| **come Statement** | | | | | | |
| erest income | $ 74,565 | $ 329,664 | $ 78,221 | $ 83,259 | $ 84,241 | $ 83,943 |
| erest expense | 22,424 | 110,910 | 25,468 | 27,801 | 27,945 | 29,696 |
| t interest income | 52,141 | 218,754 | 52,753 | 55,458 | 56,296 | 54,247 |
| an loss provision | 2,530 | 15,410 | 4,235 | 3,020 | 3,100 | 5,055 |
| rvice charges on deposit accounts | 6,281 | 25,362 | 6,948 | 6,439 | 6,219 | 5,756 |
| ust revenue | 2,553 | 10,309 | 2,507 | 2,543 | 2,551 | 2,708 |
| ortgage banking revenues | - | - | - | - | - | - |
| rporate owned life insurance | 1,296 | 6,728 | 1,460 | 1,831 | 1,739 | 1,698 |
| curities transactions | 66 | 460 | 427 | 9 | 24 | - |
| her income | 7,568 | 24,132 | 6,236 | 6,067 | 5,849 | 5,980 |
| Total noninterest income | 17,764 | 66,991 | 17,578 | 16,889 | 16,382 | 16,142 |
| laries and benefits | 20,012 | 80,626 | 19,833 | 21,017 | 20,217 | 19,559 |
| cupancy and equipment | 5,591 | 22,067 | 5,462 | 5,638 | 5,570 | 5,397 |
| reclosed property expense | 152 | 1,638 | 466 | 409 | 588 | 175 |
| odwill amortization | - | - | - | - | - | - |
| her intangibles amortization | - | 1,313 | 374 | 383 | 382 | 174 |
| her expenses | 11,083 | 42,408 | 9,561 | 10,659 | 11,857 | 10,331 |
| Total noninterest expense | 36,838 | 148,052 | 35,696 | 38,106 | 38,614 | 35,636 |
| e-tax earnings | 30,537 | 122,283 | 30,400 | 31,221 | 30,964 | 29,698 |
| come taxes | 7,807 | 32,133 | 7,934 | 8,542 | 8,030 | 7,627 |
| t income | $ 22,730 | $ 90,150 | $ 22,466 | $ 22,679 | $ 22,934 | $ 22,071 |
| sic earnings per share | $ 0.48 | $ 1.88 | $ 0.47 | $ 0.47 | $ 0.47 | $ 0.45 |
| luted earnings per share | $ 0.48 | $ 1.86 | $ 0.47 | $ 0.47 | $ 0.47 | $ 0.45 |
| eighted average shares outstanding | 46,978 | 48,074 | 47,425 | 47,839 | 48,403 | 48,647 |
| eighted average diluted shares outstanding | 47,229 | 48,415 | 47,714 | 48,146 | 48,774 | 49,047 |
| x equivalent adjustment (1) | $ 3,922 | $ 14,014 | $ 3,700 | $ 3,244 | $ 3,557 | $ 3,513 |
| t interest income (FTE) (1) | $ 56,063 | $ 232,768 | $ 56,453 | $ 58,702 | $ 59,853 | $ 57,760 |
| **ock and related per share data:** | | | | | | |
| ok value | $ 10.58 | $ 10.42 | $ 10.42 | $ 10.44 | $ 9.91 | $ 9.21 |
| ngible book value | 10.23 | 10.07 | 10.07 | 10.09 | 9.55 | 8.85 |
| vidends declared per share | 0.19 | 0.70 | 0.19 | 0.17 | 0.17 | 0.17 |
| arket price - period high | 28.12 | 32.16 | 28.79 | 30.13 | 32.16 | 29.81 |
| arket price - period low | 24.89 | 23.34 | 23.80 | 23.34 | 26.24 | 27.01 |
| osing price at period end | $ 25.81 | $ 26.71 | $ 26.71 | $ 26.86 | $ 27.78 | $ 29.04 |
| osing price to book value | 2.4 | 2.6 | 2.6 | 2.6 | 2.8 | 3.2 |
| riod end shares outstanding | 46,582 | 47,206 | 47,206 | 47,616 | 48,165 | 48,534 |
| riod end treasury shares | 10,345 | 9,721 | 9,721 | 9,311 | 8,762 | 8,393 |
| mber of shares repurchased | 667 | 1,866 | 417 | 564 | 457 | 428 |
| mmon dividends | $ 8,867 | $ 33,558 | $ 8,981 | $ 8,105 | $ 8,201 | $ 8,271 |
| **her Key Ratios/Data:** | | | | | | |
| turn on average equity (2) | 18.39% | 18.82% | 17.92% | 18.46% | 19.60% | 19.39% |
| turn on average assets (2) | 1.53% | 1.53% | 1.49% | 1.50% | 1.57% | 1.55% |
| t interest margin (1) | 4.06% | 4.28% | 4.10% | 4.26% | 4.43% | 4.32% |

| | 1st Quarter | Dec. 31/YTD | 4th Quarter | 3rd Quarter | 2nd Quarter | 1st Quarter |
|---|---|---|---|---|---|---|
| **rent Company Data:** | | | | | | |
| rent investment in subsidiaries - end of perioc | $ 465,245 | $ 461,973 | $ 461,973 | $ 465,101 | $ 443,319 | $ 408,395 |
| **sk-Based Capital Data:** | | | | | | |
| er 1 capital | $ 438,971 | $ 434,583 | $ 434,583 | $ 432,771 | $ 432,716 | $ 427,458 |
| er 2 capital | 48,020 | 47,929 | 47,929 | 47,919 | 47,818 | 47,774 |
| tal capital | 486,991 | 482,512 | 482,512 | 480,690 | 480,534 | 475,232 |
| sk-adjusted assets | $ 4,413,744 | $ 4,374,486 | $ 4,374,486 | $ 7,492,113 | $ 4,330,019 | $ 4,302,405 |
| er 1 capital / risk-based assets | 9.95% | 9.93% | 9.93% | 5.78% | 9.99% | 9.94% |
| tal capital / risk-based assets | 11.03% | 11.03% | 11.03% | 6.42% | 11.10% | 11.05% |
| verage ratio | 7.38% | 7.32% | 7.32% | 7.28% | 7.44% | 7.45% |
| ngible capital ratio | 7.90% | 7.97% | 7.97% | 7.93% | 7.80% | 7.37% |
| **an Performance Data:** | | | | | | |
| ***onaccrual loans:*** | | | | | | |
| mmercial | $ 5,342 | $ 4,227 | $ 4,227 | $ 5,079 | $ 6,326 | $ 8,529 |
| al estate - commercial | 4,516 | 4,096 | 4,096 | 1,566 | 2,140 | 2,170 |
| al estate - construction | 1,091 | 1,000 | 1,000 | 564 | 552 | 1,568 |
| al estate - 1-4 family | 1,266 | 1,399 | 1,399 | 1,292 | 1,212 | 1,583 |
| rect consumer | 1,047 | 1,203 | 1,203 | 1,071 | 1,296 | 989 |
| direct consumer | 334 | 600 | 600 | 416 | 353 | 438 |
| Total nonaccrual loans | 13,596 | 12,525 | 12,525 | 9,988 | 11,879 | 15,277 |
| negotiated / restructured loans | - | - | - | - | - | - |
| onperforming loans | 13,596 | 12,525 | 12,525 | 9,988 | 11,879 | 15,277 |
| reclosed real estate | 4,044 | 5,496 | 5,496 | 2,972 | 4,582 | 4,289 |
| onperforming assets | 17,640 | 18,021 | 18,021 | 12,960 | 16,461 | 19,566 |
| ans past due 90 days + and still accruing | 7,497 | 3,307 | 3,307 | 9,820 | 3,564 | 4,739 |
| ***serve for loan losses (RLL):*** | | | | | | |
| L | $ 48,020 | $ 47,929 | $ 47,929 | $ 47,919 | $ 47,818 | $ 47,774 |
| an loss provision | 2,530 | 15,410 | 4,235 | 3,020 | 3,100 | 5,055 |
| ***t charge-offs by category:*** | | | | | | |
| mmercial | 634 | 5,889 | 1,992 | 948 | 1,525 | 1,424 |
| al estate - commercial | (12) | 570 | 105 | 187 | 236 | 42 |
| al estate - construction | 1 | 1,123 | 50 | 15 | 36 | 1,022 |
| al estate - 1-4 family | 78 | 87 | 45 | 17 | 9 | 16 |
| nsumer | 1,738 | 7,557 | 2,033 | 1,752 | 1,250 | 2,522 |
| Total net charge-offs | 2,439 | 15,226 | 4,225 | 2,919 | 3,056 | 5,026 |
| ***PA ratios:*** | | | | | | |
| onperforming loans / loans | 0.40% | 0.37% | 0.37% | 0.29% | 0.35% | 0.45% |
| onperforming assets / loans + foreclosed real e | 0.51% | 0.53% | 0.53% | 0.38% | 0.48% | 0.58% |
| ***an loss ratios:*** | | | | | | |
| L / loans | 1.40% | 1.41% | 1.41% | 1.41% | 1.41% | 1.42% |
| L / nonperforming loans | 353.19% | 382.67% | 382.67% | 479.77% | 402.54% | 312.72% |
| t charge-offs to average net loans | 0.29% | 0.45% | 0.49% | 0.34% | 0.36% | 0.61% |

**otnotes:**