

FOR IMMEDIATE RELEASE

BankFinancial Corporation Declares Cash Dividend

Burr Ridge, Illinois - (July 28, 2023) BankFinancial Corporation (Nasdaq – BFIN) ("BankFinancial") announced that its Board of Directors declared a cash dividend of \$0.10 per common share. The dividend will be payable on August 25, 2023, to stockholders of record on August 11, 2023.

BankFinancial Corporation is the holding company for BankFinancial, NA, a national bank providing banking, wealth management and fiduciary services to individuals, families, and businesses in the Chicago metropolitan area and on a regional or national basis for commercial finance, equipment finance, commercial real estate finance and treasury management business customers. At March 31, 2023, BankFinancial had total assets of \$1.544 billion, total loans of \$1.225 billion, total deposits of \$1.315 billion and stockholders' equity of \$152 million. BankFinancial Corporation's common stock trades on the Nasdaq Global Select Market under the symbol BFIN.

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 – Controller *BankFinancial Corporation* Telephone: 630-425-5568 Media Inquiries: Gregg T. Adams President – Marketing & Sales *BankFinancial*, NA Telephone: 630-425-5877