



PUBLIC DISCLOSURE

May 28, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

BankFinancial, National Association
Charter Number 25140

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Outstanding**.

The following table indicates the performance level of **BankFinancial** (“BF” or “bank”) with respect to the lending, investment, and service tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to meeting the credit needs in the BF assessment area (BF AA), given the bank’s product mix, business strategy, and community development activities had a significantly positive impact on the bank’s performance.
- BF made extensive use of innovative or flexible practices within the BF AA in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies.
- The bank’s responsiveness to the community development needs is excellent in their AA, as they made a significant level of investments, grants, and donations.
- The bank’s branch distribution and retail banking services are accessible to geographies and individuals of different income levels within its AA. Additionally, the bank engaged in a relatively high level of community development (CD) services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation (PE), including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census Tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable, or facilitate projects or activities under the U.S. Department of Housing and Urban Development (HUD) Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the Office of the Comptroller of the Currency (OCC) to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the U.S. Census Bureau in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; the disposition of the application (e.g., approved, denied, and withdrawn); loan pricing; the lien status of the collateral; any requests for preapproval; and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement, and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing, and one- to four-family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division (MD): As defined by Office of Management and Budget, a county or group of counties within a core based statistical area that contains an urbanized population of at least 2.5 million. A metropolitan division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (call report) instructions. These loans have

original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the call report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings, and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

BankFinancial, NA (“BF” or “bank”) is a full-service intrastate community bank. BF is wholly-owned by BankFinancial Corporation, a one-bank holding company with consolidated assets of \$1.5 billion as of March 31, 2019. For the same reporting period, the bank had total assets of \$1.5 billion and tier 1 capital of \$161.7 million. The loan portfolio of \$1.3 billion consisted of 48.3 percent in multifamily loans, 46.4 percent commercial loans, 5.1 percent one- to four-family residential mortgage loans, and 0.20 percent consumer and other loans.

The bank offers a variety of financial products and services, including loans, deposits, cash management, remote deposit capture, trust services, and wealth management. The bank’s subsidiary, Financial Assurance Services, Inc., offers general insurance agency services and another bank subsidiary, BF Asset Recovery, is an Illinois corporation that holds titles to other real estate owned properties. The bank exited the retail consumer lending market in 2017 and its lending strategy now centers on making multifamily and small business loans within their AA.

BF is headquartered in Olympia Fields, IL, in Cook County. The bank has 19 branches, including the main office in Olympia Fields, and ATMs at all branch locations as well as five stand-alone ATM locations in Chicago, Calumet Park, Downers Grove (2), and Harvey, IL. There have been no branch acquisitions or mergers since the prior CRA examination. BF has one designated AA (BF AA), which consists of the whole counties of Cook, DuPage, and Will in the Chicago-Naperville-Arlington Heights Metropolitan Division (Chicago MD) and Lake County in the Lake County-Kenosha County MD (Lake County MD). Both of these MDs are part of the Chicago-Naperville-Elgin IL-IN-WI MSA.

The most recent Federal Deposit Insurance Corporation (FDIC) deposit market share data dated June 30, 2018 showed that BF had a 0.4 percent market share, and ranked 30 out of 144 financial institutions taking deposits in the BF AA. Deposit competition within the AA is strong and includes numerous national, regional and community financial institutions. The financial institutions with the top four deposit market shares within the AA include JP Morgan Chase, NA, BMO Harris Bank N.A., Bank of America, NA, and The Northern Trust Company and collectively they held 52.0 percent of the total deposits.

Scope of the Evaluation

This performance evaluation assessed the bank’s performance under the lending, investment, and service tests. In evaluating the bank’s lending performance, we reviewed BF’s small loans to businesses included on their CRA loan application registers (LARs) and residential mortgage loans recorded on their HMDA LARs for the period from January 1, 2016 through December 31, 2018. The evaluation of data was completed using two separate analysis periods due to demographic changes attributable to the American Community Survey (ACS) that occurred in 2015. Loans originated or purchased in 2016 were analyzed using 2010 census demographic data and the bank’s performance was compared to 2016 aggregate peer performance. Loans originated in 2017 and 2018 were analyzed using the 2015 ACS demographic data and bank performance was compared to 2017 aggregate peer data.

We evaluated BF's community development (CD), retail services, qualified investments and CD lending for the period beginning June 27, 2016 through December 31, 2018. The investment test included a review of investments, grants, and donations made by the bank during the current and prior evaluation periods. Evaluation of services included an assessment of the bank's branch distribution, hours of operation, alternative delivery systems, deposit products and services, and CD services provided by the bank throughout the BF AA.

Selection of Areas for Full-Scope Review

A full scope review was performed of bank performance in its AA.

Ratings

The bank's overall rating is based on the full scope review of performance in the BF AA located in the Chicago-Naperville-Elgin IL-IN-WI MSA.

When determining conclusions for the lending test, home mortgage lending was given greater weight than small business lending. This weighting is reflective of the bank's distribution of lending volume throughout the three year evaluation period. Within home mortgage lending, we gave the greatest weight to the bank's financing of multifamily properties, as it is the bank's primary lending focus. We also gave more weight to the bank's performance in the analysis period that included years 2017 and 2018 as that period represented the largest portion of the bank's performance.

Data Integrity

As part of this CRA evaluation, we tested a representative sample of BF's publicly filed HMDA and CRA lending data. We internally performed data integrity testing on both the HMDA and CRA LARs to ensure that key fields were accurately completed on the bank's LARs for years 2016, 2017, and 2018. The HMDA and CRA data was found to be accurate and reliable for use in our assessment of the bank's CRA performance.

We also reviewed bank-identified CD loans, investments, and services to verify that the activities met the regulatory definition of CD. We determined that a few of the items did not meet the definition of CD and used the corrected lists for our evaluation analysis.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal

agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution, or any affiliate whose loans have been considered as part of the institution's lending performance, has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusion for Area Receiving Full-Scope Review

The bank's performance under the lending test is rated **Outstanding**. Based on a full scope review, BF's overall lending test performance was excellent.

Lending Activity

Lending levels reflect excellent responsiveness to meeting the credit needs in the BF AA given the bank's product mix and business strategy, and community development activities had a significantly positive impact on the bank's performance.

Market share reports for year 2017 showed that the bank ranked 4 out of 151 multifamily lenders in the AA and had a market share for multifamily lending of 2.8 percent. The bank ranked 75 out of 209 small business lenders in the AA for a market share of 0.04.

Management made the decision in 2017 to cease the origination of consumer mortgage loans, prompted by strong competition from other financial institutions, as well as the increasing difficulty for low- and moderate-income families to afford housing within the BF AA. Per the 2015 ACS census, the median housing value in the BF AA was \$251,497. In 2018, the maximum incomes of low-income families were \$41,250 in the Chicago MD and \$48,250 in the Lake County MD, and the maximum incomes of moderate-income families in the Chicago MD were \$65,920 and in the Lake County MD were \$77,200, making home affordability difficult as the cost of a home is approximately five to six times the income of low-income families and at least three times the income of moderate-income families.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending reflects excellent distribution throughout the AA.

Mortgage Lending

Refer to Table O for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The overall geographic distribution of home mortgage loans in the AA is excellent.

Years 2017/2018

The geographic distribution of the bank's mortgage loan originations in 2017/2018 was excellent. Demographics from the 2015 ACS census showed that 5.0 percent of the owner-occupied housing units (OOHUs) within the AA were in low-income census tracts and 18.4 percent were in moderate-income census tracts. Bank lending in low-income census tracts at 13.3 percent greatly exceeded aggregate peer performance at 3.9 percent as well as the percentage of OOHUs. Bank lending in moderate-income census tracts at 44.6 also greatly exceeded aggregate peer performance at 15.7 percent and the percentage of OOHUs.

Year 2016

Bank performance in 2016 was excellent. The bank's lending in low-income census tracts at 5.2 percent exceeded the percentage of OOHUs at 4.3 percent and aggregate peer performance at 2.8 percent. Bank lending in moderate-income census tracts at 15.7 percent was just below the percentage of OOHUs at 17.9 percent and exceeded aggregate peer performance at 12.9 percent.

Small Business Lending

Refer to Table Q for the facts and data used to evaluate the geographic distribution of the bank's small business loan originations/purchases.

Overall, the geographic distribution of BF small business loans within the BF AA was excellent.

Years 2017/2018

The bank's small business lending to geographies of different income levels in years 2017/2018 was excellent. Bank lending in moderate-income census tracts at 29.4 percent greatly exceeded both the percentage of small businesses in moderate-income census tracts at 15.8 percent and aggregate peer performance at 16.6 percent. Bank lending in low-income census tracts at 3.4 percent was just below the percentage of small businesses in low-income census tracts at 5.2 percent and was within a reasonable range below aggregate peer performance at 4.2 percent

Year 2016

The geographic distribution of small business loans in the BF AA in 2016 was excellent. Bank lending in moderate-income census tracts at 29.4 percent greatly exceeded both the percentage of small businesses in moderate-income census tracts of 15.6 percent and aggregate peer performance at 14.9 percent. Small business lending in low-income census

tracts at 1.5 percent was within a reasonable range below aggregate peer lending at 3.5 percent. The performance of both the bank and aggregate peer group was below the percentage of small businesses within the BF AA of 4.6 percent.

Lending Gap Analysis

Maps and reports detailing BF's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

The majority (70.1 percent) of home mortgage loans and small business loans originated or purchased by BF over the evaluation period were made in the BF AA, including 59.9 percent of the home mortgage loans and 94 percent of the small business loans. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of geographies.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	281	59.9	188	40.1	469	129,642	33.6	255,904	66.4	385,546
Small Business	187	94.0	12	6.0	199	66,676	91.1	6,496	8.9	73,172
Total	468	70.1	200	29.9	668	196,318	42.8	262,400	57.2	458,718
<i>Source: 01/01/2016-12/31/2018 Bank Data Due to rounding, totals may not equal 100.0</i>										

Distribution of Loans by Income Level of the Borrower

Overall, the bank's distribution of lending to borrowers of different income levels and businesses of different sizes is excellent.

Mortgage Lending

Refer to Table P in *Appendix C* for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Overall, the bank's performance in originating loans to low- and moderate-income borrowers is excellent. Lending for owner-occupied one- to four-family residential properties was adequate considering the bank's decision to exit this market, and multifamily lending was excellent.

Years 2017/2018

The bank's lending performance in years 2017/2018 was excellent, based on their lending strategy, which centered on multifamily mortgage lending. In years 2017/2018, BF originated or purchased a total of 166 mortgage loans within their AA of which 144 or 86.8 percent were loans to finance multifamily properties.

The bank's multifamily lending performance was excellent. The bank ranked 4 out of 151 multifamily lenders within the BF AA in 2017 with a market share of 2.8 percent as compared to their deposit market share of 0.4 percent. Sixty-eight (47.2 percent) of the 144 multifamily loans originated by the bank in years 2017/2018 met community development criteria for providing affordable housing to low- and moderate-income families.

Of the 22 mortgage loans with reported incomes on the HMDA LAR, all originated in 2017, 9.1 percent were made to low-income borrowers and 9.1 percent were made to moderate-income borrowers. The bank's percentage of lending to low-income borrowers exceeded aggregate peer lending to low-income borrowers at 6.5 percent, but was significantly below aggregate peer lending to moderate-income borrowers of 18.9 percent. Both bank and aggregate peer group lending fell below the percentage of low- and moderate-income families in the AA at 24.1 percent and 16.3 percent respectively, which is consistent with the demographic information showing the difficulty of home ownership affordability at these income levels.

Year 2016

The bank's lending performance in year 2016 also was excellent. There were 115 total mortgage loan originations reported on the HMDA LAR in 2016, of which 63, or 54.8 percent were loans to finance multifamily properties and three were loans to finance one- to four-family investor properties. The bank ranked 6 out of 178 multifamily lenders within the BF AA with a market share of 2.8 percent. Thirteen (20.6 percent) of the 63 multifamily loans originated in 2016 provided affordable housing for low- and moderate-income families. Of the remaining 49 mortgage loans reported on the HMDA LAR, 12.2 percent were made to low-income borrowers, which exceeded aggregate peer group lending to low-income borrowers at 5.4 percent, and 14.3 percent were made to moderate-income borrowers, which was just below aggregate peer group lending at 14.7 percent. Both bank and peer group lending were below the percentage of low- and moderate-income families within the AA.

Small Business Lending

Refer to Table R for the facts and data used to evaluate the borrower distribution of the bank's small business loan originations/purchases.

Overall, the distribution of small business loans to businesses of different sizes is good.

Years 2017/2018

The bank's origination of small business loans to small businesses with annual revenues equal to or less than \$1 million was good. A total of 119 small business loans were originated by the bank in 2017/2018. Of these small business loans, 46.2 percent were made to small

businesses with annual revenues equal to or less than \$1 million, which is below the percentage of small businesses within the AA of 80.8; however, it is within a reasonable range of the aggregate peer performance at 48.4 percent.

Year 2016

The bank's origination of small business loans to small businesses with annual revenues equal to or less than \$1 million within the AA in 2016 was excellent and exceeded their performance in years 2017/2018. Bank lending to small businesses at 58.8 percent was below the demographics showing that 80.6 of the businesses within the AA are small businesses; however, it greatly exceeded the aggregate peer lending to small businesses at 39.4 percent.

Community Development Lending

BF is a leader in making CD loans within the BF AA, which had a significantly positive impact on the Lending Test rating. BF originated or renewed CD loans totaling \$74 million, which represents 45.8 percent of the bank's tier 1 capital (\$161.7 million) as of March 31, 2019. The bank originated 81 multifamily affordable housing loans in the BF AA totaling \$45 million. The CD loans originated by BF demonstrated responsiveness to needs identified by community contacts, particularly in regard to the provision of affordable housing.

In addition, the bank originated or renewed 15 commercial lines of credit to five borrowers totaling \$29 million that support the provision of health care services targeted to low- and moderate-income individuals in the BF AA. Each line of credit had a one-year term, and each was renewed during the evaluation period. All borrowers had revenues primarily (i.e., more than 50 percent) derived from providing health and health-related services to persons eligible for Medicaid and similar public programs that target their funding to indigent citizens.

- Twelve multifamily loans totaling \$9.6 million were made to a single nonprofit organization established by the Cook County Housing Authority whose business is to develop affordable housing.
- The bank issued a \$1.5 million line of credit (renewed annually) to a nonprofit corporation that helps elderly and disabled persons with daily living activities, as well as schedule and travel to medical appointments with the goal of achieving self-sufficiency. The not-for-profit also provides job training to prospective employees beyond what is required by law, and approximately 70 percent of its workforce consists of persons who formerly were public aid recipients. More than 50 percent of the organization's receivables are from Medicaid.

Product Innovation and Flexibility

BF made extensive use of innovative or flexible practices within the BF AA, which had a positive impact on the lending test conclusions. Following is a summary of the innovative and flexible loan products that were available during the assessment period:

- Apartment Community Development Discounted Lending -

This program, created by the bank in 2018, provides discounted interest rates to borrowers who desire to purchase multifamily and mixed use properties in low- and moderate-income census tracts and federally designated opportunity zones. In 2018, the bank made 13 loans in the AA totaling \$9.2 million to borrowers that met the program guidelines.

- Small Dollar Lending Products -

The bank offers two loan products that meet the small dollar credit needs of low- and moderate- income borrowers: SurePay Line of Credit and LifeLine of Credit. Both are small dollar loan products available to borrowers that hold BF deposit accounts. The SurePay product offers lines of credit totaling \$1,000, \$2,500, or \$5,000. The LifeLine of Credit is a smaller dollar option with lines available from \$50 to \$1,000. There is no credit report review to qualify, but rather the bank reviews the borrower's deposit account activity.

During the assessment period, the bank originated 93 SurePay loans and 410 LifeLine loans totaling \$227,500 and \$212,700, respectively. Borrowers in low- and moderate-income census tracts accounted for 47.7 percent of the total number of small dollar loans originated and 34.9 percent of the total dollar amount of small dollar lending.

- Fannie Mae Modifications -

The bank participated in the Home Affordable Mortgage Program (HAMP) for the Fannie Mae/Freddie Mac loans it services. HAMP was a national program to assist "at risk" borrowers by reducing mortgage payments in order allow sustainable monthly mortgage payments. During the review period, the bank completed 10 HAMP modification loans totaling \$1.2 million.

- Portfolio Renewal Fixed Home Equity Forbearance and Repayment Plans -

This bank-created plan was designed to address the difficulties that borrowers under financial stress face when their home equity lines of credit (HELOCs) mature and become due and payable in full. This product was designed to provide such borrowers with a mechanism to prevent foreclosure. The program permits the conversion of a maturing HELOC into a fixed-rate amortizing home equity loan. During the assessment period, the Bank completed four home equity loans totaling \$412,568.

INVESTMENT TEST

Conclusion for Area Receiving Full-Scope Review

The bank's performance under the investment test is rated **Outstanding**. Based on a full-scope review, the bank has an excellent level of qualified investments.

The bank’s responsiveness to the credit and CD needs in the AA is excellent. For our review, we focused on the volume and types of investments, grants and donations made by the bank relative to the CD opportunities in the AA. The bank has an excellent level of qualified investments, grants, and donations. The volume of qualified CD investments of \$15.5 million from this period and \$1.8 million from the prior period represented 10.7 percent of tier 1 capital.

- In response to AA needs during the evaluation period, many CD investments were made to non-profit organizations whose primary focus met one of the definitions of community development. Specifically, one investment purchase of \$933,000 was to fund affordable housing in the bank’s AA. Two additional investments totaling \$508,000 were made in the AA to a non-profit organization to develop moderate-income neighborhood park facilities. The bank also entered into discounted leases with not-for-profit CD organizations that represented \$126,000 of in-kind investments.
- The bank purchased 62 certificates of deposit in minority- or women-owned financial institutions, and low-income credit unions, which meet CD criteria.

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Inside BF AA	5	1,839	62	2,093	67	52.4	3,932	22.7	0	0
Outside AA	0	0	60	13,386	60	47.6	13,386	77.3	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

SERVICE TEST

Conclusions for Area Receiving Full-Scope Review

The bank's performance under the service test is rated high satisfactory. Based on full scope review, the bank’s branch distribution and retail banking services are accessible to geographies and individuals of different income levels in its AA. Additionally, the bank engaged in a relatively high level of CD services.

Retail Banking Services

Distribution of Branch Delivery System and Branch Opening/Closings - BF AA

Deposits	Branches						Branch Openings/Closing				Population					
	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies				# of Openings	# of Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
			Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
100.0	19	100.0	0.0	21.0	31.6	47.4	0.0	0.0	0.0	0.0	0.0	0.0	11.2	24.2	30.2	34.1

The bank's retail delivery systems are accessible to geographies and individuals of different income levels in the BF AA. The bank has 19 full service branch offices. Eleven of the bank's branch offices are located in Cook County, four are located in Lake County, three are located in DuPage County, and one is located in Will County. The bank has no branch locations in low-income census tracts within the AA, which is below the population percentage. Four branches are located in moderate-income census tracts, down from five branches at the last CRA examination. The decrease is due to a change in income classification in one census tract from moderate to middle income. The number of branches in moderate-income census tracts is near the population percentage. Six branches are located in middle-income census tracts and nine branches are located in upper-income census tracts. There have been no branch closings since the last examination, and closings have not affected the accessibility of its delivery systems, particularly to low-and moderate-income individuals.

The bank's hours and services did not vary in a way that inconvenienced individuals living in low- or moderate-income census tracts. The lobby hours are generally 9AM-5PM Monday through Friday, as well as from 9AM-12PM on Saturdays. Five branches have different lobby hours (generally 9AM-1PM) on Wednesdays. One branch has Sunday lobby hours from 9AM-1PM. All branches have 24-hour drive-up ATM services. The bank also operates five stand-alone full-service ATMs, with two located in moderate-income census tracts within the Villages of Calumet Park and Harvey, IL.

The bank offers good alternative delivery systems through ATMs, mobile banking, online banking, SMS banking, and the BankFinancial @ Work Program. These systems reach the needs of low- and moderate-income individuals in the assessment area with services such as low-cost checking accounts, small dollar lending products, and free online and mobile banking.

Community Development Services

The bank provides a relatively high level of CD services.

During the assessment period, 28 bank employees provided 1,288 hours and served 22 organizations whose missions or specific activities met CD criteria. Community services provided included financial literacy courses, as well as participation in leadership roles at

groups that championed affordable housing causes. Of the total number of hours served, 905 were spent in leadership roles ranging from Board member to President. Below are two of the most prominent service activities.

- A member of bank management served as Chairman of the Northbrook Women's Club Annual Gala. As the Chairman, the employee raised funds for the Evanston YWCA women's battered shelter and for the annual college scholarship fund and had a total of 120 service hours. The Northbrook Women's Club is a not-for-profit organization that performs over 1,000 hours of community service annually. The group supports women's shelters, food pantries, and homeless shelters, as well as other philanthropic groups.
- The bank had two employees that served on the Board of St. Martin de Porres House of Hope. One employee served as Board Treasurer and another served as Board President of St. Martin de Porres House of Hope for a combined 430 service hours. The organization operates a recovery home for women and their children with substance abuse issues, trauma, and mental illness. All residents are homeless women and children living in poverty.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/2016 to 12/31/2018 Investment and Service Tests and CD Loans: 07/27/2016 to 12/31/2018	
Financial Institution	Products Reviewed	
BankFinancial NA (BF)	Home Mortgage Loans, Small Business Loans, Community Development Loans, and Community Development Investments	
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Chicago-Naperville-Elgin IL-IN-WI MSA Chicago-Naperville-Arlington Heights IL MD	Full Scope	Cook, DuPage, and Will Counties
Lake County-Kenosha County IL-IN MD BF AA		Lake County

Appendix B: Community Profile for Full-Scope Assessment Area

Demographic Information for Full-Scope Area: 2016 BF AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,839	13.6	23.3	31.2	31.5	0.4
Population by Geography	7,492,621	9.7	23.6	33.5	33.2	0.1
Housing Units by Geography	3,021,129	10.3	22.7	33.7	33.3	0.0
Owner-Occupied Housing by Geography	1,799,922	4.3	17.9	37.2	40.6	0.0
Occupied Rental Units by Geography	931,393	18.2	30.2	29.5	22.1	0.0
Vacant Units by Geography	289,814	21.9	27.9	25.7	24.5	0.0
Businesses by Geography	412,367	4.6	15.6	31.6	48.1	0.1
Farms by Geography	5,961	3.2	14.7	36.1	46.0	0.0
Family Distribution by Income Level	1,789,939	23.0	16.8	19.3	40.9	0.0
Household Distribution by Income Level	2,731,315	25.0	15.9	17.8	41.3	0.0
Median Family Income -16974 Chicago-Naperville-Arlington Heights, IL MD		\$74,700	Median Housing Value			\$296,225
Median Family Income -29404 Lake County-Kenosha County IL-WI MD		\$85,000	Median Gross Rent			\$948
			Families Below Poverty Level			9.5%

Source: 2010 U.S. Census and 2016 D&B Data. Due to rounding, totals may not equal 100.0

(*) The NA category consists of geographies that have not been assigned an income classification.

Demographic Information for Full-Scope Area: 2018 BF AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,841	15.0	24.1	27.5	32.4	0.9
Population by Geography	7,553,698	11.2	24.2	30.2	34.2	0.3
Housing Units by Geography	3,034,026	11.4	23.1	30.0	35.2	0.4
Owner-Occupied Housing by Geography	1,718,054	5.0	18.4	33.9	42.5	0.1
Occupied Rental Units by Geography	1,029,054	18.6	29.5	25.2	26.0	0.7
Vacant Units by Geography	286,918	23.9	27.8	23.7	24.1	0.5
Businesses by Geography	434,355	5.2	15.8	29.0	49.4	0.6
Farms by Geography	6,329	3.9	16.5	34.8	44.7	0.1
Family Distribution by Income Level	1,774,419	24.1	16.3	18.2	41.4	0.00
Household Distribution by Income Level	2,747,108	26.0	15.3	16.8	41.9	0.0
Median Family Income - 16974 Chicago-Naperville-Arlington Heights, IL MD		\$82,400	Median Housing Value			\$251,497
Median Family Income - 29404 Lake County-Kenosha County IL-WI MD		\$96,500	Median Gross Rent			\$1,054
			Families Below Poverty Level			10.9%

Source: 2015 American Community Survey, and 2018 D&B Data. Due to rounding, totals may not equal 100.0

(*) The NA category consists of geographies that have not been assigned an income classification.

BF is headquartered in Olympia Fields, IL, which is within the Chicago/Naperville/Elgin IL-IN-WI MSA. The bank has one AA made up of the whole counties of Cook, DuPage, Lake, and Will. As of the 2015 ACS census, there are 277 low-income geographies in the AA, 443 moderate-income geographies, 507 middle-income geographies, 597 upper-income geographies and 17 geographies with no designated income level for the AA. Between the 2010 census and the 2015 ACS census, two additional census tracts with designated income levels were added to the AA. In addition, the percentage of low-income census tracts increased 1.4 percent, the percentage of moderate-income census tracts increased 0.8 percent, the percentage of upper-income census tracts increased by 0.9 percent, and the percentage of middle-income census tracts decreased 3.6 percent. The AA meets the requirements of the CRA, and does not arbitrarily exclude low- or moderate-income areas.

BF has 19 branch locations throughout its AA. No branches have been added or subtracted since the prior CRA examination. The bank operates full service ATMs at all branch locations and has five stand-alone ATMs that dispense cash only, and two of the five are located in moderate-income census tracts.

The most recent Federal Deposit Insurance Corporation (FDIC) deposit market share data dated June 30, 2018 showed that BF had a 0.4 percent market share, and ranked 30 out of 144 financial institutions taking deposits in the BF AA. Deposit competition within the AA is strong and includes numerous national, regional and community financial institutions. The financial institutions with the top four deposit market shares within the AA include JP Morgan Chase, NA, BMO Harris Bank N.A., Bank of America, NA, and The Northern Trust Company and collectively they held 52.0 percent of the total deposits.

During the assessment period, the bank exited retail mortgage lending and now concentrates on multifamily mortgage and small business lending.

The updated Federal Financial Institutions Examination Council (FFIEC) 2018 median family income for the BF AA is \$75,350 for the Chicago MD and \$87,137 for the Lake County MD. A breakdown of family income levels within the AA in 2018 showed that 24.1 percent were low-income, 16.3 percent were moderate-income, 18.2 percent were middle-income, and 41.4 percent were upper-income. Eleven percent of the families within the BF AA have incomes below the poverty level.

Of the three million housing units within the MSA AA, 2.2 million (71 percent) are one- to four-family housing units. Fifty-seven percent of the housing units are owner occupied and 28 percent are multifamily units. The median housing value within the AA based on 2015 American Community Survey census data is \$251,497.

According to the U.S. Bureau of Labor Statistics, the unemployment rate in December 2018 for the Chicago/Naperville/Elgin MSA was 3.9 percent, which is the same as the national unemployment rate and higher than the Illinois unemployment rate of 4.3 percent.

Data from community contacts information made during this examination and obtained from an OCC database indicated that both one- to four-family and multifamily affordable housing continues to be a need throughout the AA. Community contacts also expressed the need for financial literacy training, with one contact specifying the need for educating borrowers who are facing foreclosure. Other identified needs include commercial development, including industrial and warehousing space and the need for efficient and effective healthcare systems to service the needs of the low- or moderate-income population.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2017/2018		
Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
BF AA	166	88,175	100.0	5.0	13.3	3.9	18.4	44.6	15.7	33.9	20.5	33.2	42.5	21.1	47.0	0.1	0.6	0.1	
Total	166	88,175	100.0	5.0	13.3	3.9	18.4	44.6	15.7	33.9	20.5	33.2	42.5	21.1	47.0	0.1	0.6	0.1	

Source: 2015 U.S Census; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2016		
Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
BF AA	115	41,467	100.0	4.3	5.2	2.8	17.9	15.7	12.9	37.2	52.2	34.5	40.6	27.0	49.8	0.0	0.0	0.0	
Total	115	41,467	100.0	4.3	5.2	2.8	17.9	15.7	12.9	37.2	52.2	34.5	40.6	27.0	49.8	0.0	0.0	0.0	

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0

Table P : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2017/2018		
Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
BF AA	22	1,773	100.0	24.1	9.1	6.5	16.3	9.1	18.9	18.2	27.3	24.3	41.4	54.5	47.4	0.0	0.0	2.9	
Total	22	1,773	100.0	24.1	9.1	6.5	16.3	9.1	18.9	18.2	27.3	24.3	41.4	54.5	47.4	0.0	0.0	2.9	

Source: 2015 U.S Census; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0 This analysis was performed using only loans with reported borrower incomes

Table P : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2016		
Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
BF AA	49	4,425	100.0	23.0	12.2	5.4	16.8	14.3	14.7	19.3	32.7	22.0	40.9	38.8	53.2	0.0	2.0	4.7	
Total	49	4,425	100.0	23.0	12.2	5.4	16.8	14.3	14.7	19.3	32.7	22.0	40.9	38.8	53.2	0.0	2.0	4.7	

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 - Bank Data. Due to rounding, totals may not equal 100.0 This analysis was performed using only loans with reported borrower incomes

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2017/2018		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
BF AA	119	43,105	100.0	5.2	3.4	4.2	15.8	29.4	16.6	29.0	30.3	31.0	49.4	37.0	47.9	0.6	0.0	0.3
Total	119	43,105	100.00	5.2	3.4	4.2	15.8	29.4	16.6	29.0	30.3	31.0	49.4	37.0	47.9	0.6	0.0	0.3

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2016		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
BF AA	68	23,571	100.0	4.6	1.5	3.5	15.6	29.4	14.9	31.6	27.9	32.8	48.1	41.2	48.6	0.1	0.0	0.1
Total	68	23,571	100.0	4.6	1.5	3.5	15.6	29.4	14.9	31.6	27.9	32.8	48.1	41.2	48.6	0.1	0.0	0.1

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2017/2018	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
BF AA	119	43,105	100.0	171,677	80.8	46.2	48.4	8.2	52.9	11.0	1.6
Total	119	43,105	100.0	171,677	80.8	46.2	48.4	8.2	52.9	11.0	1.6
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data. Due to rounding, totals may not equal 100.0</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2016	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
BF AA	68	23,571	100.0	194,194	80.6	58.8	39.4	8.4	41.2	11.0	0.0
Total	68	23,571	100.0	194,194	80.6	58.8	39.4	8.4	41.2	11.0	0.0
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; Due to rounding, totals may not equal 100.0</i>											