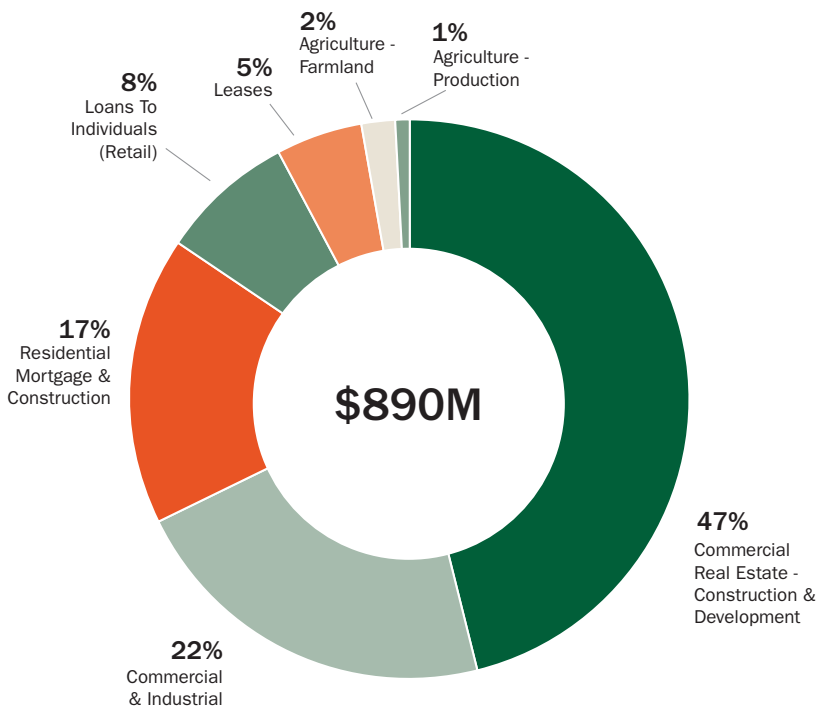


Statement of Condition

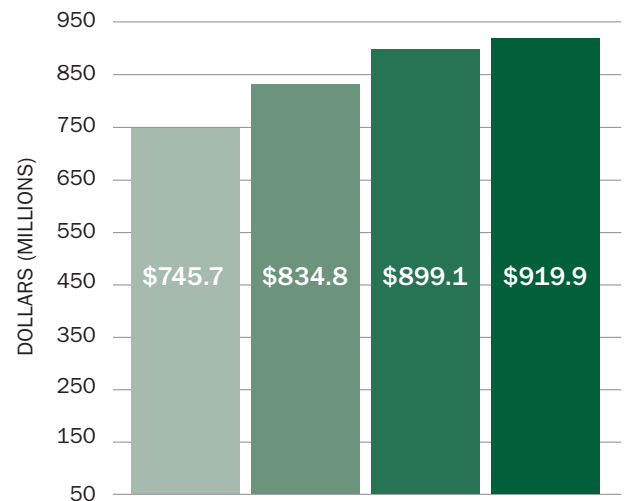
MidCountry Bank and Subsidiaries

Fiscal Year 2022 Ending December 31, 2022

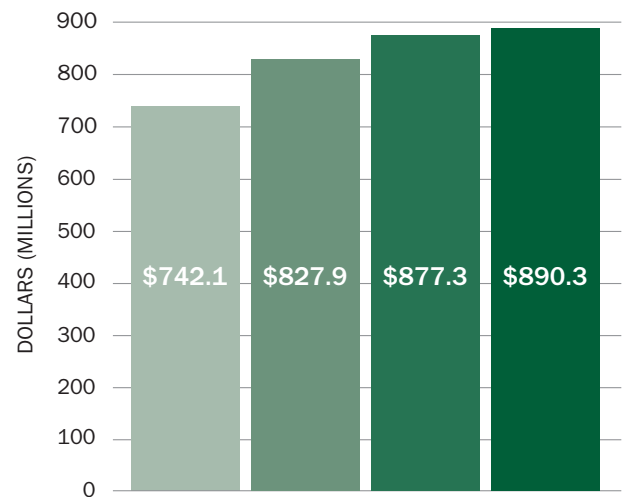
MidCountry Bank is a full-service bank headquartered in Bloomington, MN. With 13 branch locations in Minnesota, MidCountry actively engages in its communities to provide high quality, diversified financial services and solutions. A comprehensive scope of banking, cash management, equipment leasing, mortgage,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



Deposits



Loans



	MidCountry FY22 Q1	MidCountry FY22 Q2	MidCountry FY22 Q3	MidCountry FY22 Q4	Well-Capitalized Requirement ¹
Tier 1 Leverage Ratio	10.17%	9.95%	9.42%	9.41%	5.00%
Common Equity Tier 1 Capital Ratio	10.96%	9.86%	9.97%	10.35%	6.50%
Tier 1 Risk-Based Capital Ratio	10.96%	9.86%	9.97%	10.35%	8.00%
Total Risk-Based Capital Ratio	11.93%	10.85%	11.01%	11.54%	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 2022 Q1 ■ FY 2022 Q2 ■ FY 2022 Q3 ■ FY 2022 Q4



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MidCountry Bank and Subsidiaries

Fiscal Year 2022 Ended (Unaudited)
(\$000s)

Consolidated Condensed Balance Sheet

Assets	
Cash and cash equivalents	\$ 41,743
Investment securities available-for-sale	125,463
Loans held for sale	-
Loans and leases	890,309
Allowance for loan and lease losses	(11,799)
Loans and leases, net	878,510
Other assets	56,493
Total assets	\$ 1,102,209
Liabilities	
Deposit liabilities:	
Noninterest-bearing	\$ 169,873
Interest-bearing	749,958
Total deposit liabilities	919,831
Borrowings	80,774
Accrued expenses and other liabilities	8,618
Total liabilities	1,009,223
Stockholder's equity	92,986
Total liabilities and stockholder's equity	\$ 1,102,209

Consolidated Condensed Income Statement

Interest income	\$ 47,047
Interest expense	7,014
Net interest income before provision for loan and lease losses	40,033
Provision for loan and lease losses	4,440
Net interest income	35,592
Noninterest income	7,212
Noninterest expense	24,495
Income before income taxes	18,309
Income tax expense	4,963
Net income	\$ 13,346

MidCountry Executive Team

Steve Meads	President & Chief Executive Officer
Chris Vosbeek	Chief Financial Officer
Todd Streed	Chief Commercial Banking Officer
Chris Hunter	Chief Community Banking Officer
Kurt Egertson	Chief Credit Officer
Eli Mattison	Director of Human Resources
Troy Collings	Chief Technology Advisor
Michelle Lejcher	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

A Responsive Community Bank

OUR TEAM MEMBERS

“Our Team Members are the foundation of our whole organization. Having good talented people who can build wonderful careers and long-term relationships with customers is our number one priority.”

- Steve Meads, President & Chief Executive Officer



OUR COMMUNITIES

“MidCountry Bank truly embraces the notion that banks are not just financial institutions, but also crucial parts of a community’s fabric. It’s heartwarming to see a bank that genuinely cares about its customers and neighbors, and actively contributed to the betterment of the community.”

- Google Review

OUR CUSTOMERS

“Having strong relationships with professional partners, such as the one with MidCountry Bank, has been a vital part of running a small business. MidCountry Bank has always responded to my needs, advocated for my business, and tailored solutions to help me succeed. I truly value MidCountry Bank as a trusted financial partner.”

- Pat Berry, Owner and Founder



Zach Berry and his father Pat Berry at Farmington-based Ruff Manufacturing.



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