Park Midway Bank, National Association

ORGANIZATIONAL INFORMATION

2300 Como Avenue
Saint Paul, MN 55108
Web Address: www.park midwaybank.com
Number of Branches: 2
Certified CDFI: Yes
Minority Depository Institution: No

FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets ($000)	219,991	240,520	259,043	272,315	251,665
Total Loans & Leases ($000)	172,537	189,704	206,777	225,647	217,948
Total Deposits ($000)	184,337	197,700	212,429	223,783	201,081
Total Equity Cap ($000)	21,645	22,666	22,954	26,271	26,605
Net Income ($000)	5,044	4,837	2,133	1,890	1,683
Return on Average Assets (%)	2.47	2.14	0.87	0.72	1.26
Return on Average Equity (%)	24.19	21.97	9.37	7.54	12.68
Net Interest Margin (%)	5.58	5.12	4.42	4.40	4.42
Leverage Ratio (%)	10.15	9.37	9.03	9.59	10.04
Efficiency Ratio (%)	54.16	56.12	63.33	68.54	65.05
Non Performing Loans/Total Loans (%)	1.47	2.35	1.94	3.83	5.13
Net Chargeoffs/Avg Loans (%)	0.25	0.16	1.25	0.88	0.58
Loan Loss Reserves/Loans (%)	1.85	1.90	1.45	1.33	1.27

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products	
(1) Checking Accounts	Yes
Interest Bearing	Yes
Automati c Sweep	Yes
Dual Signature	Yes
Account Minimum	$0
(2) Money Market Accounts	Yes
Automati c Sweep	Yes
Are Checks Available	Yes
Dual Signature	Yes
Account Minimum	$10,000
(3) CDs & CDARS	
CDARS Parti cipant	Yes
Maximum CD Term	5 years
CDARS Protecti on	Yes
(4) Maximum Deposit	
With CDARS	$50 million
Without CDARS	negoti able
Early Terminati on for CDs/CDARS	Yes
Cost of Early Terminati on	6-12 months int.
Early Terminati on Delay	1 business day
(5) Off er overdraft protecti on?	Yes

(6) Online Capabiliti es	
Available Services	
Balance Inquiry	Yes
Intrabank Transfers	Yes
Interbank Transfers	Yes
Wire Transfers	Yes
E-Bill Payment	Yes
Investment Services	No
Available online reports	
Checking Account History	Yes
How many years	7 years
Money Market Account History	Yes
How many years	7 years
Card Transacti on Accounts	Yes
How many years	7 years
Check Imaging	Yes
How many years	7 years
(7) Wire Transfers	
What Transfers are available	
Online	Yes
ACH for Direct Deposit	Yes
Via Phone	Yes
Via Fax	Yes

Debit/Credit Cards	
(8) Provide ATM/Debit Cards	Yes
On what accounts	Checking, Savings
Are permissions/limits off ered	Yes
(9) Provide Credit Cards	Yes
Provided directly	Yes
Customer informati on shared with a partner insti tuti on?	Elan Financial Services
Credit check performed by bank?	Yes
(10) System Integrati on	
Integrati on with Soft ware	Yes
If yes, identi fy which	
Quickbooks	Yes
Microsoft Money	Yes
Quicken	Yes
Peachtree	
CSV File	Yes
(11) Integrati on with Payroll Administrati on systems	Yes
Fees	
Variable, please inquire with bank	