



Summary Balance Sheet

\$000	2Q 2021	YOY Chg.	Midwest Region
Total Assets	3,243,596	+ 12.99%	+ 18.48%
IB Cash Balances	105,213	+ 64.04%	+ 117.11%
Securities	990,114	+ 110.38%	+ 19.88%
Loans	1,961,619	- 8.88%	+ 10.70%
PPP % of Loans	4.69%		+ 5.84%
Total Liabilities	2,893,671	+ 13.43%	+ 19.60%
Non Brokered Deposits	2,788,987	+ 14.00%	+ 21.23%
Brokered Deposits	-	- 100.00%	- 14.66%
Borrowings	69,015	- 3.11%	+ 4.32%
Total Equity	349,925	+ 9.48%	+ 9.83%

Summary Income Statement

\$000	LTM 2Q 2021	YOY Chg.	Midwest Region
Net Interest Income	101,801	+ 15.39%	+ 7.11%
Interest Income	112,668	+ 4.89%	- 1.16%
Interest Expense	10,867	- 43.40%	- 29.00%
Provision for Loan Loss	6,075	+ 30.65%	+ 155.24%
Net Overhead	34,990	- 9.34%	- 1.42%
Noninterest Income	28,673	+ 27.69%	+ 25.75%
Noninterest Expense	63,663	+ 4.28%	+ 8.34%
Realized Security Gains (Loss)	(314)	- 213.36%	- 43.47%
Net Income Before Taxes	60,422	+ 33.52%	+ 10.55%
Income Taxes	10,720	+ 37.58%	+ 8.95%
Net Income	49,702	+ 32.68%	+ 9.87%

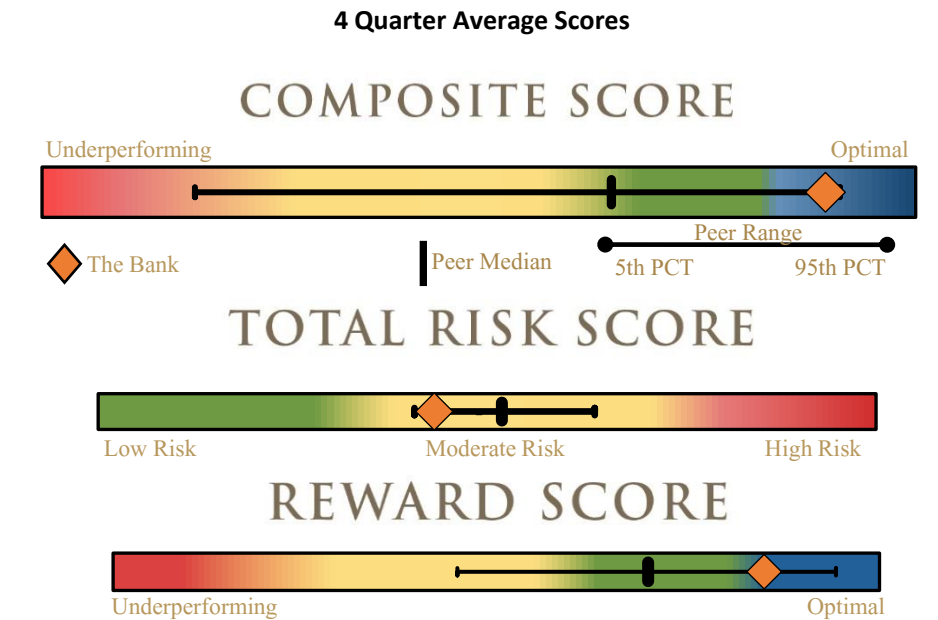
Capital Levels

%	2Q 2021	Midwest Region
Leverage Ratio	8.97	9.37
CET1 RB Ratio	13.27	12.54
Tier 1 Risk-based Ratio	13.27	12.54
Risk-based Capital Ratio	14.42	13.72

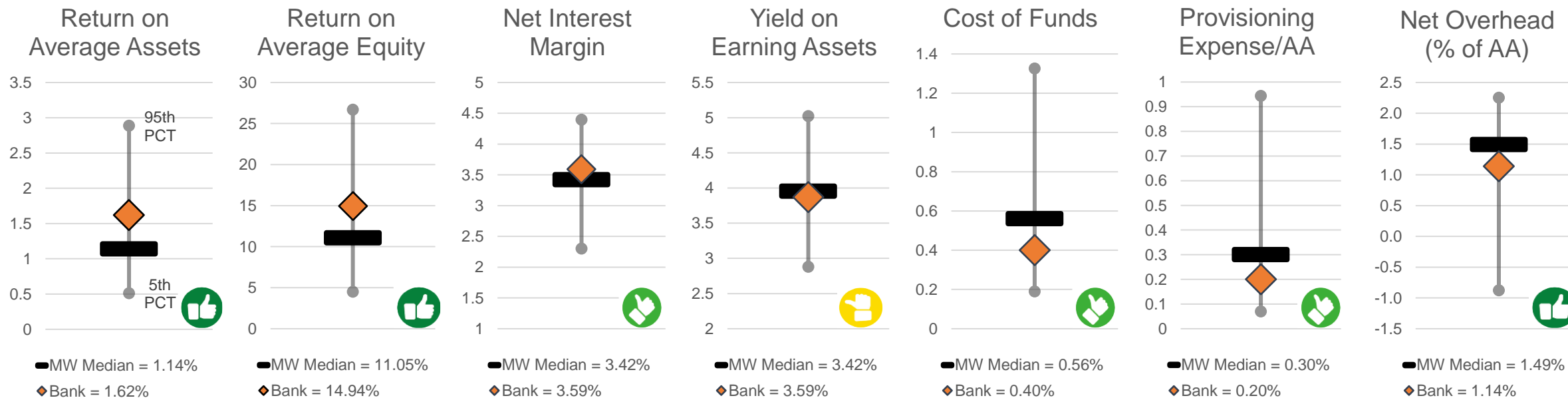
Productivity

\$000	2Q 2021	Midwest Region	Bank Variance
Assets Per Employee	7,911	6,409	+ 23.44% 🟢
Loans Per Employee	4,784	4,324	+ 10.66% 🟢
Deposits Per Employee	6,802	5,364	+ 26.81% 🟢
Deposits Per Branch	75,378	80,798	- 6.71% 🟡
Revenue Per Employee	318.23	270.58	+ 17.61% 🟢
Nonint. Exp per \$ of Rev. (\$)	0.49	0.60	- 18.90% 🟢

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2Q 2021 LTM Key Performance Indicators



Relative Performance Quick Guide

- 🟢 In the Top 25th percentile
- 🟡 Between the 60th and 75th percentile
- 🟠 Between the 40th and 60th percentile
- 🟤 Between the 25th and 40th percentile
- 🔴 In the Bottom 25th percentile

Peer Group

Banks in the Midwest region with assets between \$1.0 Billion and \$5.0 Billion