

# Quarters

Bremer Financial Corporation  
Quarter Ending September 30, 2011

Assets | \$8.0 billion  
Deposits | \$6.4 billion  
Loans | \$5.5 billion

Bremer Financial Corporation is a privately-held regional financial services company jointly owned by the Otto Bremer Foundation and Bremer employees. Founded in 1943 by Otto Bremer, the company provides a comprehensive range of banking, investment, trust and insurance products and services throughout Minnesota, North Dakota and Wisconsin. The Otto Bremer Foundation uses its share of dividends to distribute charitable grants to Bremer Bank communities.

## Capital Position

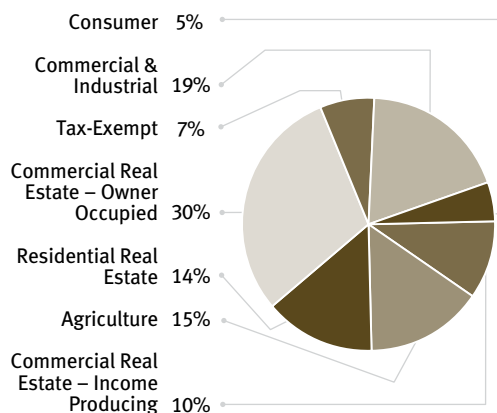
	Bremer Q3 2011	Well-Capitalized Requirement
TOTAL RISK-BASED CAPITAL RATIO	14.85%	10.00%
TIER 1 RISK-BASED CAPITAL RATIO	13.60%	6.00%
TIER 1 LEVERAGE RATIO	10.08%	5.00%

## Performance Metrics

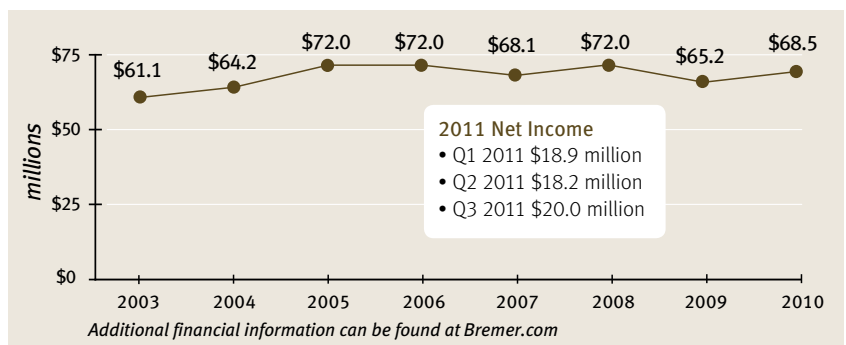
	Full Year 2010	Bremer Q1 2011	Bremer Q2 2011	Bremer Q3 2011	Peer Bank <sup>1</sup> Median Q2 <sup>2</sup> 2011	Bremer Q2 2011 Peer Ranking
RETURN ON ASSETS	0.89%	0.97%	0.92%	1.00%	0.75%	Top 40%
RETURN ON EQUITY	9.1%	10.0%	9.4%	10.0%	7.0%	Top 30%
NET INTEREST MARGIN	3.96%	3.82%	3.87%	3.91%	3.76%	Top 55%

<sup>1</sup> Peer Bank group consists of bank holding companies across the U.S. with assets between \$3 – 10 billion. Source FFIEC.  
<sup>2</sup> Q3 2011 Peer Bank comparisons were not available at the time of publication.

## Loan Portfolio Diversification



## Net Income



## Building Healthy Communities

When clients choose Bremer Bank, a large share of the profits go to the bank's majority owner, the Otto Bremer Foundation, to invest back in local communities through Foundation grants. On average, the Otto Bremer Foundation has given more than \$27 million in grants annually over the last five years to help local nonprofits build healthy communities.

In addition, last year Bremer Bank donated more than \$1 million across our three-state region and Bremer employees volunteered more than 100,000 hours of their time to aid community causes and needs. We know working together makes our communities strong.

*When you bank with Bremer, we deliver profits to our owner, the Otto Bremer Foundation. The Foundation uses those profits to make grants in your community.*

### Bremer Bank

- Invests in its workforce
- Meets clients' needs
- Delivers profits to its majority owner, the Otto Bremer Foundation



### The Otto Bremer Foundation

- Responds to needs and opportunities in the communities we serve

## Local Expertise, Local Decisions

**Founded:** Bremer Financial Corporation founded in 1943 by Otto Bremer

**Locations:** Serving communities throughout Minnesota, North Dakota and Wisconsin

**ATMs:** Access to thousands of MoneyPass® ATMs nationwide

**Headquarters:** Saint Paul, Minnesota

**Capabilities:** Full service banking, investments, trust and insurance

**Clients:** Individuals and families, small businesses, large- to mid-size corporations, agribusinesses, nonprofits, and public and government entities

**Employees:** Nearly 2,000

Focusing on relationship management ensures that we stay close to our clients and markets. We support local decision making, seat community-based boards of directors and encourage employee involvement in the communities we serve. This makes us even stronger and allows us to be as large or small of a bank as our clients want us to be.

Bremer Financial Corporation is made up of nine community bank charters. Each charter is a stand-alone bank and deposits held in each charter qualify separately for FDIC protection. Bremer Bank clients can benefit from options for expanded coverage without needing to establish new banking relationships.