

TABLE 1
BANK & THRIFT M&A TRANSACTIONS IN THE CHICAGO MSA

Chicago MSA
M&A Transactions Since 2010

Announced from 01/01/2010 - 07/08/2014

Criteria:
 Complete Pricing Information Available
 Excludes Terminated Deals

			Seller Financial Statistics							Deal Statistics		Deal Valuation		
Buyer	Seller	ST	Total Assets (\$000)	Tangible Equity/Assets	LTM ROAA	LTM ROAE	LTM Effic. Ratio	NPAs/Assets (1)	Ann. Date	Deal Value (\$Mil)	Type (2)	Price/Tg. Book	Price/LTM Earnings	
1	First Midwest Bancorp	Great Lakes Financial	IL	\$581,521	7.67%	0.53%	6.44%	79.8%	2.80%	07/08/14	\$58.2	C, CS	132%	18.3
2	Auto Club Ins. Assn.	National Bancorp Inc.	IL	\$465,702	9.54%	2.62%	33.05%	66.6%	4.09%	03/20/14	\$52.0	C	117%	4.2
3	Wintrust Finl Corp.	Diamond Bancorp Inc.	IL	\$164,162	3.36%	-1.63%	-39.09%	136.4%	8.72%	07/31/13	\$3.6	C	53%	NM
4	MB Financial Inc.	Taylor Capital Group	IL	\$5,901,370	9.49%	1.30%	13.60%	63.7%	1.89%	07/15/13	\$658.8	C, CS, CP, DA	182%	11.4
5	First Merchants Corp.	CFS Bancorp Inc.	IN	\$1,146,368	9.84%	0.50%	5.27%	74.3%	4.89%	05/13/13	\$114.7	CS	101%	23.8
6	BBCN Bancorp Inc.	Foster Bankshares Inc.	IL	\$412,594	1.99%	-1.43%	-44.08%	88.5%	13.77%	04/16/13	\$4.6	C, CS, DA	56%	NM
7	Wintrust Financial Corp.	First Lansing Bncp	IL	\$371,253	10.84%	0.32%	3.01%	79.8%	6.29%	01/22/13	\$38.5	C, CS	98%	35.7
8	Wintrust Financial Corp.	HPK Financial Corp.	IL	\$389,772	8.60%	0.44%	5.28%	81.8%	2.21%	09/18/12	\$27.5	C, CS	106%	14.6
9	United FCU	Griffith Savings Bank	IN	\$86,471	NA	NA	NA	NA	NA	07/27/11	\$0.3	NA	6%	NA
10	Wintrust Finl Corp.	Elgin State Bancorp	IL	\$288,346	6.44%	-1.00%	-13.97%	93.4%	6.41%	07/26/11	\$15.5	C, CS, CP, DA	92%	NM
11	BankFinancial Corp	DG Bancorp Inc.	IL	\$240,068	5.57%	-4.00%	-57.49%	86.0%	11.24%	09/13/10	\$2.0	C	15%	NM
Average				\$913,421	7.33%	-0.23%	-8.80%	85.0%	6.23%				87%	18.0
25th Percentile				\$264,207	5.79%	-1.32%	-32.81%	87.8%	8.14%				54%	12.2
Median				\$389,772	8.14%	0.38%	4.14%	80.8%	5.59%				98%	16.4
75th Percentile				\$523,612	9.53%	0.52%	6.15%	75.6%	3.12%				112%	22.4

Deals Without Pricing Information

American Bancorp of IL	Bank of Palatine	IL	\$52,255	3.14%	-0.83%	-22.68%	145.9%	3.85%	04/28/14	NA	NA	NA	NA
Pvt Inv - J. Bergman	Community Hldgs Corp.	IL	\$58,544	2.99%	-1.61%	-42.65%	112.8%	11.76%	10/01/13	NA	CC	NA	NA
Central FS&LA Chicago	Columbus Savings Bk	IL	\$15,235	25.42%	0.13%	0.58%	120.1%	0.00%	07/09/13	NA	NA	NA	NA
Investor group	Standard Bancshares	IL	\$2,172,041	8.56%	-0.14%	-1.44%	68.9%	3.71%	11/07/12	NA	CC	NA	NA
Pvt Inv - Sidney J. Lee	American Metro Bncp	IL	\$82,324	0.80%	-7.30%	-195.96%	NA	30.53%	06/11/12	NA	CC	NA	NA
Investor group	Metropolitan Bk Gr Inc.	IL	\$2,717,669	6.62%	-1.15%	-14.53%	97.8%	17.82%	04/23/12	NA	CC, C	NA	NA
Commercial Bncshs	CenTrust Financial Inc.	IL	\$119,819	9.39%	-3.58%	-34.99%	170.0%	24.85%	05/17/10	NA	CC	NA	NA

(1) NPAs based on total nonaccrual loans + restructured loans + OREO.

(2) Deal Consideration Type based on the following: C = Cash CC = Capital Contribution CS = Common Stock DA = Debt Assumed

Note: S-Corporation selling companies have been adjusted to C-Corporation status (including pricing multiples). Assumes 34% tax rate.

Source: All data from SNL Financial, LLC. (Based on price-to-core earnings multiple if available).