

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): February 14, 2020

BANKFINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Commission File Number 0-51331

Maryland 75-3199276
(State or Other Jurisdiction (I.R.S. Employer
of Incorporation) Identification No.)

60 North Frontage Road, Burr Ridge, Illinois 60527
(Address of Principal Executive Offices)

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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$0.01 per share	BFIN	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company 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

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 8.01 Other Events.

On February 14, 2020, BankFinancial NA (“the Bank”), the national banking association subsidiary of BankFinancial Corporation (Nasdaq - BFIN) announced today the expansion of BankFinancial Equipment Finance. BankFinancial Equipment Finance’s capabilities now include leasing to governmental, middle-market and small business lessees, as well as continuing its corporate leasing, lending, deposit and treasury management services to independent equipment lessors nationwide.

BankFinancial Equipment Finance is led by Ms. Marci Slagle, President of BankFinancial Equipment Finance. Ms. Slagle is a Certified Lease Finance Professional (CLFP) with over 20 years’ experience in the commercial equipment leasing industry. Ms. Slagle is a former member of the Equipment Finance and Lease Association Steering Committee - Middle Market Leasing and she is also an Executive Committee member and Past President of the CLFP Foundation.

The Bank also announced the expansion of BankFinancial Commercial Real Estate Capital Markets. BankFinancial Commercial Real Estate Capital Markets provides a comprehensive array of commercial real estate loan, deposit and treasury solutions across virtually every asset type to investors and management companies on a national basis, as well as continuing its selective apartment building and commercial real estate portfolio in selected regional markets.

BankFinancial Commercial Real Estate is led by President John Manos, a 30-year veteran of national commercial real estate lending and Vicky Arroyo, Executive Vice President - Chicago, with two decades’ experience in Chicago commercial real estate and community development lending, most recently with MB Financial Bank. The team now consists of 12 bankers located in Chicago, IL, Denver, CO, Dallas, TX and Tampa, FL with investor relationships nationwide.

A copy of the press releases announcing these items are attached as Exhibit 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.

<u>Exhibit No.</u>	<u>Description</u>	
99.1	Press Release dated	February 14, 2020
99.2	Press Release dated	February 14, 2020

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.

Dated: February 14, 2020

BANKFINANCIAL CORPORATION

By: /s/ F. Morgan Gasior

F. Morgan Gasior

Chairman of the Board and Chief Executive Officer



FOR IMMEDIATE RELEASE

BankFinancial NA Announces Expansion of BankFinancial Equipment Finance

Burr Ridge, Illinois - (February 14, 2020) BankFinancial NA (“the Bank”), the national banking association subsidiary of BankFinancial Corporation (Nasdaq - BFIN) announced today the expansion of BankFinancial Equipment Finance. BankFinancial Equipment Finance’s capabilities now include leasing to governmental, middle-market and small business lessees, as well as continuing its corporate leasing, lending, deposit and treasury management services to independent equipment lessors nationwide.

BankFinancial Equipment Finance is led by Ms. Marci Slagle, President of BankFinancial Equipment Finance. Ms. Slagle is a Certified Lease Finance Professional (CLFP) with over 20 years’ experience in the commercial equipment leasing industry. Ms. Slagle is a former member of the Equipment Finance and Lease Association Steering Committee - Middle Market Leasing and she is also an Executive Committee member and Past President of the CLFP Foundation.

“BankFinancial already has a strong reputation in the corporate leasing segment of the market. As we add the middle-market and small business capabilities, BankFinancial Equipment Finance now has a three-dimensional presence in the leasing market. With the additional capability to provide bridge, warehouse and retained lease and residual equity credit facilities to the entire market, BankFinancial can now provide virtually every lease, loan and deposit product and service needed by independent equipment leasing companies.” said Ms. Slagle. “I am tremendously excited to lead this organization, and especially, our highly experienced team, into its very bright future.”

“The expansion of BankFinancial Equipment Finance into the middle-market and small-business segments significantly enhances the scope of our commercial equipment lease and finance originations, and further expands the opportunities available for new commercial lending, deposit and treasury services to the independent lessors in these segments. Taken together, this expansion is expected to materially increase our commercial lease origination volumes during the course of 2020.” said F. Morgan Gasior, Chief Executive Officer of the Bank.

BankFinancial's management will review fourth quarter 2019 results and new developments in a conference call and webcast for stockholders and analysts on Wednesday, February 19, 2020 at 9:30 a.m. Chicago, Illinois Time. The conference call may be accessed by calling (844) 413-1780 using participant passcode 7198886. The conference call will be simultaneously webcast at www.bankfinancial.com, “Investor Relations” page. For those unable to participate in the conference call, the webcast will be archived through Wednesday, March 11, 2020 on our website.

BankFinancial Corporation is the holding company for BankFinancial, NA, a national banking association providing financial services to individuals, families and businesses through 19 full-service banking offices, located in Cook, DuPage, Lake and Will Counties, Illinois and to selected commercial loan, lease and deposit customers on a regional or national basis. 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 website, www.bankfinancial.com.

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, as supplemented by subsequent filings 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 www.sec.gov or on BankFinancial’s web site at www.bankfinancial.com. 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:

Elizabeth A. Doolan
Senior Vice President - Finance
BankFinancial Corporation
Telephone: 630-242-7151

Media Inquiries:

Gregg T. Adams
President - Marketing & Sales
BankFinancial NA
Telephone: 630-242-7234



FOR IMMEDIATE RELEASE

BankFinancial NA Announces Expansion of BankFinancial Commercial Real Estate Capital Markets

Burr Ridge, Illinois - (February 14, 2020) BankFinancial NA (“the Bank”), the national banking association subsidiary of BankFinancial Corporation (Nasdaq - BFIN) announced today the expansion of BankFinancial Commercial Real Estate Capital Markets. BankFinancial Commercial Real Estate Capital Markets recently expanded its product line and commercial banking staff to provide a comprehensive array of commercial real estate loan, deposit and treasury solutions across virtually every asset type to investors and management companies on a national basis, as well as continuing its selective apartment building and commercial real estate portfolio in selected regional markets.

BankFinancial Commercial Real Estate is led by President John Manos, a 30-year veteran of national commercial real estate lending and Vicky Arroyo, Executive Vice President – Chicago, with two decades’ experience in Chicago commercial real estate and community development lending, most recently with MB Financial Bank. The team currently consists of 12 commercial real estate bankers located in Chicago, IL, Denver, CO, Dallas, TX and Tampa, FL with investor relationships nationwide.

“BankFinancial Commercial Real Estate Capital Markets now offers loan products from \$1 million up to \$20 million in multi-family, retail, office, self-storage, industrial, hospitality and healthcare, including higher-leverage bridge, construction, mezzanine and permanent financing available on a limited- or non-recourse basis. Loan structures available include interest-only, balloon and full-amortization payments. With our placement fee typically 50% less than our competition, our unique platform offers a cost-effective solution to all types of project sponsors on a national basis.” said John Manos, President of BankFinancial Commercial Real Estate.

“BankFinancial Commercial Real Estate Capital Markets capabilities enable us to focus on meeting the exact needs of the real estate investor, either through a Capital Markets credit product or with a bank loan portfolio solution, if eligible. In this manner, we can benefit from increased non-interest income or higher interest income, and a greater return on investment with respect to human capital and marketing resources. Taken together, this expansion is expected to materially improve commercial banking non-interest income and may create some additional growth opportunities with respect to our loan portfolios during 2020.” said F. Morgan Gasior, Chief Executive Officer of the Bank.

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