

BANKFINANCIAL CORPORATION

SECOND QUARTER 2019

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.

BANKFINANCIAL CORPORATION
SELECTED QUARTERLY FINANCIAL AND STATISTICAL DATA
Latest Five Quarters

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

| | 2019 | | | 2018 | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| PERFORMANCE MEASUREMENTS | | | | | |
| Return on assets (ratio of net income to average total assets) ⁽¹⁾ | 0.21% | 0.91% | 1.92% | 0.97% | 1.18% |
| Return on equity (ratio of net income to average equity) ⁽¹⁾ | 1.84 | 7.68 | 15.72 | 7.68 | 9.39 |
| Net interest rate spread ⁽¹⁾ | 3.30 | 3.35 | 3.24 | 3.30 | 3.31 |
| Net interest margin ⁽¹⁾ | 3.60 | 3.64 | 3.52 | 3.51 | 3.49 |
| Efficiency ratio | 65.19 | 68.03 | 51.22 | 64.84 | 63.55 |
| Noninterest expense to average total assets ⁽¹⁾ | 2.48 | 2.60 | 2.88 | 2.45 | 2.61 |
| Average interest-earning assets to average interest-bearing liabilities | 131.66 | 131.53 | 133.35 | 133.23 | 133.62 |
| Number of full service offices | 19 | 19 | 19 | 19 | 19 |
| Employees (full time equivalents) ⁽²⁾ | 231 | 235 | 236 | 245 | 250 |
| SUMMARY STATEMENT OF FINANCIAL CONDITION | | | | | |
| ASSETS | | | | | |
| Cash and due from other financial institutions | \$ 13,998 | \$ 12,016 | \$ 13,805 | \$ 12,473 | \$ 11,738 |
| Interest-bearing deposits in other financial institutions | 89,609 | 66,206 | 84,399 | 74,461 | 80,457 |
| Securities, at fair value | 87,080 | 83,240 | 88,179 | 103,921 | 112,452 |
| Loans receivable, net | 1,267,454 | 1,306,475 | 1,323,793 | 1,267,787 | 1,287,823 |
| Other real estate owned, net | 497 | 921 | 1,226 | 985 | 1,187 |
| Stock in Federal Home Loan Bank and Federal Reserve Bank, at cost | 7,490 | 8,026 | 8,026 | 8,026 | 8,311 |
| Premises and equipment, net | 24,923 | 24,992 | 25,205 | 24,473 | 24,441 |
| Bank owned life insurance | 18,877 | 18,839 | 18,809 | 18,781 | 18,746 |
| Deferred taxes | 4,816 | 5,023 | 6,235 | 8,911 | 10,199 |
| Other assets | 19,178 | 19,282 | 15,648 | 12,666 | 12,144 |
| Total assets | \$ 1,533,922 | \$ 1,545,020 | \$ 1,585,325 | \$ 1,532,484 | \$ 1,567,498 |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | | | | |
| Deposits | \$ 1,330,207 | \$ 1,326,746 | \$ 1,352,484 | \$ 1,295,770 | \$ 1,295,853 |
| Borrowings | 798 | 16,106 | 21,049 | 21,232 | 50,901 |
| Other liabilities | 31,426 | 25,948 | 24,642 | 23,399 | 26,516 |
| Total liabilities | 1,362,431 | 1,368,800 | 1,398,175 | 1,340,401 | 1,373,270 |
| Stockholders' equity | 171,491 | 176,220 | 187,150 | 192,083 | 194,228 |
| Total liabilities and stockholders' equity | \$ 1,533,922 | \$ 1,545,020 | \$ 1,585,325 | \$ 1,532,484 | \$ 1,567,498 |

(1) Annualized

(2) Second quarter 2018 full time equivalents employees include summer interns. These employees worked from May through August.

BANKFINANCIAL CORPORATION
SELECTED QUARTERLY FINANCIAL AND STATISTICAL DATA
Latest Five Quarters

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

| | 2019 | | 2018 | | |
|---|-----------|-----------|-----------|-----------|-----------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| SUMMARY STATEMENT OF OPERATIONS | | | | | |
| Total interest income | \$ 16,522 | \$ 16,526 | \$ 16,146 | \$ 15,373 | \$ 15,020 |
| Total interest expense | 3,419 | 3,307 | 3,043 | 2,408 | 2,039 |
| Net interest income before provision (recovery) | 13,103 | 13,219 | 13,103 | 12,965 | 12,981 |
| Provision for (recovery of) loan losses | 3,957 | (87) | 403 | (23) | 23 |
| Net interest income | 9,146 | 13,306 | 12,700 | 12,988 | 12,958 |
| Noninterest income | 1,426 | 1,624 | 8,674 | 1,570 | 3,094 |
| Noninterest expense | 9,472 | 10,098 | 11,155 | 9,425 | 10,215 |
| Income before income tax | 1,100 | 4,832 | 10,219 | 5,133 | 5,837 |
| Income tax expense | 293 | 1,281 | 2,803 | 1,396 | 1,207 |
| Net income | \$ 807 | \$ 3,551 | \$ 7,416 | \$ 3,737 | \$ 4,630 |
| Basic earnings per common share | \$ 0.05 | \$ 0.22 | \$ 0.44 | \$ 0.22 | \$ 0.26 |
| Diluted earnings per common share | \$ 0.05 | \$ 0.22 | \$ 0.44 | \$ 0.22 | \$ 0.26 |

NONINTEREST INCOME AND EXPENSE

Noninterest Income

| | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| Deposit service charges and fees | \$ 974 | \$ 930 | \$ 998 | \$ 1,003 | \$ 989 |
| Loan fee income | 56 | 23 | 208 | 71 | 90 |
| Commercial mortgage brokerage fees | 8 | — | — | 12 | 85 |
| Residential mortgage banking fees | 13 | 28 | 31 | 34 | 24 |
| Gain (loss) on sales of equity securities | — | 295 | 3,572 | — | (14) |
| Unrealized gain on equity securities | — | — | 3,427 | — | — |
| Loss on disposal of other assets | — | (19) | — | — | — |
| Gain on sale of premises held-for-sale | — | — | — | — | 93 |
| Trust insurance commissions and annuities income | 224 | 205 | 267 | 207 | 250 |
| Earnings on bank owned life insurance | 38 | 30 | 28 | 35 | 45 |
| Bank-owned life insurance death benefit | — | — | — | — | 1,389 |
| Other | 113 | 132 | 143 | 208 | 143 |
| Total noninterest income | \$ 1,426 | \$ 1,624 | \$ 8,674 | \$ 1,570 | \$ 3,094 |

Noninterest Expense

| | | | | | |
|--|-----------------|------------------|------------------|-----------------|------------------|
| Compensation and benefits | \$ 5,207 | \$ 5,703 | \$ 6,755 | \$ 5,120 | \$ 5,790 |
| Office occupancy and equipment | 1,621 | 1,845 | 1,795 | 1,629 | 1,662 |
| Advertising and public relations | 145 | 161 | 237 | 194 | 274 |
| Information technology | 736 | 692 | 726 | 717 | 708 |
| Supplies, telephone, and postage | 319 | 399 | 363 | 341 | 396 |
| Amortization of intangibles | 14 | 20 | 21 | 20 | 21 |
| Nonperforming asset management | 58 | 54 | 40 | 60 | 51 |
| Loss (gain) on sales of other real estate owned | 4 | (95) | — | (12) | 47 |
| Valuation adjustments of other real estate owned | 21 | — | — | 1 | 1 |
| Operations of other real estate owned, net | 22 | 51 | 77 | 70 | 87 |
| FDIC insurance premiums | 146 | 108 | 99 | 115 | 104 |
| Other | 1,179 | 1,160 | 1,042 | 1,170 | 1,074 |
| Total noninterest expense | \$ 9,472 | \$ 10,098 | \$ 11,155 | \$ 9,425 | \$ 10,215 |

BANKFINANCIAL CORPORATION
SELECTED QUARTERLY FINANCIAL AND STATISTICAL DATA
Latest Five Quarters

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

| | 2019 | | | 2018 | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| LOANS | | | | | |
| One-to-four family residential real estate | \$ 64,192 | \$ 66,833 | \$ 70,371 | \$ 77,591 | \$ 84,048 |
| Multi-family mortgage | 619,898 | 634,328 | 619,870 | 581,880 | 571,886 |
| Nonresidential real estate | 145,416 | 148,601 | 152,442 | 148,010 | 155,627 |
| Construction and land | 117 | 145 | 172 | 1,130 | 1,316 |
| Commercial loans | 153,709 | 172,264 | 187,406 | 167,547 | 163,925 |
| Commercial leases | 289,107 | 289,750 | 299,394 | 297,103 | 316,555 |
| Consumer | 1,861 | 1,846 | 1,539 | 1,416 | 1,469 |
| | <u>1,274,300</u> | <u>1,313,767</u> | <u>1,331,194</u> | <u>1,274,677</u> | <u>1,294,826</u> |
| Net deferred loan origination costs | 978 | 1,062 | 1,069 | 1,213 | 1,176 |
| Allowance for loan losses | (7,824) | (8,354) | (8,470) | (8,103) | (8,179) |
| Loans, net | <u>\$ 1,267,454</u> | <u>\$ 1,306,475</u> | <u>\$ 1,323,793</u> | <u>\$ 1,267,787</u> | <u>\$ 1,287,823</u> |
| LOAN ORIGINATIONS ⁽¹⁾ | | | | | |
| One-to-four family residential real estate | \$ 836 | \$ 695 | \$ 647 | \$ 1,290 | \$ 987 |
| Multi-family mortgage | 9,258 | 27,871 | 71,101 | 31,633 | 21,838 |
| Nonresidential real estate | 4,100 | 1,641 | 7,120 | 1,166 | 1,310 |
| Commercial loans | 153,537 | 155,123 | 171,048 | 164,974 | 164,048 |
| Commercial leases | 34,959 | 27,611 | 52,929 | 27,296 | 77,744 |
| Consumer | 842 | 1,174 | 913 | 695 | 672 |
| | <u>\$ 203,532</u> | <u>\$ 214,115</u> | <u>\$ 303,758</u> | <u>\$ 227,054</u> | <u>\$ 266,599</u> |
| Weighted average rate | 6.27% | 6.15% | 5.91% | 5.96% | 5.62% |
| LOAN PAYMENTS and PAYOFFS ⁽²⁾ | | | | | |
| One-to-four family residential real estate | \$ 3,415 | \$ 4,195 | \$ 7,590 | \$ 7,135 | \$ 8,959 |
| Multi-family mortgage | 23,685 | 13,308 | 35,135 | 19,804 | 27,911 |
| Nonresidential real estate | 7,165 | 5,542 | 4,315 | 8,890 | 9,499 |
| Construction and land | 27 | 27 | 27 | 184 | 15 |
| Commercial loans | 167,352 | 170,387 | 151,768 | 161,359 | 162,544 |
| Commercial leases | 39,633 | 37,259 | 50,742 | 46,885 | 47,417 |
| Consumer | 800 | 781 | 868 | 762 | 704 |
| | <u>\$ 242,077</u> | <u>\$ 231,499</u> | <u>\$ 250,445</u> | <u>\$ 245,019</u> | <u>\$ 257,049</u> |
| Weighted average rate | 5.91% | 5.91% | 5.59% | 5.56% | 5.28% |

(1) Loan originations include purchased loans, draws on revolving lines of credit and exclude loan renewals.

(2) Loan payments and payoffs exclude loan renewals.

BANKFINANCIAL CORPORATION
SELECTED QUARTERLY FINANCIAL AND STATISTICAL DATA
Latest Five Quarters

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

| | 2019 | | 2018 | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| CREDIT QUALITY: | | | | | |
| Nonperforming Assets: | | | | | |
| Nonaccrual loans: | | | | | |
| One-to-four family residential real estate | \$ 923 | \$ 844 | \$ 1,240 | \$ 1,369 | \$ 1,538 |
| Multi-family mortgage | — | — | — | 102 | 92 |
| Nonresidential real estate | 2,080 | 242 | 270 | — | — |
| Commercial loans | — | 354 | — | — | — |
| Consumer loans | — | — | — | — | 6 |
| Nonaccrual loans | 3,003 | 1,440 | 1,510 | 1,471 | 1,636 |
| Other real estate owned: | | | | | |
| One-to-four family residential real estate | 497 | 921 | 875 | 634 | 833 |
| Multi-family mortgage | — | — | 276 | 276 | 276 |
| Nonresidential real estate | — | — | 74 | 74 | 74 |
| Land | — | — | 1 | 1 | 4 |
| Other real estate owned | 497 | 921 | 1,226 | 985 | 1,187 |
| Nonperforming assets | \$ 3,500 | \$ 2,361 | \$ 2,736 | \$ 2,456 | \$ 2,823 |
| Asset Quality Ratios | | | | | |
| Nonperforming assets to total assets | 0.23% | 0.15% | 0.17% | 0.16% | 0.18% |
| Nonperforming loans to total loans | 0.24 | 0.11 | 0.11 | 0.12 | 0.13 |
| Nonperforming commercial-related loans to total commercial-related loans ⁽¹⁾ | 0.17 | 0.05 | 0.02 | 0.01 | 0.01 |
| Nonperforming residential and consumer loans to total residential and consumer loans | 1.40 | 1.23 | 1.72 | 1.73 | 1.81 |
| Allowance for loan losses to nonperforming loans | 260.54 | 580.14 | 560.93 | 550.85 | 499.94 |
| Concentrations of Credit | | | | | |
| Commercial Real Estate for FFIEC Concentration Limits | \$ 734,567 | \$ 749,755 | \$ 737,887 | \$ 697,843 | \$ 694,555 |
| % FFIEC Total Capital | 437.62% | 440.83% | 413.00% | 378.64% | 378.45% |
| Multi-family mortgage loans - 50% risk based capital qualified (included above) | \$ 286,910 | \$ 351,284 | \$ 370,512 | \$ 357,947 | \$ 299,138 |
| % FFIEC Total Capital | 170.93% | 206.54% | 207.38% | 194.22% | 162.99% |
| Commercial Leases - Investment Grade | \$ 143,148 | \$ 157,215 | \$ 166,209 | \$ 181,131 | \$ 197,746 |
| Commercial Leases - Other | 145,959 | 132,535 | 133,185 | 115,972 | 118,809 |

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

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Latest Five Quarters

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

| | 2019 | | | 2018 | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| SUBSTANDARD PERFORMING LOANS | | | | | |
| One-to-four family residential real estate | \$ 487 | \$ 384 | \$ 365 | \$ 409 | \$ 295 |
| Multi-family mortgage | 213 | 214 | 216 | 310 | 218 |
| Nonresidential real estate | 93 | 95 | 98 | 99 | 100 |
| Commercial loans | 500 | 3,033 | 342 | 4,699 | 3,820 |
| Consumer | 1 | 9 | 7 | 10 | 1 |
| | <u>\$ 1,294</u> | <u>\$ 3,735</u> | <u>\$ 1,028</u> | <u>\$ 5,527</u> | <u>\$ 4,434</u> |
| ALLOWANCE FOR LOAN LOSSES | | | | | |
| Beginning balance | \$ 8,354 | \$ 8,470 | \$ 8,103 | \$ 8,179 | \$ 8,341 |
| Charge-offs: | | | | | |
| One-to-four family residential real estate | (50) | (23) | (17) | (84) | (33) |
| Multi-family mortgage | — | — | — | — | (35) |
| Nonresidential real estate | — | (28) | (93) | — | — |
| Commercial loans | (4,443) | — | — | — | (140) |
| Consumer | (10) | (5) | (12) | (6) | (1) |
| | <u>(4,503)</u> | <u>(56)</u> | <u>(122)</u> | <u>(90)</u> | <u>(209)</u> |
| Recoveries: | | | | | |
| One-to-four family residential real estate | 6 | 17 | 76 | 25 | 6 |
| Multi-family mortgage | 8 | 8 | 8 | 8 | 10 |
| Construction and land | — | — | — | 2 | — |
| Commercial loans | 2 | 2 | 2 | 2 | 2 |
| Commercial leases | — | — | — | — | 5 |
| Consumer | — | — | — | — | 1 |
| | <u>16</u> | <u>27</u> | <u>86</u> | <u>37</u> | <u>24</u> |
| Net charge-offs | <u>(4,487)</u> | <u>(29)</u> | <u>(36)</u> | <u>(53)</u> | <u>(185)</u> |
| Provision for (recovery of) loan losses | 3,957 | (87) | 403 | (23) | 23 |
| Ending balance | <u>\$ 7,824</u> | <u>\$ 8,354</u> | <u>\$ 8,470</u> | <u>\$ 8,103</u> | <u>\$ 8,179</u> |
| Allowance for loan losses to total loans | 0.61% | 0.64% | 0.64% | 0.64% | 0.63% |
| Net charge-off ratio ⁽¹⁾ | (1.38) | (0.01) | (0.01) | (0.02) | (0.06) |

(1) Annualized

BANKFINANCIAL CORPORATION
SELECTED QUARTERLY FINANCIAL AND STATISTICAL DATA
Latest Five Quarters

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

| | 2019 | | | 2018 | |
|-------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| DEPOSITS | | | | | |
| Noninterest-bearing demand | \$ 213,966 | \$ 222,328 | \$ 230,041 | \$ 225,446 | \$ 229,717 |
| Interest-bearing NOW accounts | 278,405 | 266,402 | 275,830 | 283,561 | 281,603 |
| Money market accounts | 246,941 | 248,657 | 255,951 | 266,070 | 281,493 |
| Savings deposits | 153,414 | 155,505 | 152,334 | 155,232 | 158,731 |
| Certificates of deposit - retail | 348,685 | 341,266 | 332,053 | 275,160 | 251,974 |
| Certificates of deposit - wholesale | 88,796 | 92,588 | 106,275 | 90,301 | 92,335 |
| | <u>\$ 1,330,207</u> | <u>\$ 1,326,746</u> | <u>\$ 1,352,484</u> | <u>\$ 1,295,770</u> | <u>\$ 1,295,853</u> |

SELECTED AVERAGE BALANCES

| | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|
| Total average assets | \$ 1,529,033 | \$ 1,553,484 | \$ 1,548,292 | \$ 1,540,522 | \$ 1,565,996 |
| Total average interest-earning assets | 1,458,180 | 1,474,355 | 1,478,028 | 1,463,404 | 1,492,824 |
| Average loans | 1,297,548 | 1,304,385 | 1,296,108 | 1,274,788 | 1,291,339 |
| Average securities | 86,144 | 91,271 | 98,756 | 113,234 | 107,384 |
| Average stock in FHLB & FRB | 7,629 | 8,026 | 8,026 | 8,125 | 8,411 |
| Average other interest-earning assets | 66,859 | 70,673 | 75,138 | 67,257 | 85,690 |
| Total average interest-bearing liabilities | 1,107,540 | 1,120,957 | 1,108,397 | 1,098,424 | 1,117,188 |
| Average interest-bearing deposits | 1,106,439 | 1,106,582 | 1,085,611 | 1,059,929 | 1,055,228 |
| Average borrowings | 1,101 | 14,375 | 22,786 | 38,495 | 61,960 |
| Average stockholders' equity | 175,452 | 184,957 | 188,643 | 194,745 | 197,314 |

SELECTED YIELDS AND COST OF FUNDS ⁽¹⁾:

| | | | | | |
|---|-------|-------|-------|-------|-------|
| Total average interest-earning assets | 4.54% | 4.55% | 4.33% | 4.17% | 4.04% |
| Average loans | 4.76 | 4.77 | 4.59 | 4.43 | 4.34 |
| Average securities | 2.80 | 2.67 | 2.38 | 2.20 | 2.04 |
| Average other interest-earning assets | 2.63 | 2.71 | 2.61 | 2.28 | 1.81 |
| Total average interest-bearing liabilities | 1.24 | 1.20 | 1.09 | 0.87 | 0.73 |
| Average interest-bearing deposits | 1.24 | 1.18 | 1.07 | 0.85 | 0.70 |
| Average cost of total deposits | 1.04 | 0.99 | 0.89 | 0.70 | 0.57 |
| Average cost of retail and commercial deposits | 1.13 | 1.08 | 0.97 | 0.75 | 0.60 |
| Average cost of wholesale deposits and borrowings | 2.39 | 2.29 | 2.09 | 1.77 | 1.57 |
| Average cost of funds | 1.04 | 1.00 | 0.90 | 0.72 | 0.61 |
| Net interest rate spread | 3.30 | 3.35 | 3.24 | 3.30 | 3.31 |
| Net interest margin | 3.60 | 3.64 | 3.52 | 3.51 | 3.49 |

(1) Annualized

BANKFINANCIAL CORPORATION
SELECTED QUARTERLY FINANCIAL AND STATISTICAL DATA
Latest Five Quarters

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

| | 2019 | | | 2018 | |
|--|------------|------------|------------|------------|------------|
| | IIQ | IQ | IVQ | IIIQ | IIQ |
| CAPITAL RATIOS | | | | | |
| BankFinancial Corporation | | | | | |
| Equity to total assets (end of period) | 11.18% | 11.41% | 11.81% | 12.53% | 12.39% |
| Tangible equity to tangible total assets (end of period) | 11.10 | 11.40 | 11.80 | 12.53 | 12.38 |
| Risk-based total capital ratio | 15.17 | 15.47 | 16.33 | 17.40 | 16.73 |
| Common Tier 1 (CET1) | 14.49 | 14.76 | 15.61 | 16.67 | 16.02 |
| Risk-based tier 1 capital ratio | 14.49 | 14.76 | 15.61 | 16.67 | 16.02 |
| Tier 1 leverage ratio | 11.04 | 11.13 | 11.82 | 12.06 | 11.93 |
| Tier 1 capital | \$ 168,461 | \$ 172,486 | \$ 182,404 | \$ 185,015 | \$ 185,836 |
| BankFinancial, NA | | | | | |
| Risk-based total capital ratio | 14.46% | 14.58% | 15.30% | 16.61% | 15.83% |
| Common Tier 1 (CET1) | 13.78 | 13.86 | 14.57 | 15.88 | 15.12 |
| Risk-based tier 1 capital ratio | 13.78 | 13.86 | 14.57 | 15.88 | 15.12 |
| Tier 1 leverage ratio | 10.49 | 10.45 | 11.03 | 11.49 | 11.26 |
| Tier 1 capital | \$ 159,917 | \$ 161,723 | \$ 170,194 | \$ 176,199 | \$ 175,349 |
| COMMON STOCK AND DIVIDENDS | | | | | |
| Stock Prices: | | | | | |
| Close | \$ 13.99 | \$ 14.87 | \$ 14.95 | \$ 15.94 | \$ 17.65 |
| High | 15.63 | 16.06 | 16.06 | 18.08 | 18.62 |
| Low | 13.44 | 13.46 | 13.88 | 15.32 | 15.07 |
| Common shares outstanding | 15,373,964 | 15,644,499 | 16,481,514 | 17,206,303 | 17,461,088 |
| Book value per share | \$ 11.15 | \$ 11.26 | \$ 11.36 | \$ 11.16 | \$ 11.12 |
| Tangible book value per share | \$ 11.15 | \$ 11.26 | \$ 11.35 | \$ 11.16 | \$ 11.12 |
| Cash dividends declared on common stock | \$ 0.10 | \$ 0.10 | \$ 0.10 | \$ 0.10 | \$ 0.09 |
| Dividend payout ratio | 191.78% | 46.35% | 22.74% | 46.65% | 34.20% |
| Stock repurchases | \$ 4,001 | \$ 12,840 | \$ 10,691 | \$ 4,103 | \$ 7,167 |
| Stock repurchases – shares | 270,535 | 837,015 | 724,789 | 254,785 | 415,889 |
| EARNINGS PER SHARE COMPUTATIONS | | | | | |
| Net income | \$ 807 | \$ 3,551 | \$ 7,416 | \$ 3,737 | \$ 4,630 |
| Average common shares outstanding | 15,472,618 | 16,202,303 | 16,820,641 | 17,365,679 | 17,634,190 |
| Unvested restricted stock shares | — | — | — | — | (375) |
| Weighted average common shares outstanding | 15,472,618 | 16,202,303 | 16,820,641 | 17,365,679 | 17,633,815 |
| Weighted average dilutive common shares outstanding | 15,472,618 | 16,202,303 | 16,820,641 | 17,365,679 | 17,633,815 |
| Basic earnings per common share | \$ 0.05 | \$ 0.22 | \$ 0.44 | \$ 0.22 | \$ 0.26 |
| Diluted earnings per common share | \$ 0.05 | \$ 0.22 | \$ 0.44 | \$ 0.22 | \$ 0.26 |