SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): October 25, 2017

BANKFINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Maryland

(State or Other Jurisdiction of Incorporation)

0-51331 (Commission File No.) 75-3199276 (I.R.S. Employer Identification No.)

15W060 North Frontage Road, Burr Ridge, Illinois (Address of Principal Executive Offices) 60527 (Zip Code)

Registrant's telephone number, including area code: (800) 894-6900

Not Applicable

(Former name, former address and former fiscal year, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

□ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company \Box

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure

Bank*Financial* Corporation (the "Company") will review third quarter 2017 results in a conference call and webcast for stockholders and analysts on October 27, 2017 at 9:30 a.m. Chicago, Illinois Time.

The conference call may be accessed by calling (844) 413-1780 using participant passcode 7296749. The conference call will be simultaneously webcast at <u>www.bankfinancial.com</u>, under Investor Relations.

Item 8.01. Other Events

On October 25, 2017, the Company issued a press release announcing the filing of its Quarterly Report on Form 10-Q for the quarter ended September 30, 2017 and issued the Quarterly Financial and Statistical Supplement for the latest five quarters. The press release also reported earnings for the three and nine months ended September 30, 2017. The press release and Quarterly Financial and Statistical Supplement are included as Exhibits 99.1 and 99.2 to this report.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Not Applicable.
- (d) Exhibits.

Exhibit No. Description

<u>99.1</u>Press Release dated October 25, 2017 <u>99.2</u>Quarterly Financial and Statistical Supplement

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

BANKFINANCIAL CORPORATION

Dated: October 25, 2017

By: /s/ F. Morgan Gasior

F. Morgan Gasior Chairman of the Board, Chief Executive Officer and President



Corporation

FOR IMMEDIATE RELEASE

BankFinancial Corporation Reports Financial Results for the Third Quarter 2017 and Will Host Conference Call and Webcast on October 27, 2017

Burr Ridge, Illinois – (October 25, 2017) BankFinancial Corporation (Nasdaq – BFIN) filed its Quarterly Report on Form 10-Q for the quarter ended September 30, 2017 and a Quarterly Financial and Statistical Supplement on Form 8-K with the U.S. Securities and Exchange Commission (the "SEC") today.

BankFinancial reported net income of \$3.6 million, or \$0.20 per common share, for the three months ended September 30, 2017 compared to \$2.5 million, or \$0.13 per common share, for the three months ended September 30, 2016. BankFinancial reported net income of \$8.0 million, or \$0.44 per common share, for the nine months ended September 30, 2017 compared to \$5.2 million, or \$0.27 per common share, for the nine months ended September 30, 2017 compared to \$5.2 million, or \$0.27 per common share, for the nine months ended September 30, 2017, BankFinancial had total assets of \$1.654 billion, total loans of \$1.336 billion, total deposits of \$1.371 billion and stockholders' equity of \$200 million.

The Quarterly Report on Form 10-Q and the Quarterly Financial and Statistical Supplement will be available today on BankFinancial's website, <u>www.bankfinancial.com</u>, at the "Investor Relations" page, and through the EDGAR database on the SEC's website, <u>www.sec.gov</u>. The Quarterly Financial and Statistical Supplement includes comparative GAAP and non-GAAP performance data and financial measures for the most recent five quarters.

BankFinancial's management will review third quarter 2017 results in a conference call and webcast for stockholders and analysts on October 27, 2017 at 9:30 a.m. Chicago, Illinois Time. The conference call may be accessed by calling (844) 413-1780 using participant passcode 7296749. The conference call will be simultaneously webcast at <u>www.bankfinancial.com</u>, "Investor Relations" page. For those persons unable to participate in the conference call, the webcast will be archived through November 10, 2017 on our website.

BankFinancial Corporation is the holding company for BankFinancial, NA, a full-service, community-oriented bank providing financial services to individuals, families and businesses through 19 full-service banking offices, located in Cook, DuPage, Lake and Will Counties, Illinois. BankFinancial Corporation's common stock trades on the Nasdaq Global Select Market under the symbol BFIN. Additional information may be found at the company's web site, <u>www.bankfinancial.com</u>.

This release includes "forward-looking statements" as defined in the Private Securities Litigation Reform Act of 1995. A variety of factors could cause BankFinancial's actual results to differ from those expected at the time of this release. For a discussion of some of the factors that may cause actual results to differ from expectations, please refer to BankFinancial's most recent Annual Report on Form 10-K as filed with the SEC. Investors are urged to review all information contained in these reports, including the risk factors discussed therein. Copies of these filings are available at no cost on the SEC's web site at <u>www.sec.gov</u> or on BankFinancial's web site at <u>www.bankfinancial.com</u>. Forward looking statements speak only as of the date they are made, and we do not undertake to update them to reflect changes.

For Further Information Contact:

Shareholder, Analyst and Investor Inquiries:	Media Inquiries:
Elizabeth A. Doolan	Gregg T. Adams
Senior Vice President – Finance	President – Marketing & Sales
BankFinancial Corporation	BankFinancial, NA
Telephone: 630-242-7151	Telephone: 630-242-7234

BANKFINANCIAL CORPORATION

THIRD QUARTER 2017

QUARTERLY FINANCIAL AND STATISTICAL SUPPLEMENT

FOR THE LATEST FIVE QUARTERS

Note: Certain reclassifications have been made in the prior period's financial statements and reflected in the Selected Quarterly Financial and Statistical Data tables to conform to the current period's presentation.

The information and statistical data contained herein have been prepared by BankFinancial Corporation and have been derived or calculated from selected quarterly and period–end historical financial statements prepared in accordance with accounting principles generally accepted in the United States. BankFinancial Corporation is under no obligation to update, keep current, or continue to provide the information contained herein. This information is provided solely for informational purposes and is not to be construed as a solicitation or an offer to buy or sell any securities or establish any business relationships with BankFinancial Corporation or its subsidiary.

(Dollars in thousands; except per share) – (Unaudited)

		2017		2016	
—	IIIQ	IIQ	IQ	IVQ	IIIQ
PERFORMANCE MEASUREMENTS					
Return on assets (ratio of net income to average total assets) ⁽¹⁾	0.88%	0.64%	0.47%	0.57%	0.66%
Return on equity (ratio of net income to average equity) ⁽¹⁾	7.07	5.08	3.66	4.41	4.86
Net interest rate spread ⁽¹⁾	3.10	3.10	3.15	3.01	3.23
Net interest margin ⁽¹⁾	3.23	3.22	3.26	3.11	3.33
Efficiency ratio	72.19	69.62	82.66	76.23	73.60
Noninterest expense to average total assets (1)	2.51	2.38	2.82	2.59	2.62
Average interest-earning assets to average interest-bearing liabilities	131.23	131.33	132.57	133.71	134.36
Number of full service offices	19	19	19	19	19
Employees (full time equivalents)	238	247	242	246	242

SUMMARY STATEMENT OF FINANCIAL CONDITION

ASSETS					
Cash and due from other financial institutions	\$ 10,620	\$ 9,835	\$ 10,247	\$ 13,053	\$ 9,499
Interest-bearing deposits in other financial institutions	115,041	71,771	65,219	83,631	91,031
Securities, at fair value	98,787	109,762	110,230	107,212	99,899
Loans receivable, net	1,335,631	1,335,835	1,319,287	1,312,952	1,241,808
Other real estate owned, net	3,569	4,896	5,301	3,895	4,381
Stock in Federal Home Loan Bank and Federal Reserve					
Bank, at cost	8,290	8,290	8,147	11,650	6,257
Premises and equipment, net	30,774	30,889	31,149	31,413	31,856
Intangible assets	408	531	653	782	911
Bank owned life insurance	22,790	22,723	22,657	22,594	22,538
Deferred taxes	20,214	20,676	22,103	22,411	23,715
Other assets	8,145	8,210	8,480	10,444	8,378
Total assets	\$ 1,654,269	\$ 1,623,418	\$ 1,603,473	\$ 1,620,037	\$ 1,540,273

LIABILITIES AND STOCKHOLDERS' EQUITY

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Total liabilities and stockholders' equity	\$ 1,654,269	\$	1,623,418	\$ 1,603,473	\$	1,620,037	\$	1,540,273
Stockholders' equity	199,778		200,062	202,021		204,780		203,667
Total liabilities	 1,454,491		1,423,356	 1,401,452		1,415,257		1,336,606
Other liabilities	22,474		24,592	20,124		24,798		18,505
Borrowings	60,928		50,877	52,046		51,069		1,406
Deposits	\$ 1,371,089	\$	1,347,887	\$ 1,329,282	\$	1,339,390	\$	1,316,695

(1) Annualized

(Dollars in thousands; except per share) – (Unaudited)

		2017						2016			
		IIIQ		IIQ		IQ		IVQ		IIIQ	
SUMMARY STATEMENT OF OPERATIONS											
Total interest income	\$	14,121	\$	13,649	\$	13,362	\$	12,743	\$	12,845	
Total interest expense		1,615		1,456		1,276		1,148		1,014	
Net interest income before provision (recovery)		12,506		12,193		12,086		11,595		11,831	
Provision for (recovery of) loan losses		(225)		49		161		(539)		(525)	
Net interest income		12,731		12,144		11,925		12,134		12,356	
Noninterest income		1,623		1,607		1,544		1,777		1,637	
Noninterest expense		10,200		9,607		11,266		10,194		9,912	
Income before income tax		4,154		4,144		2,203		3,717		4,081	
Income tax expense		594		1,572		322		1,458		1,573	
Net income	\$	3,560	\$	2,572	\$	1,881	\$	2,259	\$	2,508	
Basic earnings per common share	\$	0.20	\$	0.14	\$	0.10	\$	0.12	\$	0.13	
Diluted earnings per common share	\$	0.20	\$	0.14	\$	0.10	\$	0.12	\$	0.13	
NONINTERECT INCOME AND EVELNCE											
NONINTEREST INCOME AND EXPENSE Noninterest Income											
	\$	584	\$	569	\$	529	¢	563	¢	583	
Deposit service charges and fees Other fee income	Ф	504	Э	490	Э	481	\$	503	\$	478	
Insurance commissions and annuities income		41		490 52		401		122		53	
Gain on sales of loans, net		41 10		52		7		122		38	
Gain on other assets		10		55		7		38		50	
Loan servicing fees		 58		62		68		62		 66	
Amortization of servicing assets		(27)		(28)		(31)		(32)		(28)	
Recovery of servicing assets		(27)		(20)		(51)		16		(20)	
Earnings on bank owned life insurance		67		66		63		56		54	
Trust income		169		193		172		182		167	
Other		105		155		172		180		226	
Total noninterest income	\$	1,623	\$	1,607	\$	1,544	\$	1,777	\$	1,637	
Noninterest Expense											
Compensation and benefits	\$	5,330	\$	5,110	\$	6,352	\$	5,734	\$	5,315	
Office occupancy and equipment		1,693		1,599		1,622		1,611		1,487	
Advertising and public relations		167		259		381		252		144	
Information technology		638		679		753		762		707	
Supplies, telephone, and postage		337		358		332		346		345	
Amortization of intangibles		123		122		129		129		129	
Nonperforming asset management		84		27		104		99		89	
Loss (gain) on sales of other real estate owned		69		15		16		(113)		(15)	
Valuation adjustments of other real estate owned		227		54		20		70		115	
Operations of other real estate owned		107		176		177		121		143	
FDIC insurance premiums		150		125		187		64		238	
Other		1,275		1,083		1,193		1,119		1,215	
Total noninterest expense	\$	10,200	\$	9,607	\$	11,266	\$	10,194	\$	9,912	

(Dollars in thousands; except per share) – (Unaudited)

		2017				2016			
	 IIIQ	IIQ		IQ		IVQ		IIIQ	
LOANS									
One-to-four family residential real estate loans	\$ 105,186	\$ 115,659	\$	122,310	\$	135,218	\$	142,130	
Multi-family mortgage loans	576,425	555,691		549,829		542,887		505,369	
Nonresidential real estate loans	176,301	177,436		179,896		182,152		186,504	
Construction and land loans	2,827	2,265		1,354		1,302		1,005	
Commercial loans	147,079	129,200		105,671		103,063		106,878	
Commercial leases	333,120	360,397		364,768		352,539		304,753	
Consumer loans	1,747	1,829		1,896		2,255		1,846	
	 1,342,685	 1,342,477		1,325,724		1,319,416		1,248,485	
Net deferred loan origination costs	1,320	1,480		1,534		1,663		1,657	
Allowance for loan losses	(8,374)	(8,122)		(7,971)		(8,127)		(8,334)	
Loans, net	\$ 1,335,631	\$ 1,335,835	\$	1,319,287	\$	1,312,952	\$	1,241,808	
LOAN ORIGINATIONS (1)									
One-to-four family residential real estate loans	\$ 1,654	\$ 1,708	\$	1,141	\$	1,426	\$	2,322	
Multi–family mortgage loans	40,695	22,938		25,613		54,954		25,062	
Nonresidential real estate loans	2,462	1,577		8,376		9,033		3,518	
Construction and land loans	646	936		76		359		92	
Commercial loans	90,617	104,571		48,899		49,385		67,919	
Commercial leases	27,199	46,821		61,550		87,855		54,717	
Consumer loans	1,002	591		636		611		883	
	\$ 164,275	\$ 179,142	\$	146,291	\$	203,623	\$	154,513	
Weighted average rate	 4.77%	4.96%		4.18%		3.79%		4.07%	
LOAN PAYMENTS and PAYOFFS ⁽²⁾									
One–to–four family residential real estate loans	\$ 11,931	\$ 7,528	\$	13,007	\$	8,698	\$	7,245	
Multi-family mortgage loans	19,966	16,351		18,464		16,999		24,276	
Nonresidential real estate loans	3,658	3,954		9,834		12,697		8,740	
Construction and land loans	67	25		24		24		852	
Commercial loans	71,481	79,141		46,291		53,147		45,990	
Commercial leases	57,061	49,970		47,695		35,984		31,437	
Consumer loans	1,159	611		600		633		801	
	\$ 165,323	\$ 157,580	\$	135,915	\$	128,182	\$	119,341	
Weighted average rate	 4.30%	 4.39%		4.09%		4.31%		4.18%	
0	 	 							

Loan originations include purchased loans, draws on revolving lines of credit and exclude loan renewals.
 Loan payments and payoffs exclude loan renewals.

(Dollars in thousands; except per share) – (Unaudited)

Somerforming Assets: Non-cro-four family residential real estate loans S 2,234 S 2,265 S 2,266 S 2,851 S 2,601 Non-co-four family mortgage loans 371 371 106 185 508 Nonresidential real estate loans - - - 260 717 Nonaccual loans 2,605 2,956 2,402 3,296 3,296 Other real estate owned: - - - - 260 717 Noncresidential real estate 1,545 2,2956 2,402 3,296 3,296 3,296 Other real estate owned: - 337 615 370 393 Nonresidential real estate 1,551 1,706 1,408 1,066 780 Land 270 857 892 894 927 Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets to total assets 0,37% 0,4896 0,44% 0,549			2017		2016				
Somerforming Assets: Non-cro-four family residential real estate loans S 2,234 S 2,265 S 2,266 S 2,851 S 2,601 Non-co-four family mortgage loans 371 371 106 185 508 Nonresidential real estate loans - - - 260 717 Nonaccual loans 2,605 2,956 2,402 3,296 3,296 Other real estate owned: - - - - 260 717 Noncresidential real estate 1,545 2,2956 2,402 3,296 3,296 3,296 Other real estate owned: - 337 615 370 393 Nonresidential real estate 1,551 1,706 1,408 1,066 780 Land 270 857 892 894 927 Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets to total assets 0,37% 0,4896 0,44% 0,549		 IIIQ	IIQ	IQ	 IVQ		IIIQ		
Nonaccrual loars: Conc-of-our family residential real estate loans \$ 2.234 \$ 2.585 \$ 2.296 \$ 2.851 \$ 2.661 Multi-family morgage loans 371 371 106 185 508 Nomesidential real estate loans - - - 260 717 Nonaccrual loans 2.605 2.956 2.402 3.296 3.3916 Other real estate owned: - - - - 700 3.9316 Ohe-to-four family residential real estate loans 1.748 1.946 1.996 1.565 2.281 Multi-family residential real estate loans 1.749 1.946 1.906 1.066 780 Land 2707 892 894 9927 0the real estate owned 3.569 4.896 5.301 3.895 4.381 Nonperforming assets \$ 6.174 \$ 7.852 \$ 7.703 \$ 7.191 \$ 8.297 Aster Quality Ratios 0.37% 0.43%	CREDIT QUALITY:					-			
One-to-four family residential real estate loans \$ 2.234 \$ 2.585 \$ 2.296 \$ 2.851 \$ 2.601 Multi-family moragage loans 371 371 106 185 508 Nonaesidential real estate loans	Nonperforming Assets:								
Multi-family morgage loans 371 371 106 185 508 Nonresidential real estate loans — — — — 2600 717 Nonaccrual loans 2,005 2,956 2,402 3,296 3,916 Other real estate owned:	Nonaccrual loans:								
Nonresidential real estate loans 260 2.956 2.402 3.296 3.196 Other real estate owned: 3.296 3.296 3.296 3.916 Other real estate owned: 3.557 615 3.70 393 Nonresidential real estate 1.551 1.736 1.808 1.066 780 Land 270 857 892 894 927 Other real estate owned 3.569 4.896 5.301 3.895 4.381 Nonperforming assets 5 6.174 5 7.852 5 7.703 5 7.191 5 8.297 Asset Quality Ratios	One-to-four family residential real estate loans	\$ 2,234	\$ 2,585	\$ 2,296	\$ 2,851	\$	2,691		
Nonaccrual loans 2,605 2,956 2,402 3,296 3,916 Other real estate owned: 0ne-to-four family residential real estate loans 1,748 1,946 1,986 1,565 2,281 Multi-family real estate 357 615 370 933 Nonresidential real estate 1,551 1,736 1,808 1,066 780 Land 270 857 892 894 927 Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets 5 6,174 5 7,703 5 7,191 5 8,297 Asset Quality Ratios	Multi-family mortgage loans	371	371	106	185		508		
Other real estate owned: Orte-of-fort family residential real estate loans 1.748 1.946 1.986 1.565 2.281 Multi-family real estate 357 615 370 393 Nonresidential real estate 1.551 1.736 1.808 1.066 7800 Land 270 857 892 894 927 Other real estate owned 3.569 4.896 5.301 3.895 4.381 Nonperforming assets 5 6.174 \$ 7.852 \$ 7.703 \$ 7.191 \$ 8.297 Asset Quality Ratios	Nonresidential real estate loans	—	—	—	260		717		
One-to-for family residential real estate loans 1,748 1,946 1,986 1,565 2,281 Multi-family real estate 357 615 370 393 Norresidential real estate 1,551 1,736 1,808 1,066 780 Land 270 857 892 894 927 Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets 5 6,174 5 7,852 5 7,703 5 7,191 5 8,297 Asset Quality Ratios	Nonaccrual loans	2,605	2,956	2,402	3,296		3,916		
Multi-family real estate - 357 615 370 393 Nomesidential real estate 1,551 1,736 1,808 1,066 780 Land 270 857 892 894 927 Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets 5 6,174 5 7,852 5 7,703 5 7,191 5 8,297 Asset Quality Ratios	Other real estate owned:								
Nonresidential real estate 1.551 1.736 1.808 1.066 780 Land 270 857 892 894 927 Other real estate owned 3.569 4.896 5.301 3.895 4.381 Nonperforming assets 5 6.174 5 7.852 5 7.703 5 7.191 5 8.297 Asset Quality Ratios 0.37% 0.48% 0.48% 0.44% 0.54% 0.54% Nonperforming commercial-related loans to total consumer loans to total	One-to-four family residential real estate loans	1,748	1,946	1,986	1,565		2,281		
Land 270 857 892 894 927 Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets \$ 6,174 \$ 7,852 \$ 7,703 \$ 7,191 \$ 8,297 Asset Quality Ratios	Multi–family real estate	_	357	615	370		393		
Other real estate owned 3,569 4,896 5,301 3,895 4,381 Nonperforming assets S 6,174 S 7,852 S 7,703 S 7,191 S 8,297 Asset Quality Ratios	Nonresidential real estate	1,551	1,736	1,808	1,066		780		
Nonperforming assets \$ 6,174 \$ 7,852 \$ 7,703 \$ 7,191 \$ 8,297 Asset Quality Ratios Nonperforming assets to total assets 0.37% 0.48% 0.48% 0.48% 0.44% 0.54% Nonperforming assets to total assets 0.37% 0.48% 0.48% 0.48% 0.44% 0.54% Nonperforming commercial-related loans to total commercial-related loans to total commercial-related loans to total commercial-related loans to total residential and consumer loans to total residential and consumer loans to total residential and consumer loans 321.46 2.20 1.85 2.08 1.87 Allowance for loan losses to nonperforming loans 321.46 274.76 \$ 696.933 \$ 690.879 \$ 658.887 Whiti-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309.867 \$ 308.653 \$ 305.436 \$ 269.641 Whiti-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309.867 \$ 308.653 \$ 305.436 \$	Land	270	857	892	894		927		
Asset Quality Ratios Nonperforming assets to total assets 0.37% 0.48% 0.44% 0.54% Nonperforming loans to total loans 0.19 0.22 0.18 0.25 0.31 Nonperforming commercial-related loans to total commercial-related loans (1) 0.03 0.03 0.01 0.04 0.11 Nonperforming residential and consumer loans to total residential and consumer loans 2.95 2.20 1.85 2.08 1.87 Allowance for loan losses to nonperforming loans 321.46 274.76 331.85 246.57 212.82 Concentrations of Credit Commercial Real Estate for FFIEC Concentration Limits \$ 723.797 \$ 702.476 \$ 696.933 \$ 690,879 \$ 658,887 % FFIEC Total Capital 392.91% 386.32% 386.37% 410.96% 399.189 Multi-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital 179.24% 170.41% 171.11% 181.68% 163.369 Commercial Leases - Investment Grade \$ 230,931	Other real estate owned	 3,569	 4,896	 5,301	 3,895		4,381		
Nonperforming assets to total assets 0.37% 0.48% 0.48% 0.44% 0.54% Nonperforming loans to total loans 0.19 0.22 0.18 0.25 0.31 Nonperforming commercial-related loans to total commercial-related loans (1) 0.03 0.03 0.01 0.04% 0.11 Nonperforming residential and consumer loans to total residential and consumer loans to total residential and consumer loans 2.95 2.20 1.85 2.08 1.87 Allowance for loan losses to nonperforming loans 321.46 274.76 331.85 246.57 212.82 Commercial Real Estate for FFIEC Concentration Limits \$ 723,797 \$ 702,476 \$ 699,6933 \$ 690,879 \$ 659,887 % FFIEC Total Capital 392.91% 386.32% 386.37% 410.96% 399.18% Wulti-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital 179.24% 170.41% \$ 308,653 \$ 268,022 \$ 269,641 % FFIEC Total Capital 179.24% \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237 <	Nonperforming assets	\$ 6,174	\$ 7,852	\$ 7,703	\$ 7,191	\$	8,297		
Nonperforming loans to total loans 0.19 0.22 0.18 0.25 0.31 Nonperforming commercial-related loans to total commercial-related loans (1) 0.03 0.03 0.01 0.04 0.11 Nonperforming residential and consumer loans to total residential and consumer loans 2.95 2.20 1.85 2.08 1.87 Allowance for loan losses to nonperforming loans 321.46 274.76 331.85 246.57 212.82 Concentrations of Credit	Asset Quality Ratios								
Nonperforming commercial-related loans to total commercial-related loans (1)0.030.030.030.010.040.11Nonperforming residential and consumer loans to total residential and consumer loans2.952.201.852.081.87Allowance for loan losses to nonperforming loans321.46274.76331.85246.57212.82Concentrations of Credit723,797\$702,476\$696,933\$690,879\$658,887% FFIEC Total Capital392.91%386.32%386.32%386.37%410.96%\$399,189Multi-family mortgage loans - 50% risk based capital qualified (included above)\$330,181\$309,867\$308,653\$305,436\$269,641% FFIEC Total Capital179.24%170.41%171.11%181.68%163.369163.369163.369\$268,022\$215,237Commercial Leases - Investment Grade\$230,931\$255,375\$279,345\$268,022\$215,237	Nonperforming assets to total assets	0.37%	0.48%	0.48%	0.44%		0.54%		
commercial-related loans ⁽¹⁾ 0.03 0.03 0.01 0.04 0.11 Nonperforming residential and consumer loans to total residential and consumer loans 2.95 2.20 1.85 2.08 1.87 Allowance for loan losses to nonperforming loans 321.46 274.76 331.85 246.57 212.82 Concentrations of Credit	Nonperforming loans to total loans	0.19	0.22	0.18	0.25		0.31		
residential and consumer loans 2.95 2.20 1.85 2.08 1.87 Allowance for loan losses to nonperforming loans 321.46 274.76 331.85 246.57 212.82 Concentrations of Credit Commercial Real Estate for FFIEC Concentration Limits \$ 723,797 \$ 702,476 \$ 696,933 \$ 690,879 \$ 658,887 % FFIEC Total Capital 392.91% 386.32% 386.37% 410.96% 399.18% Multi-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	1 0	0.03	0.03	0.01	0.04		0.11		
Concentrations of Credit Commercial Real Estate for FFIEC Concentration Limits \$ 723,797 \$ 702,476 \$ 696,933 \$ 690,879 \$ 658,887 % FFIEC Total Capital 392.91% 386.32% 386.37% 410.96% 399.18% Multi-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital 179.24% 170.41% 171.11% 181.68% 163.36% Commercial Leases - Investment Grade \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	1 0	2.95	2.20	1.85	2.08		1.87		
Commercial Real Estate for FFIEC Concentration Limits \$ 723,797 \$ 702,476 \$ 696,933 \$ 690,879 \$ 658,887 % FFIEC Total Capital 392.91% 386.32% 386.37% 410.96% 399.18% Multi-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital \$ 179.24% \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital \$ 179.24% \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	Allowance for loan losses to nonperforming loans	321.46	274.76	331.85	246.57		212.82		
% FFIEC Total Capital 392.91% 386.32% 386.37% 410.96% 399.18% Multi-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital 179.24% 170.41% 171.11% 181.68% 163.369 Commercial Leases - Investment Grade \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	Concentrations of Credit								
Multi-family mortgage loans - 50% risk based capital qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital 179.24% 170.41% 171.11% 181.68% 163.36% Commercial Leases - Investment Grade \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	Commercial Real Estate for FFIEC Concentration Limits	\$ 723,797	\$ 702,476	\$ 696,933	\$ 690,879	\$	658,887		
qualified (included above) \$ 330,181 \$ 309,867 \$ 308,653 \$ 305,436 \$ 269,641 % FFIEC Total Capital 179.24% 170.41% 171.11% 181.68% 163.36% Commercial Leases - Investment Grade \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	% FFIEC Total Capital	392.91%	386.32%	386.37%	410.96%		399.18%		
Commercial Leases - Investment Grade \$ 230,931 \$ 255,375 \$ 279,345 \$ 268,022 \$ 215,237	Multi–family mortgage loans - 50% risk based capital qualified (included above)	\$ 330,181	\$ 309,867	\$ 308,653	\$ 305,436	\$	269,641		
	% FFIEC Total Capital	179.24%	170.41%	171.11%	181.68%		163.36%		
	Commercial Leases - Investment Grade	\$ 230,931	\$ 255,375	\$ 279,345	\$ 268,022	\$	215,237		
	Commercial Leases - Other				-				

(1) Commercial-related loans include Multi-family mortgage, Nonresidential, Construction, Land and Commercial loans and Leases.

(Dollars in thousands; except per share) – (Unaudited)

	2017					2016			
	 IIIQ		IIQ		IQ	 IVQ		IIIQ	
SUBSTANDARD PERFORMING LOANS									
One–to–four family residential real estate loans	\$ 297	\$	364	\$	726	\$ 670	\$	475	
Multi–family mortgage loans	480		487		769	1,048		2,119	
Nonresidential real estate loans	162		106		108	1,845		2,407	
Commercial loans	982		1,007		14	66		75	
Consumer loans	—		6		—	—		—	
	\$ 1,921	\$	1,970	\$	1,617	\$ 3,629	\$	5,076	
ALLOWANCE FOR LOAN LOSSES									
Beginning balance	\$ 8,122	\$	7,971	\$	8,127	\$ 8,334	\$	8,915	
Charge offs:									
One–to–four family residential real estate loans	(89)		(22)		(171)	(30)		(102)	
Multi–family mortgage loans	(7)		_		(3)	(28)		_	
Nonresidential real estate loans			_		(165)	(3)		(55)	
Consumer loans	(7)		—		—	(1)		(6)	
	 (103)		(22)		(339)	 (62)		(163)	
Recoveries:									
One–to–four family residential real estate loans	15		79		6	229		5	
Multi-family mortgage loans	11		40		11	6		10	
Nonresidential real estate loans	10		_		_	_		39	
Commercial loans	542		5		5	159		45	
Commercial leases	2		_		_	_		7	
Consumer loans	_		_		_	_		1	
	 580		124		22	394		107	
Net (charge–offs) recoveries	 477		102		(317)	332		(56)	
Provision for (recovery of) loan losses	(225)		49		161	(539)		(525)	
Ending balance	\$ 8,374	\$	8,122	\$	7,971	\$ 8,127	\$	8,334	
Allowance for loan losses to total loans	0.62%		0.61%		0.60 %	0.62%		0.67	
niowance for fodil losses to total fodils	0.02%		0.01%		0.00 %	0.02%		0.07	

Page	6

0.03

(0.10)

0.11

(0.02)

0.14

Net (charge–off) recovery ratio ⁽¹⁾

(1) Annualized

(Dollars in thousands; except per share) – (Unaudited)

		2017				2016			
	 IIIQ	IIQ		IQ	IVQ			IIIQ	
DEPOSITS									
Noninterest-bearing demand	\$ 231,049	\$ 229,921	\$	234,415	\$	249,539	\$	234,652	
Savings deposits	158,696	160,544		161,938		160,002		155,199	
Money market accounts	301,905	305,300		304,981		311,183		320,814	
Interest-bearing NOW accounts	283,411	286,400		266,157		267,054		263,286	
Certificates of deposits - retail	219,478	222,744		219,068		220,602		223,642	
Certificates of deposits - wholesale	176,550	142,978		142,723		131,010		119,102	
	\$ 1,371,089	\$ 1,347,887	\$	1,329,282	\$	1,339,390	\$	1,316,695	
SELECTED AVERAGE BALANCES									
Total average assets	\$ 1,624,437	\$ 1,612,121	\$	1,595,191	\$	1,576,345	\$	1,511,475	
Total average interest–earning assets	1,535,843	1,519,573		1,502,146		1,481,775		1,414,736	
Average loans	1,331,302	1,318,473		1,313,299		1,253,224		1,225,480	
Average securities	108,050	109,454		113,756		99,767		106,904	
Average stock in FHLB & FRB	8,290	8,250		9,158		8,133		6,257	
Average other interest-earning assets	88,201	83,396		65,933		120,651		76,095	
Total average interest-bearing liabilities	1,170,322	1,157,060		1,133,098		1,108,181		1,052,916	
Average interest-bearing deposits	1,112,210	1,105,881		1,083,792		1,088,265		1,050,935	
Average borrowings	58,112	51,179		49,306		19,916		1,981	
Average stockholders' equity	201,420	202,360		205,379		205,071		206,237	
SELECTED YIELDS AND COST OF FUNDS (1):									
Total average interest-earning assets	3.65%	3.60%	I.	3.61%		3.42%		3.61%	
Average loans	3.98	3.94		3.94		3.87		4.02	
Average securities	1.43	1.31		1.24		1.20		1.14	
Average other interest-earning assets	1.29	1.13		0.95		0.78		0.73	
Total average interest-bearing liabilities	0.55	0.50		0.46		0.41		0.38	
Average interest-bearing deposits	0.51	0.47		0.44		0.41		0.38	
Average borrowings	1.34	1.19		0.79		0.64		0.40	
Net interest rate spread	3.10	3.10		3.15		3.01		3.23	
Net interest margin	3.23	3.22		3.26		3.11		3.33	
(1) Annualized									

(Dollars in thousands; except per share) – (Unaudited)

$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$		2017						2016			
BackFinancial Corporation12.08%12.32%12.60%12.64%13.24%Figuily counds asses (and openica)12.6312.2512.5612.6613.77Risk-based road capital vario16.4316.2916.6516.9517.64Common Tier 1 (CET1)15.7115.5815.9616.2516.87Tier 1 capital atio112.68114.211.58119.212.26Risk-based road capital ratio15.76142.688183.092BackFamed Tempial ratio15.8715.57%14.72%15.87%Risk-based road capital ratio15.1314.8815.0614.0114.44Risk-based road capital ratio15.1314.8810.6410.2710.51Common Tier 1 (CFT1)15.1314.8810.6410.2710.51Risk-based road capital ratio15.1314.8810.6410.2710.51Tier 1 capital catio15.1314.8810.6410.2710.51Tier 1 capital catio15.1314.8810.6410.2710.51Tier 1 capital catio15.1314.8910.8410.2710.51Tier 1 capital catio15.1314.8910.8410.2710.51Tier 1 capital catio15.1314.8910.8410.2710.51Tier 1 capital catio10.6310.8010.8410.2710.51Tier 1 capital catio10.8010.8010.8410.2710.51Conso Check Check Check Che			IIIQ		IIQ		IQ	 IVQ		IIIQ	
Fightity to total assets (end of period) 12.08% 12.28% 12.60% 12.26% 12.60% 12.28% Tangible equity to tangible total assets (end of period) 12.05 12.29 12.60 12.605 12.60 12.17 Risk-based total capital ratio 15.71 15.59 15.65 16.25 16.87 Risk-based total capital ratio 11.51 15.59 15.26% 16.25 16.87 Risk-based total capital ratio 11.53 182,088 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 182,086 \$ 183,096 \$ 183,096 \$ 183,096 \$ 183,096 \$ 183,096 \$ 184,040 \$ 10,027 \$ 10,027 \$ 10,027 \$ 10,027 \$ 10,027 \$ 10,027 \$	CAPITAL RATIOS										
Tangible equity to tangible thal assets (end of period) 12.05 12.29 12.66 12.60 13.17 Risk-based total capital ratio 16.43 16.29 15.59 15.59 15.59 15.57 15.59 16.25 16.67 Risk-based tier 1 capital ratio 15.71 15.59 15.59 15.62 16.25 16.67 Tier 1 capital 5 16.268 5 182.08 5 182.08 5 185.718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 18.5718 14.275 14.275 14.5218 Common Tier 1 (CET1) 15.13 14.48 15.06 14.01 14.44 Tier 1 capital 5 15.83 5 17.3717 5 15.998 5 15.27 Common Tier 1 capital 5 15.89 5 14.23 15.21 12.05 Tier 1 capital 5 15.89 5 14.23 17.23	BankFinancial Corporation										
Risk-based toni capiral ratio 16.43 16.29 16.65 16.96 17.64 Common Tre 1 (CFT1) 15.71 15.59 15.56 16.25 16.87 Risk-based trial capital ratio 11.36 11.42 11.38 11.92 12.28 Tre 1 leverage ratio 11.36 11.42 11.59 15.56 16.25 16.87 Risk-based torial capital ratio 15.63% 15.57% 15.76% 14.72% 15.21% Common Tre 1 (CFT1) 15.13 14.88 15.06 14.01 14.44 Risk-based torial capital ratio 15.13 14.88 15.06 14.01 14.44 Tre 1 capital 5 175.78% 10.29 10.27 10.51 Tre 1 capital 5 15.89 5 14.92 5 15.99 5 15.97 Common shares outstanding 18.063.623 18.22.9860 18.440.40 19.23.760 19.271.17 5 10.62 10.271 11.92 10.271 19.271.17 5 10.63 5	Equity to total assets (end of period)		12.08%		12.32%		12.60%	12.64%		13.22%	
Common Ther 1 (CFT1) 15.71 15.59 15.69 16.25 16.87 Risk-based tier 1 capital ratio 15.71 15.59 11.82 11.92 12.22 Ther 1 corputal ratio 11.36 11.42 11.53 11.92 12.28 Ther 1 capital ratio 15.85% 182.088 \$ 182.508 \$ 185.778 \$ 183.092 BankFinancial AN Risk-based tier 1 capital ratio 15.83% 15.57% 15.70% 14.72% 15.21% Common Ther 1 (CFT1) 15.13 14.88 15.06 14.01 14.44 Risk-based tier 1 capital ratio 15.13 14.88 15.06 14.01 14.44 Risk-based tier 1 capital ratio 5 175.83 \$ 173.717 \$ 172.410 \$ 159.966 \$ 159.725 Common Starce soutsampling 16.80 15.31 15.42 15.12 12.00 High 16.83 16.23 16.29 10.06 \$ 10.05 \$ 10.25 \$ <t< td=""><td>Tangible equity to tangible total assets (end of period)</td><td></td><td>12.05</td><td></td><td>12.29</td><td></td><td>12.56</td><td>12.60</td><td></td><td>13.17</td></t<>	Tangible equity to tangible total assets (end of period)		12.05		12.29		12.56	12.60		13.17	
Risk-based tier 1 capital ratio 15.71 15.59 15.96 16.25 16.87 Ther 1 leverage ratio 11.36 11.22 11.38 11.92 12.288 Bark Financial, NA 11.51 15.13 15.57% 15.57% 14.72% 15.218 Risk-based thal capital ratio 15.13 14.88 15.06 14.01 14.444 Risk-based thal capital ratio 15.13 14.88 15.06 14.01 14.444 Risk-based thal capital ratio 15.13 14.88 15.06 14.01 14.444 Risk-based ther 1 capital ratio 15.13 14.88 15.06 14.01 14.444 Risk-based ther 1 capital ratio 15.13 14.88 15.06 14.02 10.27 10.51 Ther 1 capital 5 175.83 5 173.71 5 14.52 5 14.52 12.20 12.05 Cher 2 5 14.52 5 14.52 5 14.52 12.20 12.05 12.05 12.05 12.05 1	Risk–based total capital ratio		16.43		16.29		16.65	16.96		17.64	
Ther I leverage ratio 11.36 11.42 11.58 11.92 12.28 Ther Lapital S 182.088 S 182.088 S 182.080 S 183.092 BankFinancial, NA Tischested total capital ratio 15.85 15.57% 15.76% 14.01 14.44 Risk-based iter I capital ratio 15.13 14.88 15.06 14.01 14.44 Risk-based iter I capital ratio 15.13 14.88 15.06 14.01 14.44 Risk-based iter I capital ratio S 175,038 S 173,717 S 12.240 15.24 15.12 12.06 Common Starts Ifield 16.689 15.31 15.24 15.12 12.08 Low 14.065 10.45 10.051 S 10.052 10.052 10.052 10.	Common Tier 1 (CET1)		15.71		15.59		15.96	16.25		16.87	
Tier 1 capial \$ 182,683 \$ 182,088 \$ 182,508 \$ 185,718 \$ 183,092 Bank-inancial, NA I I 15,57% 15,77% 15,77% 15,77% 15,27% Risk-based tier 1 capital ratio 15,13 14,88 15,06 14,01 14,444 Risk-based tier 1 capital ratio 15,13 14,88 15,06 14,01 14,444 Risk-based tier 1 capital ratio 15,37 14,88 15,06 14,01 14,444 Tier 1 capital \$ 175,838 \$ 173,77 \$ 172,410 \$ 159,986 \$ 126,725 COMMON STOCK AND DIVIDENDS 5 15,89 \$ 14,52 \$ 14,82 \$ 12,70 \$ 12,806 12,70 \$ 12,80 \$ 12,270 \$ 14,82 \$ 12,70 \$ 12,80 \$ 12,70 \$ 12,806 \$ 12,70 \$ 12,80 \$ 12,270 \$ <td< td=""><td>Risk–based tier 1 capital ratio</td><td></td><td>15.71</td><td></td><td>15.59</td><td></td><td>15.96</td><td>16.25</td><td></td><td>16.87</td></td<>	Risk–based tier 1 capital ratio		15.71		15.59		15.96	16.25		16.87	
BarkFinancial, NA 15.87s 15.78v 14.78v 14.72vs 15.17s Risk-based toal capital ratio 15.13s 15.87s 15.78vs 15.70vs 14.010 15.17s Risk-based toal capital ratio 15.13 14.48s 15.06s 14.01 14.44 Risk-based toil capital ratio 15.13 14.48s 15.05 14.02 10.27 10.51 Risk-based toil capital ratio 10.04 10.89 10.28 10.29 10.27 10.51 Risk-based toil capital ratio 10.04 10.89 10.21 10.27 10.52 Risk-based toil capital ratio 10.50 11.51 11.52 11.52 11.52 Correct Fores: 16.69 15.89 \$ 14.52 14.82 \$ 12.21 Correct Fahree 16.69 15.89 \$ 14.52 14.52 \$ 12.21 Correct Fahree 16.69 15.69 16.69 10.61 \$ 10.61 \$ 10.61 \$ 10.61 \$ 10.61	Tier 1 leverage ratio		11.36		11.42		11.58	11.92		12.28	
Risk-based total capital ratio 15.85% 15.77% 15.76% 14.72% 15.21% Common Tire 1 (CET1) 15.13 14.88 15.06 14.01 14.44 Risk-based tier 1 capital ratio 15.13 14.88 15.06 14.01 14.44 Risk-based tier 1 capital ratio 15.13 14.88 15.06 14.01 14.44 Risk-based tier 1 capital ratio 15.31 14.88 15.06 14.01 14.44 Risk-based tier 1 capital ratio 15.31 14.88 15.06 14.027 10.51 Tier 1 capital \$ 175.838 \$ 173.717 \$ 172.410 \$ 156.725 COMMON STOCK AND DIVIDENDS 5 14.62 \$ 14.82 \$ 12.70 High 16.69 15.31 15.24 15.12 12.80 Low 14.663.62.33 18.22,860 18.44,440 19.233,760 19.271,211 Book value per share \$ 11.06 \$ 10.97 \$ 0.065 0.055	Tier 1 capital	\$	182,683	\$	182,088	\$	182,508	\$ 185,718	\$	183,092	
Common Tier 1 (CET1) 15.13 14.88 15.06 14.01 14.44 Risb-based tier 1 capital ratio 15.13 14.88 15.06 14.01 14.44 Risb-based tier 1 capital ratio 10.94 10.89 10.94 10.27 10.51 Tier 1 capital \$ 175.38 \$ 173.717 \$ 172.410 \$ 159.986 \$ 156.725 COMMON STOCK AND DIVIDENDS 14.69 \$ 14.52 \$ 14.82 \$ 12.70 High 16.69 \$ 14.63 \$ 13.13 \$ 12.12 \$ 12.80 Low 14.66 \$ 3.43 13.13 \$ 12.17 \$ 10.75 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 <	BankFinancial, NA										
Risk-based tier 1 capital ratio 15.13 14.88 15.06 14.01 14.44 Tier 1 everage ratio 10.94 10.89 10.94 10.27 10.51 Tier 1 capital S 175.83 S 173,717 S 172,410 S 159,996 S 156,725 COMMON STOCK AND DIVIDENDS S 15.89 S 14.92 S 14.52 S 14.82 S 12.70 High 16.89 15.31 15.24 15.21 12.200 12.215 12.200 Low 14.66 13.43 13.13 12.15 11.26 10.521 Sock value per share S 11.06 S 10.97 S 10.61 S 10.52 Tangible book value per share S 11.06 S 10.97 S 0.06 S 0.05 Dividend payout ratio 35.699 49.94% 61.42% 51.099 38.82% Stock repurchases – shares I66.237 216.391 232.045	Risk-based total capital ratio		15.85%		15.57%		15.76%	14.72%		15.21%	
Tier 1 leverage ratio 10.94 10.89 10.94 10.27 10.51 Tier 1 capital \$ 175,838 \$ 173,717 \$ 172,410 \$ 159,986 \$ 156,725 COMMON STOCK AND DIVIDENDS S 16.89 14.92 \$ 14.52 \$ 14.82 \$ 12.70 High 16.89 15.31 15.24 15.12 12.200 Low 14.66 13.43 13.13 12.15 11.75 Common shares outstanding 18.063,623 18.229,860 18.440,400 19.233,760 19.271,21 Book value per share \$ 11.06 \$ 10.97 \$ 10.65 \$ 10.57 Tagible book value per share \$ 10.04 \$ 10.97 \$ 10.66 3 3.025 5 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 10.52 \$ 5.022 \$ 5.022 \$ 5.022	Common Tier 1 (CET1)		15.13		14.88		15.06	14.01		14.44	
Ther 1 capital \$ 175,838 \$ 173,717 \$ 172,410 \$ 159,986 \$ 156,725 COMMON STOCK AND DIVIDENDS S 15.89 \$ 14.92 \$ 14.52 \$ 14.82 \$ 12.00 High 16.89 15.31 15.24 15.12 12.80 Low 14.66 13.43 13.13 12.15 11.75 Gommon shares outstanding 18,663,623 18,229,860 18,440,440 19,237,760 19,271,211 Book value per share \$ 11.06 \$ 10.97 \$ 10.92 \$ 10.65 \$ 10.57 Tangible book value per share \$ 11.04 \$ 10.97 \$ 0.06 \$ 0.065 \$ 0.055 Dividend payout ratio 35.69% 49.94% 61.42% 51.09% 38.82% Stock repurchases \$ 2.511 \$ 3.379 \$ 5.022 \$ 50.222 \$ 50.2252 <t< td=""><td>Risk–based tier 1 capital ratio</td><td></td><td>15.13</td><td></td><td>14.88</td><td></td><td>15.06</td><td>14.01</td><td></td><td>14.44</td></t<>	Risk–based tier 1 capital ratio		15.13		14.88		15.06	14.01		14.44	
Common strock And Dividends \$ 15.89 \$ 14.92 \$ 14.52 \$ 14.82 \$ 12.70 High 16.69 15.31 15.24 15.12 12.80 Low 14.66 13.43 13.13 12.15 11.75 Common shares outstanding 18,063,623 18,229,860 18,440,440 19,23,760 19,271,211 Book value per share \$ 11.06 \$ 10.97 \$ 10.96 \$ 10.65 \$ 10.57 Tangible book value per share \$ 11.04 \$ 0.95 \$ 10.92 \$ 10.61 \$ 10.52 Cok dividends declared on common stock \$ 0.07 \$ 0.06 \$ 0.06 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05 \$ 0.05<	Tier 1 leverage ratio		10.94		10.89		10.94	10.27		10.51	
Stock Prices: Close \$ 15.89 \$ 14.92 \$ 14.52 \$ 14.82 \$ 12.20 High 16.69 15.31 15.24 15.12 12.20 Low 14.66 13.229,860 18.40,440 19.233,760 19.271,211 Book value per share \$ 11.06 \$ 10.97 \$ 10.66 \$ 0.075 Tangible book value per share \$ 11.06 \$ 10.97 \$ 10.66 \$ 0.075 Cash dividends declared on common stock \$ 0.07 \$ 0.07 \$ 0.06 \$ 0.066 \$ 0.057 Dividend payour ratio 35.69% 49.94% 61.42% 51.09% 38.82% Stock repurchases – share \$ 2,581 \$ 3,188 3.379 \$ 5.020 \$ 5.022 Stock repurchases – share \$ 166,27 216,391 243.941 19.257.435 19.460.022 Lexer Uncome	Tier 1 capital	\$	175,838	\$	173,717	\$	172,410	\$ 159,986	\$	156,725	
Stock Prices: Close \$ 15.89 \$ 14.92 \$ 14.52 \$ 14.82 \$ 12.20 High 16.69 15.31 15.24 15.12 12.20 Low 14.66 13.229,860 18,40,440 19.233,760 19.271,211 Book value per share \$ 11.06 \$ 10.97 \$ 10.96 \$ 10.65 \$ 10.57 Gommon shares outstanding 18,063,623 18,229,860 \$ 10.95 \$ 10.96 \$ 10.65 \$ 10.57 Tangible book value per share \$ 0.107 \$ 0.007 \$ 0.06 \$ 0.065 \$ 0.057 Cash dividends declared on common stock \$ 0.07 \$ 0.07 \$ 0.06 \$ 0.065 \$ 0.057 Stock repurchases – share \$ 0.257 \$ 10.810 \$ 2.250 \$ 2.2508 \$ 2.2508 \$ 2.2508											
Close \$ 15.89 \$ 14.92 \$ 14.52 \$ 14.82 \$ 12.70 High 16.69 15.31 15.24 15.12 15.12 12.80 Low 14.66 13.43 13.13 12.15 11.75 Common shares outstanding 18.063,623 18.229,860 18.440,440 19.233,760 19.271,211 Book value per share \$ 11.06 \$ 10.97 \$ 10.66 \$ 10.52 Cash divideds declared on common stock \$ 0.07 \$ 0.06 \$ 0.065 \$ 0.055 Dividend payout ratio 35.69% 49.94% 61.42% 51.09% 38.82% Stock repurchases \$ 2,581 \$ 3,188 \$ 3,379 \$ 520 \$ 5.022 Stock repurchases outstanding 18,140,599 18,330,972 \$ 1,881 19,257,435 19,460,022 Less: Unearned ESOP shares	COMMON STOCK AND DIVIDENDS										
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Low14.6613.4313.1312.1511.75Common shares outstanding18,063,62318,229,86018,440,44019,233,76019,271,211Book value per share\$11.06\$10.97\$10.96\$10.65\$Tangible book value per share\$11.04\$10.95\$10.92\$10.61\$10.52Cash dividends declared on common stock\$0.07\$0.07\$0.06\$0.06\$0.05Dividend payout ratio35.69%49.94%61.42%51.09%38.82%36.02\$5.022\$5.022Stock repurchases - shares166,237216,391232.045\$37,451407,486HARINGS PER SHARE COMPUTATIONSEARNINGS PER SHARE COMPUTATIONSIte income\$3,560\$2,572\$1,881\$2,259\$2,508Average common shares outstanding18,140,59918,330,97219,243,94119,257,43519,460,022Less: Unearned ESOP shares(600,947)(645,751)(670,351)Unvested restricted stock shares(940)(940)(940)(940)(940)Weighted average common shares outstanding18,140,19918,330,35218,642,05418,610,74418,788,731Plus: Dilutive common shares outstanding18,140,10918,330,45518,647,51618,781,42718,789,054Basic carnings per common share	Close	\$	15.89	\$	14.92	\$	14.52	\$ 14.82	\$	12.70	
Common shares outstanding18,063,62318,229,86018,440,40019,233,76019,271,211Book value per share\$11.06\$10.97\$10.96\$10.65\$10.57Tangible book value per share\$11.04\$10.95\$10.92\$10.61\$10.52Cash dividends declared on common stock\$0.07\$0.06\$0.06\$0.06\$0.06Dividend payout ratio35.69%49.94%61.42%51.09%38.82%36.82%50.02\$50.022\$50.022\$50.022\$50.022\$50.022\$50.022\$50.022\$37,451407,486Stock repurchases166,237216,391232.04537,451\$407,486\$407,486Net income\$3,560\$2,572\$1,881\$2,259\$2,508Average common shares outstanding18,140,59918,330,97219,243,94119,257,43519,460,022Less: Unearned ESOP shares(600,947)(645,751)(670,351)Unvested restricted stock shares(940)940)9400940094009400Weighted average duituity common shares outstanding18,140,19918,330,43518,642,05418,610,74418,788,731Basic earnings per common shares454235,642,05418,610,74418,789,054Basic earnings per common share\$<	High		16.89		15.31		15.24	15.12		12.80	
Book value per share \$ 11.06 \$ 10.97 \$ 10.96 \$ 10.65 \$ 10.57 Tangible book value per share \$ 11.04 \$ 10.95 \$ 10.92 \$ 10.61 \$ 10.52 Cash dividends declared on common stock \$ 0.07 \$ 0.06 \$ 0.06 \$ 0.06 \$ 0.05 <td>Low</td> <td></td> <td>14.66</td> <td></td> <td>13.43</td> <td></td> <td>13.13</td> <td>12.15</td> <td></td> <td>11.75</td>	Low		14.66		13.43		13.13	12.15		11.75	
Tangible book value per share\$11.04\$10.05\$10.92\$10.61\$10.52Cash dividends declared on common stock\$0.07\$0.06\$0.06\$0.05Dividend payout ratio35.69%49.94%61.42%51.09%38.82%Stock repurchases\$2,581\$3,188\$3,379\$520\$5,022Stock repurchases - shares166.237216.391232.04537,451407,486Her income\$3,560\$2,572\$1,881\$2,259\$2,508Average common shares outstanding18,140.59918,330,97219,243,94119,257,43519,460,022Unseted restricted stock shares(600,947)(645,751)(670,351)Unseted restricted stock shares(940)18,330,95218,642,05418,610,74418,788,731Plus: Dilutive common shares outstanding18,140,19918,330,45518,647,51618,781,42718,789,054Basic earnings per common share\$0.20\$0.104\$0.101\$0.12\$0.13Diluted earnings per share calculation\$0.20\$0.144\$0.100\$0.12\$0.13	Common shares outstanding		18,063,623		18,229,860		18,440,440	19,233,760		19,271,211	
Cash dividends declared on common stock \$ 0.007 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.006 \$ 0.005	Book value per share	\$	11.06	\$	10.97	\$	10.96	\$ 10.65	\$	10.57	
Dividend payout ratio35.69%49.94%61.42%51.09%38.82%Stock repurchases\$2,581\$3,188\$3,379\$5200\$5,022Stock repurchases - shares166,237216,391232.04537,451407,486Kerner Computations83,560\$2,572\$1,881\$2,259\$2,508Net income\$3,560\$2,572\$1,881\$2,259\$2,508Average common shares outstanding18,140,59918,330,97219,243,94119,257,43519,460,022Less: Unearned ESOP shares(600,947)(645,751)(670,351)Unvested restricted stock shares(940)(940)(940)(940)(940)Weighted average common shares outstanding18,139,65918,330,32218,642,05418,610,74418,788,731Plus: Dilutive common shares outstanding18,140,10918,330,45518,647,51618,781,42718,789,054Basic earnings per common share\$0.20\$0.14\$0.10\$0.122\$0.13Diluted earnings per common share\$0.20\$0.14\$0.10\$0.122\$0.13Diluted earnings per share calculation536,459	Tangible book value per share	\$	11.04	\$	10.95	\$	10.92	\$ 10.61	\$	10.52	
Stock repurchases\$2,581\$3,188\$3,379\$520\$5,022Stock repurchases – shares166,237216,391232,04537,451407,486EARNINGS PER SHARE COMPUTATIONSKet income\$3,560\$2,572\$1,881\$2,259\$2,508Average common shares outstanding18,140,59918,330,97219,243,94119,257,43519,460,022Less: Unearned ESOP shares———(600,947)(645,751)(670,351)Unvested restricted stock shares(940)(940)(940)(940)(940)Weighted average common shares outstanding18,139,65918,330,3218,642,05418,610,74418,788,731Plus: Dilutive common shares outstanding18,140,10918,330,45518,647,51618,781,42718,789,054Basic earnings per common share\$0.20\$0.14\$0.10\$0.12\$Diluted earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Number of anti-dilutive stock options excluded from the diluted earnings per share calculation $-$ —————536,459	Cash dividends declared on common stock	\$	0.07	\$	0.07	\$	0.06	\$ 0.06	\$	0.05	
Stock repurchases – shares $166,237$ $216,391$ 232.045 $37,451$ $407,486$ EARNINGS PER SHARE COMPUTATIONSNet income\$ 3,560\$ 2,572\$ 1,881\$ 2,259\$ 2,508Average common shares outstanding $18,140,599$ $18,330,972$ $19,243,941$ $19,257,435$ $19,460,022$ Less: Unearned ESOP shares $$ $$ $(600,947)$ $(645,751)$ $(670,351)$ Unvested restricted stock shares 0940 (940) (940) (940) (940) Weighted average common shares outstanding $18,139,659$ $18,330,032$ $18,642,054$ $18,610,744$ $18,788,731$ Plus: Dilutive common shares outstanding $18,140,109$ $18,330,455$ $18,647,516$ $18,781,427$ $18,789,054$ Basic earnings per common share\$ 0.200\$ 0.144\$ 0.100\$ 0.12\$ 0.13Diluted earnings per common share\$ 0.200\$ 0.144\$ 0.100\$ 0.12\$ 0.13Number of anti-dilutive stock options excluded from the diluted earnings per share calculation $$ $$ $$ $$ $$ $$	Dividend payout ratio		35.69%		49.94%		61.42%	51.09%		38.82%	
EARNINGS PER SHARE COMPUTATIONS Net income \$ 3,560 \$ 2,572 \$ 1,881 \$ 2,259 \$ 2,508 Average common shares outstanding 18,140,599 18,330,972 19,243,941 19,257,435 19,460,022 Less: Unearned ESOP shares (600,947) (645,751) (670,351) Unvested restricted stock shares (940) (940) (940) (940) (940) Weighted average common shares outstanding 18,139,659 18,330,032 18,642,054 18,610,744 18,788,731 Plus: Dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common share \$ 0.20 \$ 0.114 \$ 0.101 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.100 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.100 \$ 0.12 \$ 0.13 Number of anti-dilutive stock options excluded from the diluted earnings	Stock repurchases	\$	2,581	\$	3,188	\$	3,379	\$ 520	\$	5,022	
Net income \$ 3,560 \$ 2,572 \$ 1,881 \$ 2,259 \$ 2,508 Average common shares outstanding 18,140,599 18,330,972 19,243,941 19,257,435 19,460,022 Less: Unearned ESOP shares (600,947) (645,751) (670,351) Unvested restricted stock shares (940) (940) (940) (940) (940) Weighted average common shares outstanding 18,139,659 18,330,032 18,642,054 18,610,744 18,788,731 Plus: Dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common shares \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Mumber of anti-dilutive stock options excluded from the diluted earnings per share calculation - - 536,459	Stock repurchases – shares		166,237		216,391		232.045	37,451		407,486	
Net income \$ 3,560 \$ 2,572 \$ 1,881 \$ 2,259 \$ 2,508 Average common shares outstanding 18,140,599 18,330,972 19,243,941 19,257,435 19,460,022 Less: Unearned ESOP shares (600,947) (645,751) (670,351) Unvested restricted stock shares (940) (940) (940) (940) (940) Weighted average common shares outstanding 18,139,659 18,330,032 18,642,054 18,610,744 18,788,731 Plus: Dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common shares \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per share calculation 536,459											
Average common shares outstanding 18,140,599 18,330,972 19,243,941 19,257,435 19,460,022 Less: Unearned ESOP shares (600,947) (645,751) (670,351) Unvested restricted stock shares (940) (940) (940) (940) (940) (940) Weighted average common shares outstanding 18,139,659 18,330,032 18,642,054 18,610,744 18,788,731 Plus: Dilutive common shares equivalents 450 423 5,462 170,683 323 Weighted average dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Number of anti-dilutive stock options excluded from the diluted earnings per share calculation - - - - - - 536,459	EARNINGS PER SHARE COMPUTATIONS										
Less: Unearned ESOP shares — — — (600,947) (645,751) (670,351) Unvested restricted stock shares (940) (940) (940) (940) (940) (940) Weighted average common shares outstanding 18,139,659 18,330,032 18,642,054 18,610,744 18,788,731 Plus: Dilutive common shares equivalents 450 423 5,462 170,683 323 Weighted average dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Number of anti-dilutive stock options excluded from the diluted earnings per share calculation — — — — — — — 536,459	Net income	\$	3,560	\$	2,572	\$	1,881	\$ 2,259	\$	2,508	
Unvested restricted stock shares(940)(940)(940)(940)(940)(940)Weighted average common shares outstanding18,139,65918,330,03218,642,05418,610,74418,788,731Plus: Dilutive common shares equivalents4504235,462170,683323Weighted average dilutive common shares outstanding18,140,10918,330,45518,647,51618,781,42718,789,054Basic earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Diluted earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Number of anti-dilutive stock options excluded from the diluted earnings per share calculation536,459	Average common shares outstanding		18,140,599		18,330,972		19,243,941	19,257,435		19,460,022	
Weighted average common shares outstanding 18,139,659 18,330,032 18,642,054 18,610,744 18,788,731 Plus: Dilutive common shares equivalents 450 423 5,462 170,683 323 Weighted average dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Number of anti-dilutive stock options excluded from the diluted earnings per share calculation - - - - 536,459	Less: Unearned ESOP shares		_		_		(600,947)	(645,751)		(670,351)	
Plus: Dilutive common shares equivalents 450 423 5,462 170,683 323 Weighted average dilutive common shares outstanding 18,140,109 18,330,455 18,647,516 18,781,427 18,789,054 Basic earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Diluted earnings per common share \$ 0.20 \$ 0.14 \$ 0.10 \$ 0.12 \$ 0.13 Number of anti-dilutive stock options excluded from the diluted earnings per share calculation - - - - - 536,459	Unvested restricted stock shares		(940)		(940)		(940)	 (940)		(940)	
Weighted average dilutive common shares outstanding18,140,10918,330,45518,647,51618,781,42718,789,054Basic earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Diluted earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Number of anti-dilutive stock options excluded from the diluted earnings per share calculation536,459	Weighted average common shares outstanding		18,139,659		18,330,032		18,642,054	18,610,744		18,788,731	
Basic earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Diluted earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Number of anti-dilutive stock options excluded from the diluted earnings per share calculation536,459	Plus: Dilutive common shares equivalents		450		423		5,462	170,683		323	
Diluted earnings per common share\$0.20\$0.14\$0.10\$0.12\$0.13Number of anti-dilutive stock options excluded from the diluted earnings per share calculation536,459	Weighted average dilutive common shares outstanding		18,140,109		18,330,455	_	18,647,516	18,781,427		18,789,054	
Number of anti-dilutive stock options excluded from the diluted earnings per share calculation — — — — 536,459	Basic earnings per common share	\$	0.20	\$	0.14	\$	0.10	\$ 0.12	\$	0.13	
diluted earnings per share calculation — — — — — 536,459	Diluted earnings per common share	\$	0.20	\$	0.14	\$	0.10	\$ 0.12	\$	0.13	
							_	 _		536,459	
	Weighted average exercise price of anti-dilutive options	\$	_	\$	_	\$	_	\$ _	\$	12.99	

BANKFINANCIAL CORPORATION NON-GAAP FINANCIAL MEASURES

BankFinancial Corporation, a Maryland corporation ("the Company") utilizes a number of different financial measures, both GAAP and non–GAAP, in making operating, budgeting and planning decisions for future periods. Generally, a non–GAAP financial measure is a numerical measure of a company's performance, financial position or cash flows that either excludes or includes amounts that are not normally excluded or included in the most directly comparable measure calculated and presented in accordance with generally accepted accounting principles in the United States, or GAAP. The Company believes that the use of the non–GAAP financial measures described below provides the Board of Directors and management, and may provide some investors, with a more complete understanding of the Company's operating results and trends, and facilitate comparisons to historical and peer performance. The Company's non–GAAP financial measures should be considered supplemental in nature and should not be considered in isolation, or as superior to or a substitute for, financial measures that are prepared in accordance with GAAP. In addition, the Company's non–GAAP financial measures may differ from similar non–GAAP financial measures that are used by other companies, thus limiting their usefulness as a comparative tool.

These measures include pre-tax pre-provision earnings from adjusted operations and pre-tax pre-provision earnings from adjusted operations to average total assets. Management believes that by excluding equity-based compensation expense, other real estate owned related income and expense items and nonperforming asset management expenses from noninterest expense, these measures better reflect our adjusted operating performance.

BANKFINANCIAL CORPORATION NON-GAAP FINANCIAL MEASURES (Dollars in thousands, except per share) - (Unaudited)

]	For the Three Septer				For the Nine Septe		
		2017	2016		2017			2016
Pre-tax pre-provision earnings from adjusted operations								
Income before income taxes	\$	4,154	\$	4,081	\$	10,501	\$	8,483
Provision for (recovery of) loan losses		(225)		(525)		(15)		300
		3,929		3,556		10,486		8,783
Adjustments:								
Equity-based compensation		_		107		1,076		875
Nonperforming asset management		84		89		215		300
Loss (gain) on sale of other real estate owned		69		(15)		100		(15)
Valuation adjustments of other real estate owned		227		115		301		244
Operations of other real estate owned		107		143		460		539
Adjustments		487		439		2,152		1,943
Pre-tax pre-provision (recovery) earnings from adjusted operations	\$	4,416	\$	3,995	\$	12,638	\$	10,726
Pre-tax pre-provision (recovery) earnings from adjusted operations to average total assets ⁽¹⁾		1.09%		1.06%		1.05%		0.95%

(1) Annualized

BANKFINANCIAL CORPORATION NON-GAAP FINANCIAL MEASURES

(Dollars in thousands, except per share) - (Unaudited)

FOR THE LATEST FIVE QUARTERS

		2017						2016			
		IIIQ		IIQ		IQ		IVQ		IIIQ	
Pre-tax pre-provision (recovery) earnings from adjusted operations											
Income before income taxes	\$	4,154	\$	4,144	\$	2,203	\$	3,717	\$	4,081	
Provision for (recovery of) loan losses		(225)		49		161		(539)		(525)	
		3,929		4,193		2,364		3,178		3,556	
Adjustments:											
Equity-based compensation		_		—		1,076		107		107	
Nonperforming asset management		84		27		104		99		89	
Loss (gain) on sale of other real estate owned		69		15		16		(113)		(15)	
Valuation adjustments of other real estate owned		227		54		20		70		115	
Operations of other real estate owned		107		176		177		121		143	
		487		272		1,393		284		439	
Pre–tax pre–provision (recovery) earnings from adjusted operations	\$	4,416	\$	4,465	\$	3,757	\$	3,462	\$	3,995	
Pre-tax pre-provision (recovery) earnings from adjusted operations to average tota assets ⁽¹⁾		1.09%		1.11%		0.94%		0.88%		1.06%	

(1) Annualized