

2007

First Midwest Bancorp, Inc.

KBW Community Bank Investor Conference

New York, New York

August 1, 2007

Cautionary Statement under the Private Securities Litigation Reform Act of 1995

This presentation may contain, and during this presentation our management may make statements that may constitute “forward-looking statements” within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not historical facts but instead represent only our beliefs regarding future events, many of which, by their nature, are inherently uncertain and outside our control. Forward-looking statements include, among other things, statements regarding our financial performance, business prospects, future growth and operating strategies, objectives and results. Actual results, performance or developments could differ materially from those expressed or implied by these forward-looking statements. Important factors that could cause actual results to differ from those in the forward-looking statements include, among others, those discussed in our Annual Report on Form 10-K and other reports filed with the Securities and Exchange Commission, copies of which will be made available upon request. With the exception of fiscal year end information previously included in our Annual report on Form 10-K, the information contained herein is unaudited. Except as required by law, we undertake no duty to update the contents of this presentation after the date of this presentation.

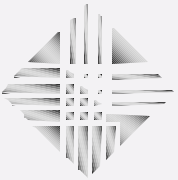
First Midwest: Chicago's Premier Independent Company

I. Peer Comparisons Confirm Premier Status

II. Premier Positioning In The Market

III. Proven Performer Over The Long Term

IV. First Midwest - Why Now?



First Midwest IS Chicago's Premier Independent Company

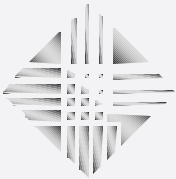
First Midwest: Who We Are

- **\$8.1 Billion Assets, 90% Suburban Chicago**
- **\$4.9 Billion Loans, 85% Corporate**
- **\$5.9 Billion Deposits, 60% Core Transactional Deposits**
- **260,000 Relationships**
- **103 Offices**

First Midwest IS High Performing

High Performance	Second Quarter 2007
Return On Equity	15.47%
Return On Assets	1.44%
Net Interest Margin Expanding	3.61%
Nonperforming Assets Managed ⁽¹⁾	0.38%
Efficiency Focused	52.13%

(1) Represents ratio of nonperforming assets to loans plus foreclosed real estate

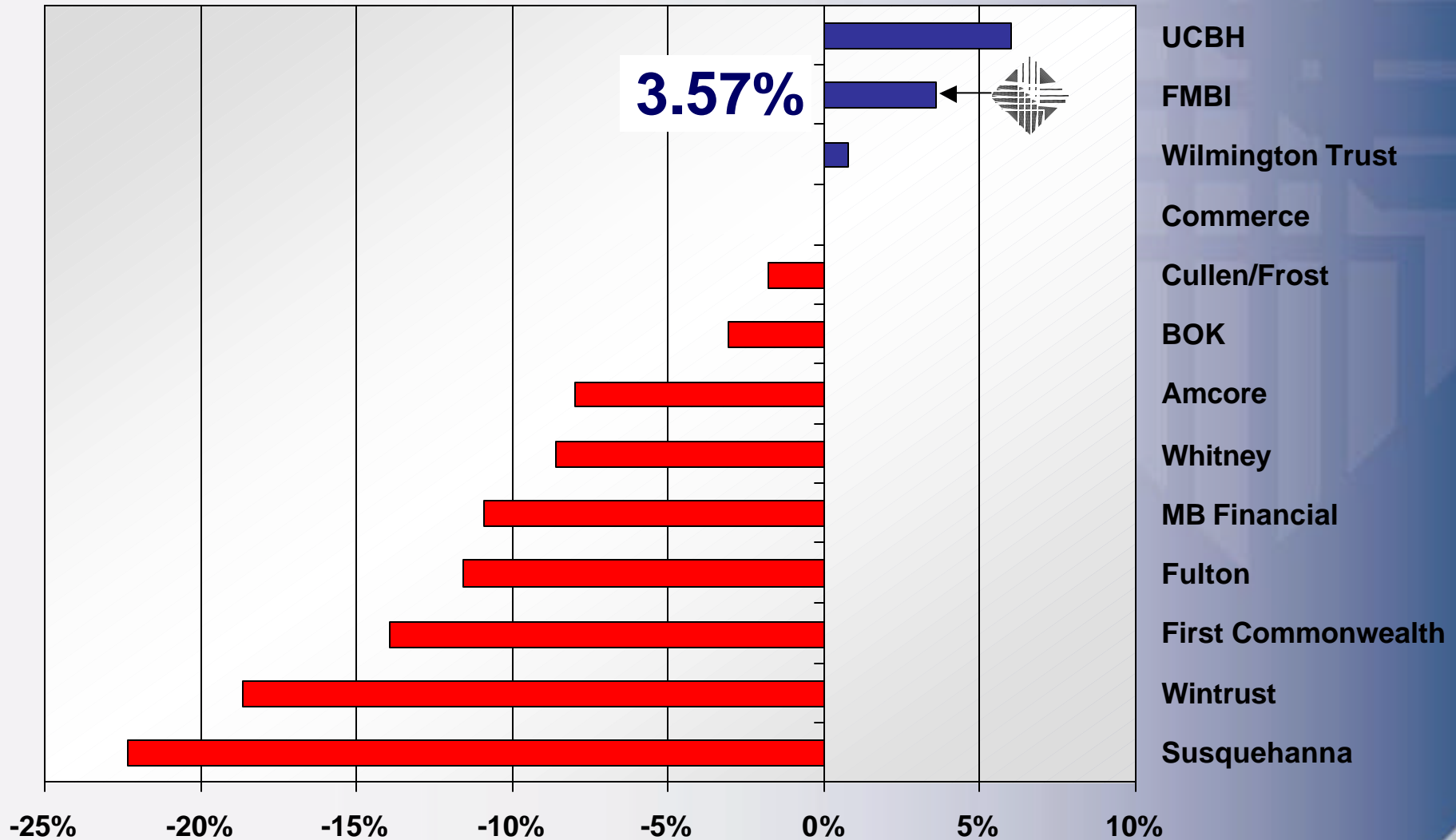


Peer Comparisons Confirm Premier Status

First Midwest Leading ALL Peers

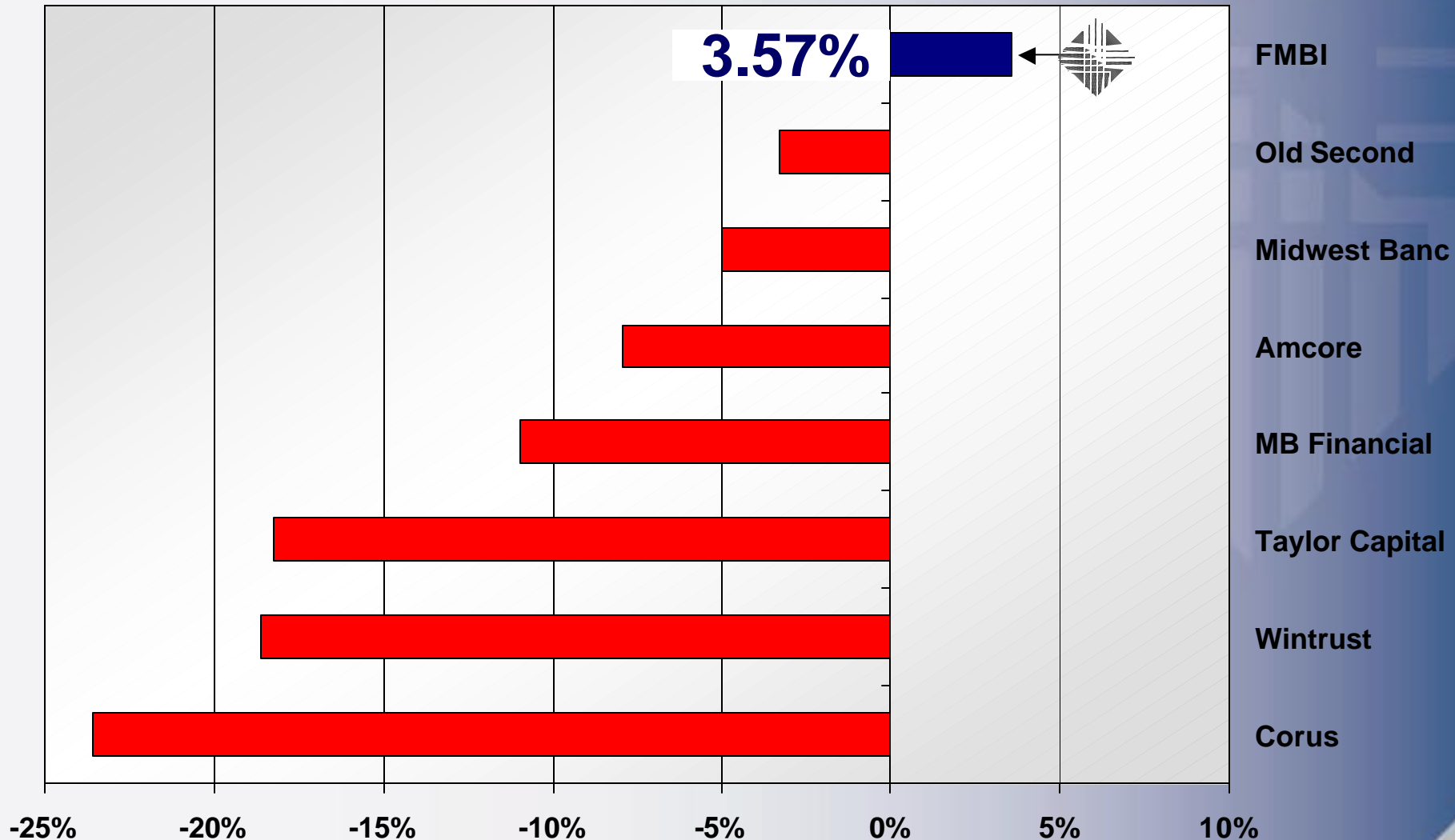
	First Midwest	National Peer	Chicago Peer
EPS Growth (YTD)	3.57%	(8.62%)	(10.92%)
EPS Growth (2Q07)	3.51%	(5.44%)	(2.17%)
ROA	1.44%	1.08%	0.87%
ROE	15.47%	10.99%	10.35%
NPA Ratio	0.38%	0.55%	0.92%
Efficiency	52.13%	61.03%	64.74%
Net Interest Margin	3.61	3.57	3.28

National Peer Comparison YTD 2007 EPS Growth



Chicago Peer Comparison

YTD 2007 EPS Growth



Note: Peer tickers: AMFI, WTFC, MBHI, MBFI, OSBC, CORS, TAYC

Data represents performance for the six months of 2007 as contrasted to 2006's like period. Data obtained from SNL Financial or published earnings releases.



Premier Positioning In The Market

Chicago MSA⁽¹⁾



Population: **9.4 Million**
(3rd Largest MSA)

Deposits: **\$261.1 Billion**

Deposit Concentration: **42.2%⁽²⁾**

Sources: Population numbers - Claritas 2006 Estimates.
Deposit numbers are FDIC data as of June 30, 2006 – includes all banks, thrifts – does not include credit unions.

- (1) MSA as defined by US Census Bureau.
- (2) Deposit concentration represents the aggregate market share of the four largest firms.

First Midwest Is In The Premier Portions Of Chicago MSA

	FMB Footprint ⁽¹⁾	Chicago MSA ⁽²⁾
2006 Population	6,030,556	9,486,011
2006-2011 Population Growth	5.4%	3.4%
Average Household Income	\$86,554	\$77,427
Median Income Producing Assets	\$76,646	\$61,271
Homeowners	77%	66%

Source: Claritas 2006 Estimates

(1) FMB Footprint represents every county in the Chicago area where a FMB branch is present: DuPage, Kane, Lake, McHenry, Will, and Suburban Cook Counties in Illinois and Lake County in Indiana.

(2) MSA as defined by US Census Bureau.

First Midwest Is In The Premier Portions Of Chicago MSA

	FMB Footprint ⁽¹⁾	Chicago MSA ⁽²⁾
Total Businesses	238,000	356,000
Total Businesses with 20+ Employees	33,000	47,000
Total Employees	3,486,000	5,242,000
Total Sales	\$391,553,000	\$581,600,000

Source: Claritas 2006 Estimates

(1) FMB Footprint represents every county in the Chicago area where a FMB branch is present: DuPage, Kane, Lake, McHenry, Will, and Suburban Cook Counties in Illinois and Lake County in Indiana.

(2) MSA as defined by US Census Bureau.

First Midwest's Marketplace: A Midwest Dominator

	FMB Footprint ⁽¹⁾	2nd Strongest ⁽²⁾	Midwest⁽³⁾	% Difference
2006 Population	6,030,556	3,175,226	2,133,762	183%
2006-2011 Population Growth	5.4%	5.6%	3.4%	59%
Average Household Income	\$86,554	\$80,009	\$68,684	26%
Median Income Producing Assets	\$76,646	\$69,161	\$54,152	42%
Homeowners	77%	74%	69%	12%

Source: Claritas 2006 Estimates

(1) FMB Footprint represents every county in the Chicago area where a FMB branch is present: DuPage, Kane, Lake, McHenry, Will, and suburban cook counties in Illinois and Lake County in Indiana.

(2) Minneapolis MSA as defined by US Census Bureau

(3) Represents median of 10 Midwest MSA's.

Nationally: A Premier Marketplace

	FMB Footprint⁽¹⁾	New York⁽²⁾	Los Angeles⁽²⁾	National⁽³⁾	% Difference
2006 Population	6,030,556	18,811,584	13,155,105	2,068,151	192%
2006-2011 Population Growth	5.4%	2.0%	5.4%	5.8%	(7%)
Average Household Income	\$86,554	\$80,690	\$73,593	\$69,436	25%
Median Income Producing Assets	\$76,646	\$55,602	\$45,611	\$49,475	55%
Homeowners	77%	51%	51%	67%	15%

Source: Claritas 2006 Estimates

(1) FMB Footprint represents every county in the Chicago area where a FMB branch is present: DuPage, Kane, Lake, McHenry, Will, and suburban Cook counties in Illinois and Lake County in Indiana.

(2) MSA as defined by US Census Bureau.

(3) Represents median of 51 MSA's with population greater than 1,000,000.


Nationally, THE Premier Retail Marketplace



Rank	MSA	Total Rank Score ⁽¹⁾
1	FMB Chicago	26
2	Atlanta-GA	45
3	Washington-DC	52
4	Minneapolis-MN	58
5	Phoenix-AZ	61
6	Dallas-TX	68
7	Los Angeles-CA	73
8	New York-NY	75
9	Philadelphia-PA	74
10	Houston-TX	80

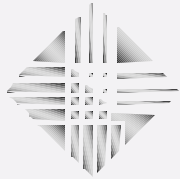
(1) A composite ranking was completed using 51 MSA's with population greater than 1,000,000; 2006 population, 2006-2011 population growth, median income producing assets, average household income, % homeownership were ranked and assigned a composite score to determine the premier retail markets.

Nationally, The Third Strongest Commercial Marketplace



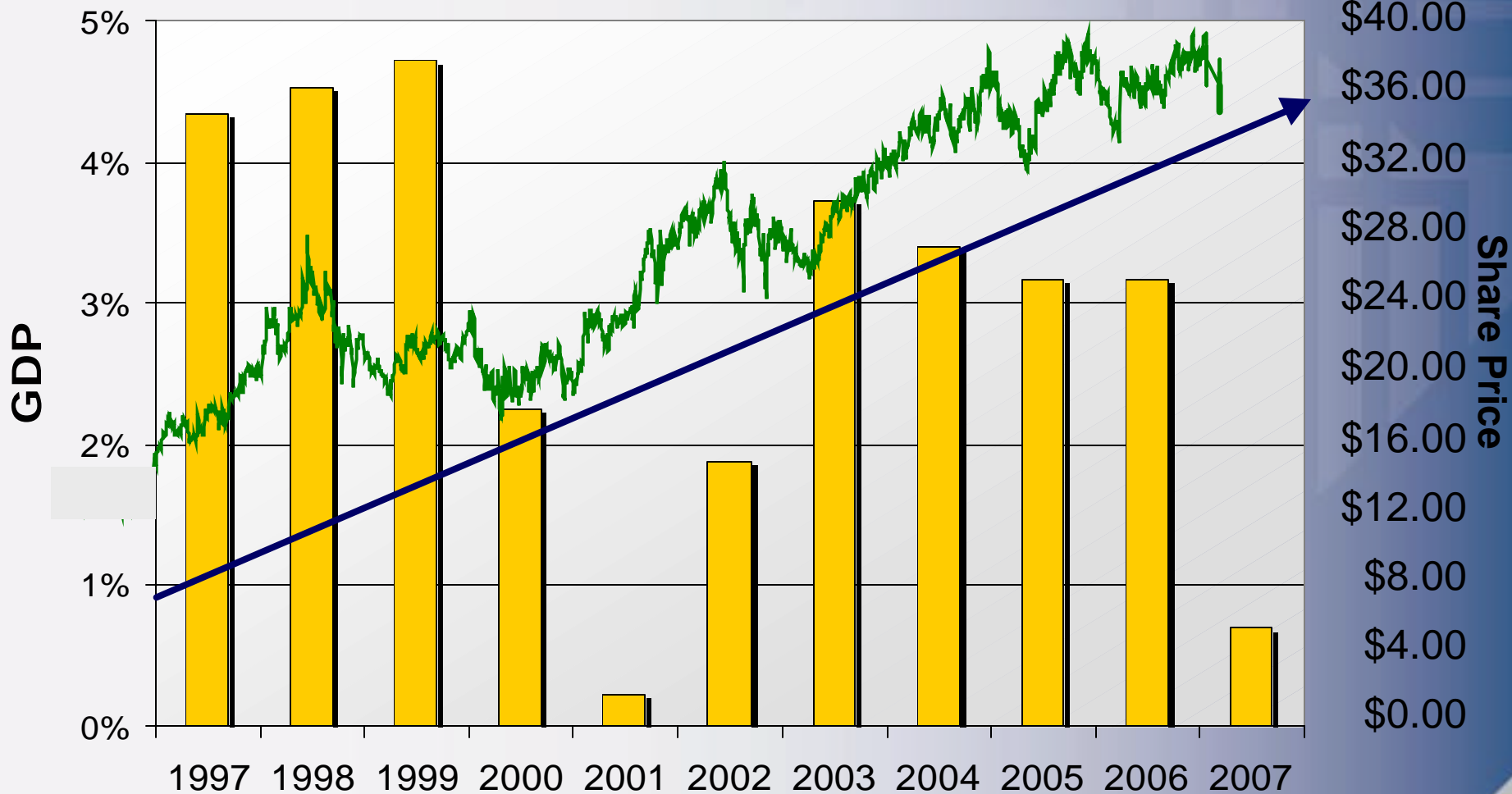
Rank	MSA	Total Rank Score ⁽¹⁾
1	New York-NY	4
2	Los Angeles-CA	8
3	FMB Chicago	12
4	Dallas-TX	16
5	Philadelphia-PA	21
6	Miami-FL	24
7	Washington-DC	28
8	Houston-TX	32
9	Boston-MA	35
10	Atlanta-GA	42

(1) A composite ranking was completed using 51 MSA's with population greater than 1,000,000; total businesses, total businesses with 20 plus employees, total employees and total sales were ranked and assigned a composite score to determine the premier commercial markets.



Proven Performer Over The Long Term

Sustained Performance In Changing Economic Environments



Source: SNL Financial and Bloomberg LP. * GDP= gross domestic product averaged. Share price through 6/29/07

Long Term Premier Performer

	1997	6/30/2007	% Change
Total Assets	\$4.9 billion	\$8.1 billion	63%
Diluted Earnings Per Share	\$1.01	\$2.37⁽¹⁾	130%
ROE	13.16%	15.47%	18%
Efficiency	58.42%	52.13%	12%
Dividends	\$0.44	\$1.18	168%
Share Price	\$23.34	\$35.51	52%

(1) Represents 2007 consensus earnings estimate as of July 27, 2007

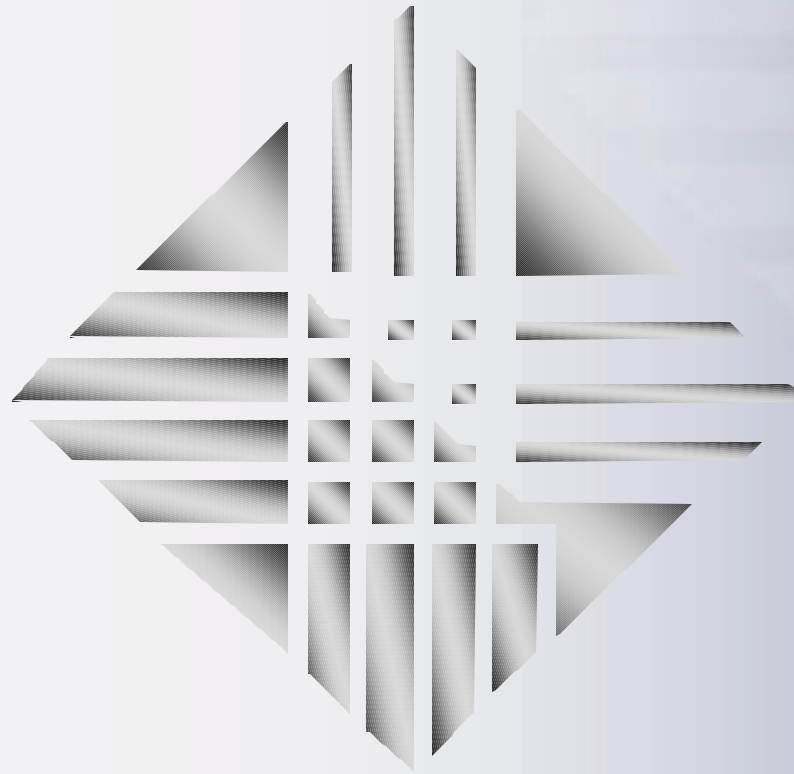
Drivers Of Long Term Performance

- **Strategic Client Approach**
- **Tenured Management Team**
- **Strong Organizational Control**
 - Guarded Credit Quality
 - Expense Management
- **Well Diversified Business Mix**
- **Controlled Growth**

Why First Midwest?

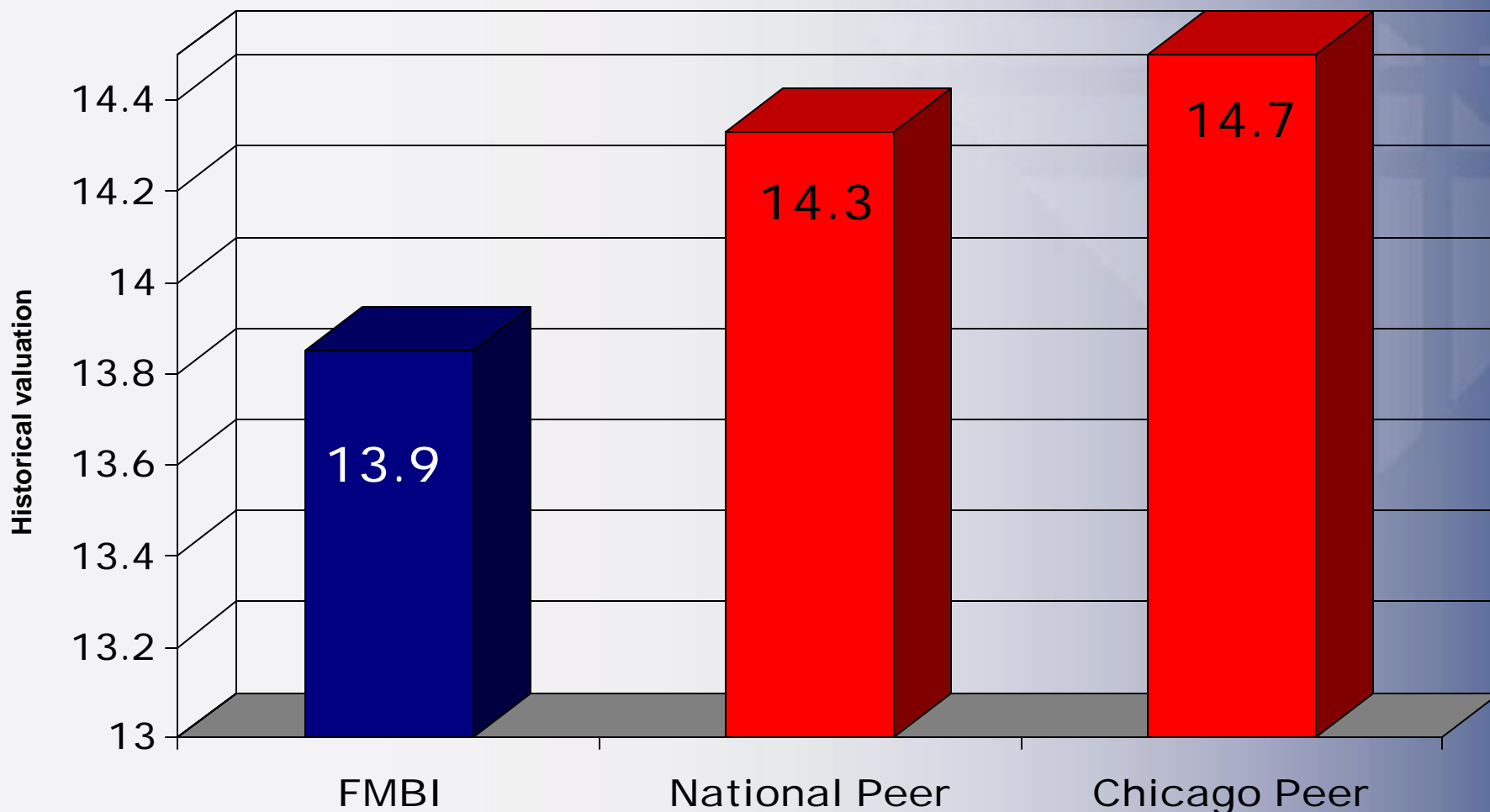
Why First Midwest?

The Dominant Performer
In A
Premier Marketplace



Why Now?

Premier Performer, Yet Undervalued



Source: SNL Financial. Peer data reflects median as of 2nd qtr 2007 as of 7/25/07 and represents price to consensus estimated EPS. National Peer defined as BOKF, AMFI, CFR, FCF, FULT, GBBK, MBFI, PBKS, SUSQ, UCBH, WTNY, WL, WTFC, CBSH. Chicago peer defined as AMFI, WTFC, MBHI, MBFI, OSBC, CORS, TAYC.

First Midwest's Price Without The Premium

First Midwest 7/25/07	\$33
@ National Peer Multiple	\$34
@ Chicago Peer Multiple	\$35
First Midwest:	
<u>The Premier Performer</u>	<u>Undervalued</u>

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Selected Financial Information

First Midwest Bancorp, Inc.

 Selected Financial Information
 (Amounts in thousands, except per share data)

	2007			2006					2005			2004
	June 30/YTD	2nd Quarter	1st Quarter	Dec. 31/YTD	4th Quarter	3rd Quarter	2nd Quarter	1st Quarter	Dec. 31/YTD	4th Quarter	3rd Quarter	Dec. 31/YTD
Income Statement												
Interest income	\$ 242,260	\$ 120,671	\$ 121,589	\$ 476,409	\$ 125,397	\$ 126,437	\$ 123,050	\$ 101,525	\$ 366,700	\$ 100,030	\$ 94,257	\$ 315,342
Interest expense	120,926	59,707	61,219	224,550	62,634	60,764	57,092	44,060	130,850	40,681	34,276	86,478
Net interest income	121,334	60,964	60,370	251,859	62,763	65,673	65,958	57,465	235,850	59,349	59,981	228,864
Loan loss provision	4,721	1,761	2,960	10,229	3,865	2,715	2,059	1,590	8,930	2,780	1,200	12,923
Service charges on deposit accounts	21,070	11,483	9,587	40,036	10,594	10,971	10,847	7,624	30,199	8,308	7,752	28,837
Trust and investment management fees	7,706	3,916	3,790	14,269	3,666	3,736	3,695	3,172	12,593	3,059	3,255	11,888
Other service charges, commissions, and fees	11,258	6,099	5,159	20,135	5,362	5,471	4,837	4,465	17,572	4,479	4,881	15,147
Card-based fees	7,892	4,181	3,711	13,777	3,712	3,734	3,762	2,569	10,207	2,615	2,625	9,252
Subtotal, total fee-based revenue	47,926	25,679	22,247	88,217	23,334	23,912	23,141	17,830	70,571	18,461	18,513	65,124
Corporate owned life insurance income	3,893	1,982	1,911	7,616	1,966	2,206	1,940	1,504	5,163	1,437	1,308	4,939
Security (losses) gains, net	4,405	961	3,444	4,269	3,371	509	20	369	(3,315)	(6,152)	292	8,222
(Losses) on early extinguishment of debt	-	-	-	-	-	-	-	-	-	-	-	(2,653)
Other income	3,099	2,001	1,098	3,181	982	364	166	1,669	2,193	664	270	3,749
Total noninterest income	59,323	30,623	28,700	103,283	29,653	26,991	25,267	21,372	74,612	14,410	20,383	79,381
Salaries and employee benefits	56,558	29,008	27,550	106,201	26,507	27,023	27,039	25,632	95,179	23,991	24,276	92,171
Occupancy and equipment expense	16,104	7,976	8,128	30,380	7,747	8,133	7,911	6,589	25,173	6,457	6,260	24,862
Other real estate expense, net	42	71	(29)	843	96	175	449	123	931	175	141	1,272
Other intangibles amortization	2,211	1,105	1,106	4,039	1,148	1,156	1,175	560	2,130	532	533	2,130
Other expenses	23,941	12,577	11,364	49,399	12,297	12,631	13,663	10,808	42,290	11,423	10,898	42,253
Total noninterest expense	98,892	50,737	48,155	192,615	47,795	49,118	51,990	43,712	165,703	42,578	42,108	163,338
Pre-tax earnings	77,044	39,089	37,955	152,298	40,756	40,831	37,176	33,535	135,829	28,401	37,056	131,984
Income taxes	18,704	9,778	8,926	35,052	9,228	9,616	8,441	7,767	34,452	5,771	10,026	32,848
Net income	\$ 58,340	\$ 29,311	\$ 29,029	\$ 117,246	\$ 31,528	\$ 31,215	\$ 28,735	\$ 25,768	\$ 101,377	\$ 22,630	\$ 27,030	\$ 99,136
Basic earnings per share	\$ 1.17	\$ 0.59	\$ 0.58	\$ 2.39	\$ 0.63	\$ 0.63	\$ 0.58	\$ 0.55	\$ 2.22	\$ 0.50	\$ 0.60	\$ 2.13
Diluted earnings per share	\$ 1.16	\$ 0.59	\$ 0.58	\$ 2.37	\$ 0.63	\$ 0.62	\$ 0.57	\$ 0.55	\$ 2.21	\$ 0.49	\$ 0.59	\$ 2.12
Weighted average shares outstanding	49,768	49,617	49,921	49,102	49,991	49,940	49,896	46,532	45,567	45,390	45,385	46,469
Weighted average diluted shares outstanding	50,152	49,984	50,322	49,469	50,392	50,315	50,244	46,879	45,893	45,753	45,761	46,860
Tax equivalent adjustment ⁽¹⁾	\$ 10,682	\$ 5,252	\$ 5,430	\$ 23,551	\$ 5,882	\$ 6,132	\$ 6,383	\$ 5,154	\$ 16,080	\$ 4,351	\$ 4,035	\$ 17,440
Net interest income (FTE) ⁽¹⁾	\$ 132,016	\$ 66,216	\$ 65,800	\$ 275,410	\$ 68,645	\$ 71,805	\$ 72,341	\$ 62,619	\$ 251,930	\$ 63,700	\$ 64,016	\$ 246,304
Stock and related per share data:												
Book value	\$ 14.97	\$ 14.97	\$ 15.16	\$ 15.01	\$ 15.01	\$ 14.92	\$ 13.92	\$ 13.81	\$ 11.99	\$ 11.99	\$ 11.81	\$ 11.55
Tangible book value	9.10	9.10	9.30	9.16	9.16	9.04	7.93	7.89	9.87	9.87	9.72	9.45
Dividends declared per share	0.590	0.295	0.295	1.120	0.295	0.275	0.275	0.275	1.015	0.275	0.25	0.90
Market price - period high	39.31	38.17	39.31	39.52	39.52	38.89	37.52	37.14	39.25	39.25	39.18	38.30
Market price - period low	34.82	34.82	36.00	32.62	36.62	34.42	34.64	32.62	31.25	34.66	34.43	31.13
Closing price at period end	\$ 35.51	\$ 35.51	\$ 36.75	\$ 38.68	\$ 38.68	\$ 37.89	\$ 37.08	\$ 36.57	\$ 35.06	\$ 35.06	\$ 37.24	\$ 36.29
Closing price to book value	2.4	2.4	2.4	2.6	2.6	2.5	2.7	2.6	2.9	2.9	3.2	3.1
Period end shares outstanding	49,494	49,494	49,747	50,025	50,025	50,001	49,925	49,866	45,387	45,387	45,385	46,065
Period end treasury shares	11,832	11,832	11,579	11,301	11,301	11,325	11,401	11,460	11,540	11,540	11,542	10,862
Number of shares repurchased	678	338	340	23	1	10	10	2	857	-	134	897
Common dividends	\$ 29,320	\$ 14,622	\$ 14,698	\$ 56,033	\$ 14,779	\$ 13,769	\$ 13,749	\$ 13,736	\$ 46,238	\$ 12,502	\$ 11,363	\$ 42,567
Other Key Ratios/Data:												
Return on average equity ⁽²⁾	15.48%	15.47%	15.48%	16.87%	16.40%	17.09%	16.50%	17.64%	18.83%	16.58%	19.76%	18.68%
Return on average assets ⁽²⁾	1.43%	1.44%	1.42%	1.42%	1.47%	1.44%	1.33%	1.44%	1.44%	1.25%	1.51%	1.45%
Net interest margin ⁽¹⁾	3.57%	3.61%	3.53%	3.67%	3.57%	3.69%	3.70%	3.76%	3.87%	3.79%	3.88%	3.91%
Yield on average earning assets	6.85%	6.86%	6.83%	6.67%	6.81%	6.79%	6.62%	6.43%	5.87%	6.20%	5.95%	5.28%
Cost of funds ⁽¹⁾	3.86%	3.84%	3.88%	3.50%	3.79%	3.60%	3.38%	3.16%	2.37%	2.86%	2.44%	1.61%
Efficiency ratio	52.16%	52.13%	52.19%	50.53%	49.56%	49.06%	52.12%	51.51%	49.44%	49.76%	49.39%	50.11%
Net noninterest expense ratio ⁽²⁾	1.08%	1.04%	1.12%	1.13%	1.00%	1.04%	1.24%	1.27%	1.25%	1.21%	1.23%	1.30%
Effective income tax rate	24.3%	25.0%	23.5%	23.0%	22.6%	23.6%	22.7%	23.2%	25.4%	20.3%	27.1%	24.9%
Full time equivalent employees - end of period	1,885	1,885	1,908	1,892	1,892	1,845	1,898	2,012	1,635	1,635	1,600	1,630
Number of bank offices	100	100	100	99	99	99	99	99	67	67	67	67

Note: Discussion of footnotes (1) and (2) are located at the end of this document.

Note: See the "Source of Information" Section Located at the End of this Document for a Discussion of the Data Included Herein.

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(Amounts in thousands, except per share data)

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Parent Company Data:												
Parent investment in subsidiaries - end of period	\$ 873,854	\$ 873,854	\$ 891,359	\$ 887,908	\$ 887,908	\$ 907,510	\$ 882,891	\$ 698,823	\$ 604,112	\$ 604,112	\$ 602,861	\$ 596,428
Risk-Based Capital Data:												
Tier 1 capital	\$ 610,872	\$ 610,872	\$ 603,885	\$ 598,755	\$ 598,755	\$ 578,809	\$ 554,405	\$ 541,291	\$ 581,393	\$ 581,393	\$ 571,774	\$ 550,310
Tier 2 capital	162,293	162,293	162,299	162,266	162,266	162,264	162,250	162,207	56,393	56,393	56,283	56,718
Total capital	773,165	773,165	766,184	761,021	761,021	741,073	716,655	703,498	637,786	637,786	628,057	607,028
Risk-adjusted assets	\$ 6,190,247	\$ 6,190,247	\$ 6,192,407	\$ 6,259,983	\$ 6,259,983	\$ 6,363,958	\$ 6,415,479	\$ 6,355,337	\$ 5,424,063	\$ 5,424,063	\$ 5,482,484	\$ 5,267,528
Tier 1 capital / risk-based assets	9.87%	9.87%	9.75%	9.56%	9.56%	9.10%	8.64%	8.52%	10.72%	10.72%	10.43%	10.45%
Total capital / risk-based assets	12.49%	12.49%	12.37%	12.16%	12.16%	11.64%	11.17%	11.07%	11.76%	11.76%	11.46%	11.52%
Leverage ratio	7.75%	7.75%	7.52%	7.29%	7.29%	6.95%	6.59%	7.78%	8.16%	8.16%	8.15%	8.16%
Tangible capital ratio	5.80%	5.80%	5.82%	5.62%	5.62%	5.44%	4.72%	4.67%	6.30%	6.30%	6.21%	6.43%
Tangible capital ratio, excluding OCI	6.26%	6.26%	6.03%	5.81%	5.81%	5.46%	5.11%	4.94%	6.41%	6.41%	6.29%	6.28%
Tangible equity / risk-based assets	7.28%	7.28%	7.47%	7.32%	7.32%	7.10%	6.17%	6.19%	8.26%	8.26%	8.05%	8.26%
Loan Performance Data:												
Nonaccrual loans:												
Commercial	\$ 8,815	\$ 8,815	\$ 9,318	\$ 8,803	\$ 8,803	\$ 9,424	\$ 9,841	\$ 10,803	\$ 9,092	\$ 9,092	\$ 8,789	\$ 11,267
Real estate - commercial	2,395	2,395	3,946	3,181	3,181	4,747	2,513	2,478	371	371	1,457	1,774
Real estate - construction	540	540	540	720	720	559	559	559	559	559	559	4,159
Real estate - 1-4 family	717	717	1,405	1,413	1,413	1,373	1,263	1,920	548	548	457	581
Direct consumer	2,324	2,324	2,197	1,920	1,920	1,199	1,090	1,225	1,244	1,244	820	1,250
Indirect consumer	136	136	176	172	172	157	181	193	176	176	124	166
Total nonaccrual loans	14,927	14,927	17,582	16,209	16,209	17,459	15,447	17,178	11,990	11,990	12,206	19,197
Renegotiated / restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
Nonperforming loans	14,927	14,927	17,582	16,209	16,209	17,459	15,447	17,178	11,990	11,990	12,206	19,197
Foreclosed real estate	3,683	3,683	3,195	2,727	2,727	4,088	4,195	4,033	2,878	2,878	2,711	3,736
Nonperforming assets	18,610	18,610	20,777	18,936	18,936	21,547	19,642	21,211	14,868	14,868	14,917	22,933
Loans past due 90 days + and still accruing	19,633	19,633	15,603	12,810	12,810	11,296	14,185	10,693	8,958	8,958	10,386	2,658
Reserve for loan losses (RLL):												
RLL	\$ 62,391	\$ 62,391	\$ 62,400	\$ 62,370	\$ 62,370	\$ 62,370	\$ 62,359	\$ 62,320	\$ 56,393	\$ 56,393	\$ 56,283	\$ 56,718
Loan loss provision	4,721	1,761	2,960	10,229	3,865	2,715	2,059	1,590	8,930	2,780	1,200	12,923
Net charge-offs by category:												
Commercial	3,261	1,252	2,009	5,783	2,800	1,060	998	925	4,193	1,225	418	7,058
Real estate - commercial	100	41	59	1,394	278	511	546	59	1,167	608	(1)	1,370
Real estate - construction	214	18	196	-	-	-	-	-	-	-	-	355
Real estate - 1-4 family	136	10	126	138	9	49	52	28	96	-	-	108
Consumer	989	449	540	2,872	778	1,084	457	553	3,799	837	762	3,718
Total net charge-offs	4,700	1,770	2,930	10,187	3,865	2,704	2,053	1,565	9,255	2,670	1,179	12,609
NPA ratios:												
Nonperforming loans / loans	0.30%	0.30%	0.35%	0.32%	0.32%	0.34%	0.31%	0.34%	0.28%	0.28%	0.28%	0.46%
Nonperforming assets / loans + foreclosed real est	0.38%	0.38%	0.42%	0.38%	0.38%	0.42%	0.39%	0.42%	0.35%	0.35%	0.35%	0.55%
Nonperforming assets + loans past due 90 days / loans + foreclosed real estate	0.78%	0.78%	0.73%	0.63%	0.63%	0.65%	0.67%	0.63%	0.55%	0.55%	0.59%	0.62%
Nonperforming assets / total assets	0.23%	0.23%	0.25%	0.22%	0.22%	0.25%	0.23%	0.24%	0.21%	0.21%	0.21%	0.33%
Loan loss ratios:												
RLL / loans	1.27%	1.27%	1.25%	1.25%	1.25%	1.23%	1.24%	1.24%	1.31%	1.31%	1.31%	1.37%
RLL / nonperforming loans	417.97%	417.97%	354.91%	384.79%	384.79%	357.24%	403.70%	362.79%	470.33%	470.33%	461.11%	295.45%
Net charge-offs to average net loans	0.19%	0.14%	0.24%	0.21%	0.30%	0.21%	0.16%	0.15%	0.22%	0.25%	0.11%	0.30%

Footnotes:

- (1) Tax equivalent basis reflects federal and state tax benefits.
- (2) Annualized based on the number of days outstanding for each period presented.

Source of Information:

The information and statistical data contained herein have been prepared by First Midwest Bancorp, Inc. and have been derived or calculated from selected quarterly and period-end historical financial statements prepared in accordance with accounting principles generally accepted in the United States. The balance sheet and income statement information contained herein as of each year end, and for the years then ended, are derived from financial statements and footnote information audited by Ernst & Young LLP, First Midwest's independent external auditors. The quarterly balance sheet and income statement information contained herein is derived from quarterly financial statements and footnote information upon which Ernst & Young LLP has rendered a Quarterly Review Report.

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