

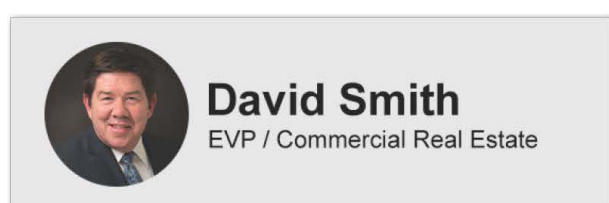


August 2021



We have now fully resumed normal business hours and operations. We are proud of the efforts and teamwork from our devoted staff that allowed us to service your needs with modified hours and limited in person contact since March 2020. [Read more from our President, Eric Ephraim.](#)

Got Questions, Get Answers



What is the CRE environment like right now and how has First Bank weathered through the pandemic?

The Commercial Real Estate loan portfolio at First Bank has experienced relatively muted effects from the pandemic. We have deep relationships with well-established clients, and we typically lend against residential collateral (3-flats, apartments, student housing and mixed-use). When needed, over the past year, we provided payment deferrals for borrowers whose cash flows were disrupted by COVID, but to date, borrowers are performing largely as agreed. We continue to recognize the challenges faced by real estate investors. We are comfortable working with our clients to meet their unique needs.

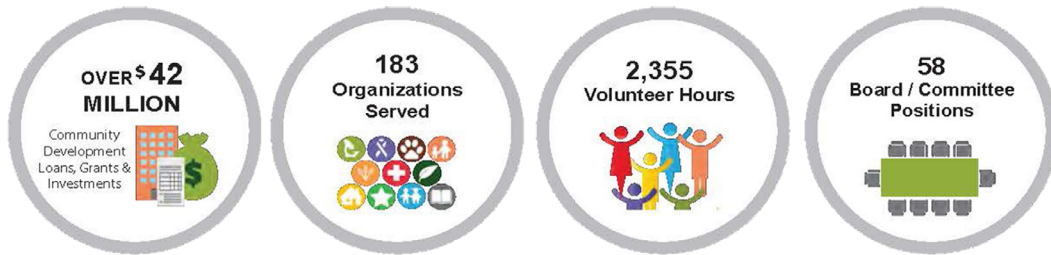
Thankfully, our borrowers know that a project's success depends on strong business partnerships and sound lending practices. For more information, please contact David Smith at DSmith@firstbankchicago.com.



What can you tell me about lease financing through First Bank?

Our CEO, Randy Green, started the Lease Finance Group in 1987 when there were very few banks involved in the lease finance industry. The times have certainly changed as the list of our competitors has substantially grown. As megabanks entered the lease financing market, we remained competitive and a favored financier due to our ability to make quick in-house decisions, exceptional rates and the white glove service provided by our experienced team. The majority of our portfolio is made up of investment grade or near investment grade Fortune 1000 type of companies as well as universities, hospital/healthcare systems, non-profits and municipalities. Lease finance transactions, which are primarily collateralized by material handling equipment or IT related, can range up to \$30MM and be as small as \$100,000. Over the past 33 years, First Bank has continuously grown our Lease Finance portfolio and provided \$5B+ in lease financing since inception. For more information, please contact Martha McGuire at MMcGuire@firstbankchicago.com.

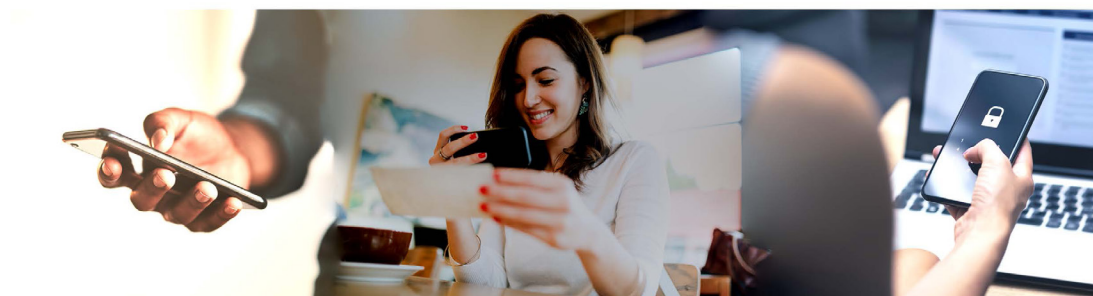
Making an Impact



At First Bank, our values have been our bedrock for more than half a century. As we prosper, so does our community and our clients. [Read full 2020 Community Impact Statement.](#)

Enhanced Technology & Banking Solutions

Staying connected with First Bank is literally at your fingertips



At First Bank we continue to enhance and develop our banking tools to fit your evolving financial needs. With 24/7 account access via Online Banking or Mobile Banking, you can facilitate nearly every type of banking transaction with a few quick clicks. [Read more about our enhanced technology and banking solutions.](#)



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