

FIRST MIDWEST BANCORP, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1208184	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$8,489	\$7,761	-8.6%	
Loans	\$5,358	\$5,350	-0.2%	
Construction & development	\$812	\$600	-26.1%	
Closed-end 1-4 family residential	\$519	\$468	-9.7%	
Home equity	\$408	\$429	5.2%	
Credit card	\$2	\$0	-100.0%	
Other consumer	\$62	\$5	-91.5%	
Commercial & Industrial	\$1,094	\$964	-11.9%	
Commercial real estate	\$1,850	\$2,149	16.2%	
Unused commitments	\$1,523	\$1,181	-22.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,217	\$557	-54.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$1,079	\$789	-26.8%	
Cash & balances due	\$113	\$105	-7.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$7,569	\$6,752	-10.8%	
Deposits	\$5,798	\$5,888	1.5%	
Total other borrowings	\$1,698	\$831	-51.1%	
FHLB advances	\$311	\$153	-50.8%	
Equity				
Equity capital at quarter end	\$921	\$1,009	9.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$100	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	10.1%	--	
Tier 1 risk based capital ratio	10.1%	12.0%	--	
Total risk based capital ratio	11.3%	13.2%	--	
Return on equity ¹	-10.3%	-14.5%	--	
Return on assets ¹	-1.1%	-1.8%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.0%	48.9%	--	
Loss provision to net charge-offs (qtr)	231.3%	112.8%	--	
Net charge-offs to average loans and leases ¹	1.4%	6.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	13.6%	26.3%	1.1%	6.4%
Closed-end 1-4 family residential	1.6%	5.1%	0.2%	1.6%
Home equity	1.6%	1.8%	0.5%	0.8%
Credit card	1.6%	0.0%	2.9%	0.0%
Other consumer	1.0%	5.1%	0.5%	0.7%
Commercial & Industrial	1.5%	2.4%	0.4%	1.6%
Commercial real estate	1.0%	2.6%	0.1%	0.6%
Total loans	3.1%	5.5%	0.4%	1.6%