

Bid Summary
Peotone Bank and Trust Company
Peotone, IL
Closing Date: April 23, 2010

| Bidder | Type of Transaction | Deposit Premium/(Discount) % | Asset Premium/(Discount) \$(000) / % | SF Loss Share Tranche 1 | SF Loss Share Tranche 2 | SF Loss Share Tranche 3 | Commercial Loss Share Tranche 1 | Commercial Loss Share Tranche 2 | Commercial Loss Share Tranche 3 | Value Appreciation Instrument | Conforming Bid | Linked |
|---|--|------------------------------|--------------------------------------|-------------------------|-------------------------|-------------------------|---------------------------------|---------------------------------|---------------------------------|-------------------------------|----------------|--------|
| <u>Winning bid and bidder:</u> First Midwest Bank, Itasca, Illinois | All deposit whole bank with loss share | 1.00% | -8.37% | 80% | 80% | N/A | 80% | 80% | N/A | No | No (1) | No |
| Cover (second place) - Heartland Bank and Trust Co. Bloomington, Illinois | All deposit whole bank with loss share | 2.25% | -10.90% | 80% | 80% | N/A | 80% | 80% | N/A | No | Yes | No |
| Other Bid | All deposit whole bank with loss share | 1.77% | -17.25% | 80% | 80% | N/A | 80% | 80% | N/A | No | Yes | No |
| Other Bid | All deposit whole bank with loss share | 3.43% | -25.00% | 80% | 80% | N/A | 80% | 80% | N/A | No | Yes (2) | No |

Other Bidder Names:

Horizon Bank, N.A., Michigan City, Indiana
Providence Bank, LLC, South Holland, Illinois

Notes:

- The winning bidder's acquisition of all the deposits was the least costly resolution compared to a liquidation alternative. The liquidation alternative was valued using valuation models to estimate the market value of the assets. Bids for loss share, if any, were valued using a discounted cash flow analysis for the loss share portfolio over the life of the loss share agreement. If any bids were received that would have been more costly than liquidation they have been excluded from this summary.
- The Other Bidder Names and the Other Bids are in random order. There is no linkage between bidder names and bids, except in the case of the winning bid.
- For more information on the bid disclosure policy, see <http://www.fdic.gov/about/freedom/biddocs.html>.

(1) Non-conforming due to modification of Section 6.2 of Loss Share Agreements

(2) The bid includes a component whereby the bidder will cover 100% of the initial losses incurred up to 3.57% of the total book value of loss share assets. Once this amount of losses is absorbed by the acquirer, the loss share structure shown above becomes effective.