



2024

Community Impact Report

Our mission

**We empower
our customers
to write their
own stories.**

Our vision

**Be the bank our customers deserve
by consistently delivering an
extraordinary customer experience,
while becoming the preeminent
commercial bank in Chicago.**

Letter from the Executive Chairman and CEO

At Byline Bank, we take our corporate social responsibility standards very seriously. We are focused on supporting our customers, communities and employees and executing our strategy to deliver strong financial and operational results.

Our dedicated and entrepreneurial workforce is the engine of our business. Our employees' hard work helps us to grow customer relationships, achieve balanced growth, maintain profitability and continue to deliver value for our stockholders.

We also take pride in our Chicago hometown. We strive to be Chicago's preeminent commercial bank, and we're dedicated to supporting the local organizations and neighborhoods that make this city a vibrant and exciting place to live and work.

As a community bank, we believe that how we do business is just as important as what we do. As our company values articulate, we lead with respect, and we define excellence as a commitment to the highest ethical standards.

In this Community Impact Report, we outline Byline Bank's activities with a social, economic or environmental effect over the 2024 calendar year. We detail our outcomes as they relate to all our stakeholders. The initiatives detailed in this report have the full support and participation of the Board of Directors. We are committed to continuing our positive impact in the coming years with a keen eye for the evolving expectations of our stockholders, customers, employees and communities.



Roberto R. Herencia

Executive Chairman and Chief Executive Officer
Byline Bancorp, Inc.





**Our past,
present and
future**

Our values

At Byline Bank, we call our core values the Things That Matter, or TTMs. They are the principles that have guided us since 2013, a period of change for Byline that has included a recapitalization, IPO, significant organic growth across our business lines, and several acquisitions. Through it all, our TTMs have been at the heart of how we do business:

Our people.

Our greatest asset. We speak, act and treat one another with respect—every day, everywhere and every time.

Obsess about our customers.

Every single experience and interaction matters. Go to extraordinary lengths to convert customers into fans.

Insist on excellence.

And the highest ethical standards in everything we do.

Embrace change.

Change is constant. Without change we cannot grow.

Think like an owner.

Be frugal. Take ownership of issues until they are resolved. Present new ideas.

Know the numbers.

Facts matter. We don't know our business if we don't know our numbers.

Fast is better than slow.

Speed matters in business. Get it done. Deliver results.

Inspire.

Respect, challenge and collaborate with each other every day. Teamwork is our greatest strength.



Our history

At Byline, we are proud to be headquartered in Chicago, the third-largest U.S. market by population, deposits and GDP.^{1,2}

The local banking landscape has changed significantly over the last 11 years. In this time, 10 of the area's top 25 banks have undergone an acquisition. Despite the disruption and competition, Byline has managed to differentiate itself and grow market share to now rank 11th for Chicago retail deposits overall and 2nd among Illinois-based financial institutions.

As the largest community bank in one of the largest local economies in the U.S., Byline is well-positioned for continued growth.

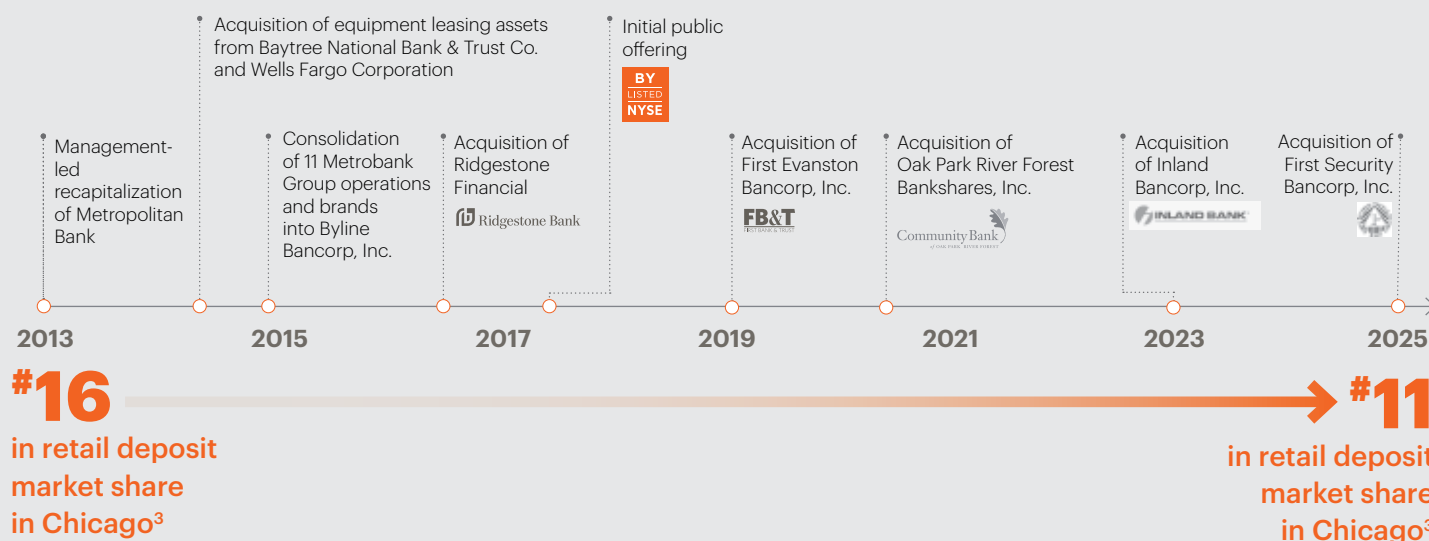
#2

deposit market share in Chicago, of Illinois-based financial institutions¹

40+

neighborhood branches across 6 counties in the Chicago MSA

The evolution of Byline



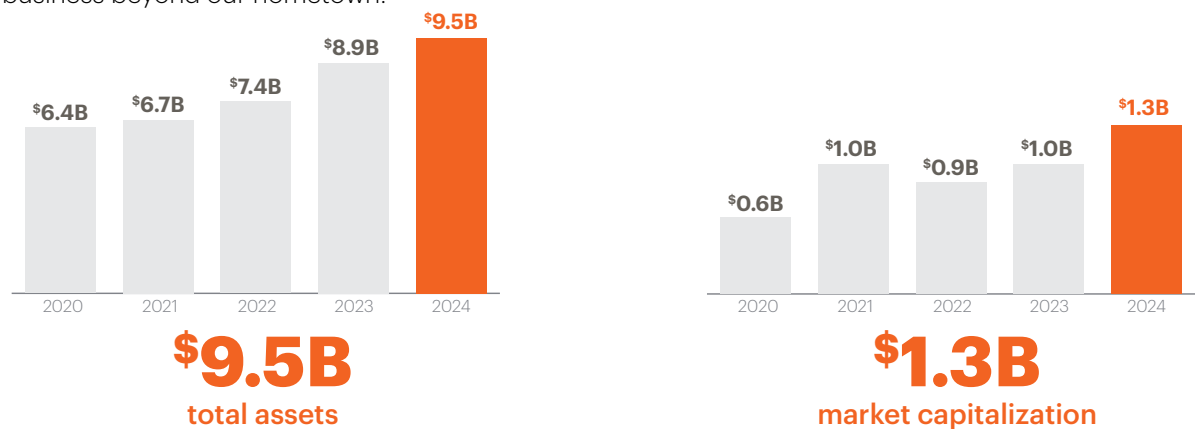
1. Deposit data from S&P Global Market Intelligence and Company Filings. Demographic data as of June 30, 2024.

2. U.S. Bureau of Economic Analysis, CAGDP1 County and metropolitan statistical area (MSA) current-dollar GDP summary for 2023 (Chicago-Naperville-Elgin MSA).

3. S&P Global Market Intelligence and Company Filings. Demographic data as of June 30, 2023. Chicago market share (\$500MM market cap, excluding Northern Trust and BMO Harris).

Continuing to grow

As a full-service commercial bank serving both businesses and consumers, Byline Bank offers a range of banking products and financial solutions to our Chicagoland neighbors as well as customers who do business beyond our hometown.



Our business lines and markets served

Community Banking

\$7.5B

total deposits

Serves small businesses and consumers in the Chicago and Milwaukee areas. Offers traditional retail deposit products through a network of 40+ neighborhood branches and our online and mobile banking platform.

Commercial Banking

\$1.7B

serviced portfolio
for investors

Serves middle market businesses and well-capitalized sponsors primarily based in the Chicago metro area. In addition to traditional commercial banking, specialty lending niches include franchise, trading firms, fintechs and payment processors, asset based lending, and life insurance premiums.

Wealth Management

\$746.5MM

assets under
management

Provides financial planning, investment advising and trust services to high-net-worth customers in the Chicago area.

Small Business Capital

\$594.0MM

loan portfolio

Provides and services government-guaranteed loans to small businesses nationwide, ranking as a top SBA lender nationally and the No. 1 SBA 7(a) lender in Illinois for 15 consecutive years.¹

Commercial Real Estate

\$1.2B

loan portfolio

Provides first mortgage construction, bridge and permanent loans secured by commercial properties in tier-one markets nationwide, with a focus on the multifamily, industrial, self-storage and retail sectors.

Equipment Leasing

\$715.9MM

leasing portfolio

Provides financing solutions for equipment vendors and their end users nationally, with specialized industry expertise in warehouse, compact utility, health and medical, and energy efficiency equipment.

Sponsor Finance

\$690.2MM

loan portfolio

Provides senior secured, cash flow-based financing solutions to private equity sponsors, family offices and independent sponsors operating in the lower middle market across the United States.

Financial data as of December 31, 2024. 1. SBA ranking by the U.S. Small Business Administration by volume FY2024.

Awards and recognition

We are proud of the workplace culture we have created at Byline, and our efforts have been recognized through several employer award wins in recent years. Additionally, we conduct an annual employee survey with 94% participation, and employee engagement ratings are consistently favorable each year.

94%
participation in our employee
engagement survey



Best Companies to Work for in the Midwest 2024-2025

U.S. News & World Report



America's Best Small Employers 2023

Forbes



Chicago's Best Workplaces 2024

Chicago Sun-Times



2024 Best Workplaces in Illinois

Illinois SHRM and Best Companies Group



Our people

Our greatest asset

As we say at Byline, our people are our greatest asset. Our strong performance as a company is thanks in no small part to the 1,000+ members of our engaged, entrepreneurial and diverse workforce. We are dedicated to attracting, retaining and developing top talent to accomplish our long-term strategy, which we see as critical to our success.



Total Rewards

We strive to become an employer of choice and many of our advantages are found within our four Total Rewards pillars: pay; benefits, health and wellness; work-life harmony; and professional development.



Pay

Our compensation strategy supports our core principles and provides every employee with a competitive compensation package that fairly reflects their individual contributions to Byline. Our compensation package includes base pay, short-term incentives (annual cash bonuses, commissions plans, and referral incentives) and long-term incentives (equity-based compensation) for applicable roles. Our approach to compensation is driven by internal and external equity, which seeks to ensure our compensation elements are competitive and market driven. In our commitment to transparency, we communicate our job architecture and paygrade structure to all employees.



Benefits, health and wellness

Our benefits package not only attracts top talent, but also fosters a positive and engaged workforce. We provide a comprehensive health insurance plan that covers medical expenses for employees and their dependents, including legal spouse, domestic partner, children up to age 26 and disabled children over age 26. We offer a 401(k) retirement savings plan with an employer match and an Employee Stock Purchase Plan with a discount on the price of the stock. Employees also have access to resources to help with financial planning, mental health and wellbeing, and personal, family and life issues. We provide a tuition reimbursement and student loan repayment program. We offer wellness programs, an adoption and surrogacy assistance program, coverage of fertility planning services within the healthcare plans, and up to 12 weeks of paid parental leave.





Work-life harmony

Eligible employees are provided paid time off and 11 paid federal holidays, including Juneteenth, and one floating Cultural Holiday to observe a holiday of personal significance.

Our work-life philosophy is to lead with flexibility. We offer non-branch employees the opportunity to work either fully remote or hybrid based on the expectations of their role. During 2024, approximately 51% of non-branch employees were working fully remote, 40% were in the office one to three days per week, and 8% were in the office full time. We believe this level of flexibility to be a competitive advantage in attracting and retaining talent within and outside of our market.



Professional development opportunities

We recognize the critical importance of providing career development and advancement opportunities for all employees, and we provide a variety of formal and informal development opportunities to help employees grow in their current roles and build new skills.

We enhanced transparency in 2024 by sharing all position descriptions that allow employees to build their career path and identify the development needed.

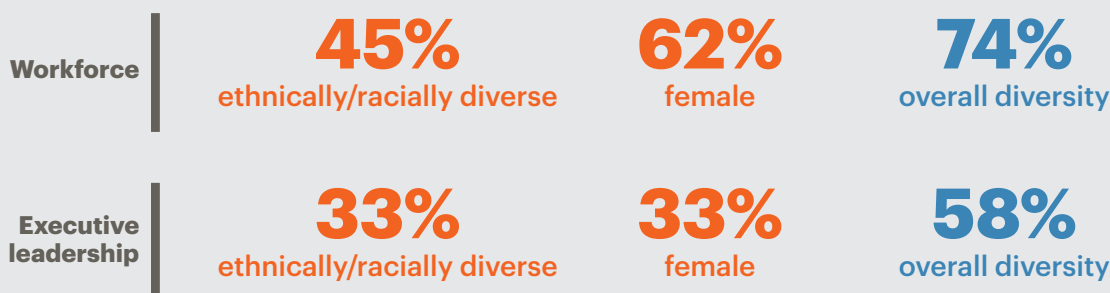
Over 125 senior leaders have attended our Byline Leadership That Matters program, and we have made additional investments in the Management That Matters program, which focuses on enhancing core management skills. All employees have access to development resources for each of the four behavioral competencies expected of all Byline employees in the annual performance management process: Valuing Differences, Collaborating for Results, Delivering Customer Focused Solutions, and Continuous Improvement.

One example of our success in optimally deploying talent is our ability to fill vacancies from within. In 2024, approximately 29% of our position postings were filled internally. We encourage our employees to pursue educational opportunities, including obtaining certifications, that will help improve performance and professional development.



Employee diversity snapshot

Our employees bring a diverse range of backgrounds to every level of the organization.





**Culture,
opportunity
and belonging**

Our vision and how we activate it

Byline Bank commits to Culture, Opportunity and Belonging as the foundation and catalyst for honoring our employees, engaging our customers and community, creating a great place to work, and ultimately driving business success.

Byline has worked to create an environment where every employee can bring their authentic self to work. Our employees know that their unique backgrounds, ethnicities, experiences, perspectives, and contributions serve to strengthen us and that growth opportunities exist at all levels. We've created internal programs and committed resources to drive the change and growth we strive for as an organization.

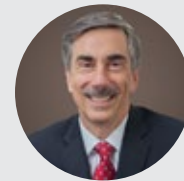
For our customers and community, we hope that you see through our actions that we value each of you and know we are better together. We challenge ourselves to live this vision every day.

Culture Council

The Culture Council was formed in 2020 and is led by co-executive sponsors John Barkidjija, Head of CRE and Specialty Finance, and Dana Rose, Chief Human Resources Officer. Together with a cross-section of bank employees, they drive programs and initiatives to achieve key goals and enact change.



Dana Rose
Chief Human
Resources Officer



John Barkidjija
Head of CRE and
Specialty Finance



Strategic areas of focus

Our Culture Council has identified four strategic areas of focus:



Workforce

Promoting representation at all levels and in all areas and business lines of the bank, with attention on recruiting and developing talent and focusing on engagement and employee recognition.



Workplace

Creating a culture where everyone brings their authentic self to work and knows that their unique background, ethnicity, experiences, perspective and contributions serve to strengthen the bank.



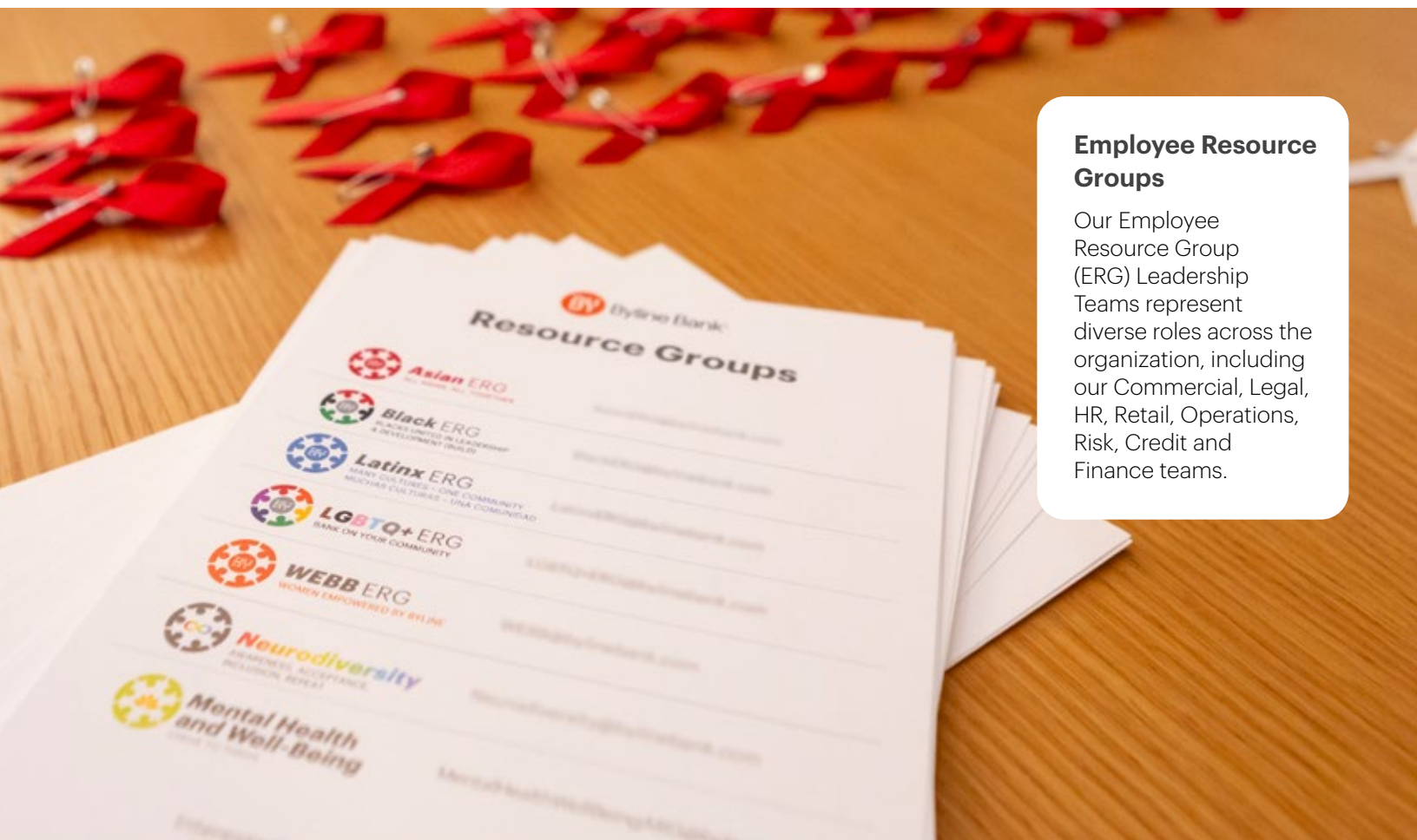
Community

Building meaningful, supportive relationships in the communities where we work.



Marketplace

Providing greater accessibility to banking products, services, and education to minority-owned small and medium-sized businesses (SMBs) and SMBs in low-and moderate-income areas.



Employee Resource Groups

Our Employee Resource Group (ERG) Leadership Teams represent diverse roles across the organization, including our Commercial, Legal, HR, Retail, Operations, Risk, Credit and Finance teams.



**Strengthening
our community**

Supporting our local community

We encourage our employees to live out a shared purpose of making people's lives better, helping businesses thrive and strengthening the communities we serve. Our employees often work directly with organizations by taking on vital board positions or leadership roles. Our ERGs also provide support and act as a vital conduit to keep the bank engaged with our Chicagoland communities and beyond. Byline regularly makes significant financial investments through lending and grantmaking.

Helping neighborhood nonprofits

We partner with more than 60 nonprofits in Chicago and beyond, addressing a diverse set of challenges, including financial literacy, establishing and building credit, and acquiring skills for working in the financial services industry. Senior Byline employees donate their time and provide valuable expertise to organizations such as:



Beyond Hunger

A Community Reinvestment Act (CRA) partner of Byline's dedicated to ending hunger and driving awareness of food insecurity across portions of Chicago and its near west suburbs.



Scale Link

A unique secondary market that allows banks to purchase pools of microloans, getting capital back into the hands of the community development financial institutions (CDFIs) that issue these loans so that they can make more of them.



Small Business Advocacy Council

A nonpartisan organization that assists small businesses through political advocacy, support services and educational programs.

Community partnerships

Find a full list of our nonprofit partnerships at bylinebank.com/about-us/community

Expanding financial literacy

At Byline, we strive to help our community learn important financial habits. We see financial education as vital to helping people enter the banking system and providing an important layer of economic security, especially to those from historically underbanked or marginalized groups. We have a full-time employee dedicated to leading complimentary money management workshops at partner organizations. We open the Byline financial literacy experience to all in our community.

Examples of ongoing financial education partnerships include:



Women Initiating New Directions (WIND)

Helps women with a history of incarceration or at risk of incarceration prepare for successful independent living and avoid recidivism. Byline has partnered with WIND on workshops covering practical topics such as interviewing skills, job training and money management along with creative problem-solving and self-empowerment.



Embarc EMBARC

Provides real-world experiential learning accompanied by a state-of-the-art, in-class curriculum to change the trajectories of their students’ lives. Byline supports EMBARC with a young people’s budgeting program, which guides students through real-world life choices and introduces them to taxes, challenging situations and side jobs that impact their budget.



Association House of Chicago Association House

Provides a range of social services that support a vibrant multicultural community. Byline is a committed financial literacy educator to three of the five programs offered by Association House. We deliver a series of four workshops to each new group of cohorts throughout the year.



Rebuilding Exchange

Invests in our communities by reusing building materials, reducing construction waste, and training, supporting, and connecting people seeking careers in the building trades. For seven years Byline has partnered with Rebuilding Exchange to offer financial literacy workshops on-site.

Local support by the numbers



\$129.9MM

in community development loans



\$102.5MM

in community development investments



\$801.8K

in grants, donations and sponsorships



1,623

CRA volunteer hours



179

financial literacy sessions



59

community development grants

Data as of December 31, 2024.

Bringing sustainability to our local footprint

Finding ways to invest in more sustainable practices and materials has always been a focus at Byline. We continue to invest in more sustainable practices for our facilities.

We have made it standard practice to utilize LED, whenever possible, for all new lighting fixtures and have done so in our recent branch designs, along with daylight sensors to further reduce energy usage. This not only helps us reduce our electricity consumption, but also produces less heat overall, which reduces our HVAC consumption.

We also negotiated a new contract for electrical supply, allowing us to utilize solar subscriptions and ultimately reduce costs significantly in 2023, while helping the planet. We also partnered with a janitorial services company selected for their focus on providing products and services that improve the health of our employees, lower our carbon footprint, and reduce energy output.



Green Sustainability Program

Since 2019, we've partnered with our customer MC Squared Energy Services to develop the Green Sustainability Program. Our goal is to support the development of new renewable resources of electricity generation and the reduction of the harmful impacts of greenhouse gas emissions. Together, we've:



Retired over
21.5 million kWhs
of wind-generated
Renewable Energy
Certificates



Offset
100%
of our branch
electricity
consumption



Offset
11.4 million pounds
of coal
production



Eliminated more than
10,300 metric tons
of carbon dioxide
greenhouse gas
emissions

Source: MC Squared Energy Services, 2019-2024.



Governance and oversight

Board leadership, structure and qualifications

We believe that our directors should have the highest professional and personal ethics and values, consistent with our longstanding values and standards. They should have broad experience at the policymaking level in business, government or banking. They should be committed to enhancing stockholder value and should have sufficient time to carry out their duties and to provide insight and practical wisdom based on experience. Each director must represent the interests of all stockholders.

When considering potential director candidates, our Board of Directors considers the candidate's character, judgment, skills, including financial literacy, and experience in the context of our needs and those of the Board of Directors. Our Board also considers the candidate's service on boards of other companies and whether such service would impair the candidate's ability to perform responsibly all director duties for Byline.

Board oversight of risk management

Our Board of Directors believes that effective risk management and control processes are critical to our safety and soundness, our ability to predict and manage the challenges that we face and, ultimately, our long-term corporate success. Our Board of Directors, both directly and through its committees, including the Risk Committee, is responsible for overseeing our risk management processes, with each of the committees of our Board of Directors assuming a different and important role in overseeing the management of the risks we face.

The responsibilities of our standing committees are described below. Our Board of Directors may also establish such other committees as it deems appropriate, in accordance with applicable law and regulations and our corporate governance documents.

- The **Risk Committee** oversees our enterprise-wide risk management framework, which establishes our overall risk appetite and risk management strategy and enables our management to understand, manage and report on the risks we face, including our asset-liability, interest rate, liquidity and data privacy/cybersecurity risks, among other types of risks. Our Risk Committee also reviews and oversees policies and practices established by management to identify, assess, measure and manage key risks we face, including the risk appetite metrics developed by management and approved by our Board of Directors.
- The **Audit Committee** is responsible for overseeing risks associated with financial matters (particularly financial reporting, accounting practices and policies, disclosure controls and procedures and internal controls over financial reporting) and engaging as appropriate with our Risk Committee to assess our enterprise-wide risk framework.
- The **Compensation Committee** has primary responsibility for risks and exposures associated with our compensation policies, plans and practices, regarding both executive compensation and the general compensation structure. Our Compensation Committee, in conjunction with our Chief Executive Officer, President, Chief Human Resources Officer and other members of our management as appropriate, reviews our incentive compensation arrangements to ensure these programs are consistent with applicable laws and regulations, including safety and soundness requirements, and do not encourage imprudent or excessive risk taking by our employees.
- The **Governance and Nominating Committee** oversees risks associated with the independence of our Board of Directors and potential conflicts of interest.



Board committee memberships

		Audit	Compensation	Governance and Nominating	Risk
	Roberto R. Herencia				●
	Phillip R. Cabrera	●	●	●	
	Antonio del Valle Perochena		○	○	
	Mary Jo S. Herseth				●
	Margarita Hugues Vélez	●			●
	Steven P. Kent	●	●	●	○
	William G. Kistner	○			●
	Alberto J. Paracchini				●
	Pamela C. Stewart				
	Carlos Ruiz Sacristán				●

● Member
○ Chair

Our senior management is responsible for implementing and reporting to our Board of Directors regarding our risk management processes, by assessing and managing the risks we face, including strategic, operational, regulatory, investment and execution risks, on a day-to-day basis. Our senior management is also responsible for creating and recommending to our Board of Directors for approval appropriate risk appetite metrics reflecting the aggregate levels and types of risk we are willing to accept in connection with the operation of our business and pursuit of our business objectives.

The role of our Board of Directors in our risk oversight is consistent with our leadership structure, with our Chief Executive Officer, President, Chief Financial Officer, Chief Risk Officer, Chief Accounting Officer, Corporate Secretary and other members of senior management having responsibility for assessing and managing our risk exposure, and our Board of Directors and its committees providing oversight in connection with those efforts. We believe this division of risk management responsibilities presents a consistent, systemic and effective approach for identifying, managing and mitigating risks throughout our operations.

Board diversity snapshot

Our Board believes that a range of experience, knowledge and judgment, as well as a diversity of perspectives, geographic regions, gender, race and national origin on the Board, enhances the overall effectiveness of the Board.



Stakeholder engagement

We engage with the bank's key stakeholders throughout the year on a range of topics. Regular engagement ensures we understand the evolving priorities of our employees, customers, stockholders, communities, regulators and other interested parties. Likewise, we are committed to providing proactive and transparent updates on Byline's business strategy, financial performance and other priorities relevant to our various stakeholders.



How we engage



Employees

- Annual all-employee meeting
- Quarterly town hall meetings
- Meetings and interviews with leaders and business owners
- Engagement surveys
- Training and professional development opportunities
- BYway intranet
- Employee resource group (ERG) virtual and in-person meetings
- Ongoing memos from leadership with enterprise updates
- Company website



Customers

- Satisfaction surveys
- Email feedback
- Branch and in-person meetings
- Social media
- Phone calls
- Community and charitable organizations
- Grantmaking
- Financial literacy classes
- Nonprofit partnerships
- Outreach programs
- Volunteerism
- Nonprofit board engagement



Investors and stockholders

- Annual stockholder meeting
- Quarterly earnings calls
- Virtual and in-person investor meetings
- Email correspondence
- Responses to ratings and rankings
- Conferences
- Surveys and data requests
- Investor website



Government and regulators

- Briefings and meetings
- Email correspondence
- White papers and other briefing materials
- Mid-Size Bank Coalition of America organization
- Participation in coalitions
- Roundtable discussions
- Public events
- Speaking engagements

Ethical standards

A great relationship is built on trust. At Byline, we adhere to the highest ethical standards in our business practices. These ethical standards are implemented through our Code of Ethics, providing all employees, officers and directors with clear standards for ethical conduct.

Ethics training

To ensure compliance with our Code of Ethics, we require employees to review and acknowledge the policy annually. New employees are also provided training on how to incorporate the Code and use it as part of their daily role at Byline.

Whistleblower protections

To help ensure adherence to our Code of Ethics, Byline has developed a non-retaliation policy that prohibits any intimidation or retaliatory action against any individual who has made a good-faith report of a known or suspected violation of the Code, bank policies and procedures or any law or regulation. Byline encourages employees to report suspected violations of the Code through our ethics hotline.

Anti-corruption and anti-money laundering policies

As a chartered commercial bank, we are subject to federal, state and local regulatory provisions, including specific laws that cover corruption, bribery and money laundering. To ensure compliance with Bank Secrecy Act (BSA) regulations and other laws and regulations, Byline utilizes an Enhanced Due Diligence (EDD) policy program. While not required by statute or regulation, this allows us an additional layer of ethical assurance to bank activities by implementing a special level of scrutiny over client onboarding and suspicious transactions as defined by the BSA. We view such efforts as vital to our commitment to the highest banking ethics possible.



Risk management

Risk management functions as a core cultural element at Byline and provides essential guidance for all business and strategic decisions. The bank maintains a comprehensive and forward-looking Risk Management program, underpinned by a formal Risk Appetite Framework that is closely aligned with our corporate development objectives and long-term business planning.

We employ a three-lines-of-defense model to maintain risk oversight and accountability throughout the organization. Our Chief Risk Officer serves as an essential member of the Executive Leadership Team while providing independent risk leadership through a direct reporting line to the Chair of the Board Risk Committee, which demonstrates our dedication to sound governance and effective oversight.

Risk Appetite Framework

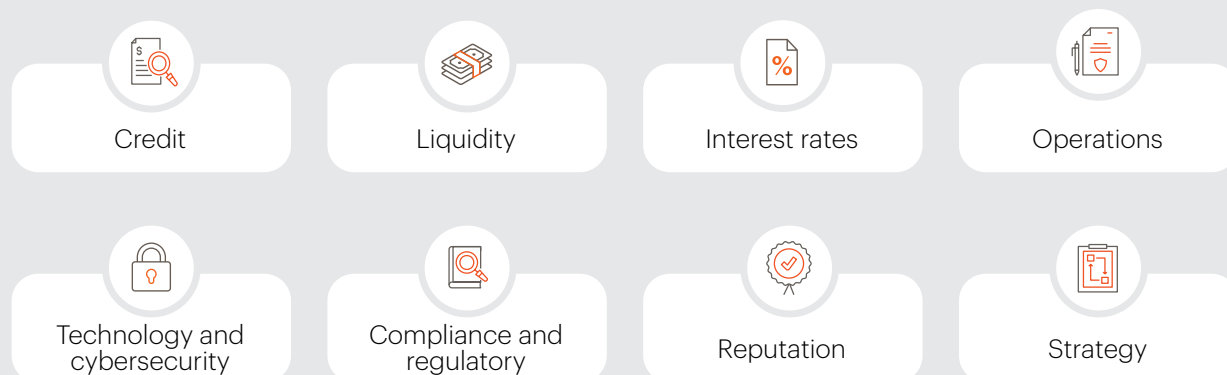
The bank's Risk Appetite Framework is at the core of risk management and helps guide risk-taking in a thoughtful and consistent way across the bank. The framework is dynamic by design, reviewed regularly and updated proactively in response to actual or anticipated changes in the internal and external environment.

The bank implements its risk strategy through purposeful decisions made to achieve long-term objectives. Specifically, we:

- Ensure that when taking risks, the risks are well understood, measurable and align with our strategic priorities and risk appetite, ensuring that the expected return justifies the risk being taken.
- Maintain strong capital and liquidity positions, including under adverse or stressed conditions.
- Emphasize organization-wide training and awareness to ensure risk principles are understood, embedded in decision-making and consistently applied.
- Engage proactively with regulatory agencies, ensuring open and transparent communication.
- Maintain continuous monitoring of risk exposures and emerging trends to ensure early identification and proactive response.
- Emphasize sustainable, relationship-driven growth, and disciplined execution to support the bank's long-term performance.
- Provide credit to clients who prove both financial capability and responsible borrowing practices.
- Prioritize organic market expansion in our core business sectors through specialty lines that benefit from deep expertise while employing conservative underwriting and suitable risk management practices.
- Seek strategic acquisitions that support our business objectives while maintaining appropriate risk levels.
- Focus on building enduring relationships based on trust with our customer base.
- Protect our reputation in all communities in which we operate.



The Risk Appetite Framework defines how our organization views and controls risks across these core areas:



This framework serves not only as a risk management tool, but as a strategic guide—ensuring that the bank's pursuit of growth remains aligned with our values, capabilities and long-term vision.

Cybersecurity and data privacy

At Byline, the security and confidentiality of customer information stands as our highest priority. We implement strong protective measures to protect against potential threats, and we remain vigilant in anticipating and responding to the evolving cybersecurity landscape.

As part of Byline's overall compliance with the Bank Secrecy Act (BSA), it is the policy of the bank to have a clear and concise understanding of all customer practices to avoid exposing the bank to criminal liability by potential or current customers who would use the bank's resources for illicit purposes. To maintain compliance, the bank ensures the detection and identification of suspicious activity through robust policies and monitoring systems.

We have cyber insurance coverage that is appropriate to our size and complexity as a bank.

The Board is briefed on information security matters as needed throughout the year, and we provide information security training to all Board members annually.

Recognizing that cybersecurity is dynamic and ever-changing, Byline commits significant resources to the continual improvement of our systems, controls and monitoring capabilities. We also invest in comprehensive education and training for all employees and Board members to ensure they remain informed and prepared to respond effectively to emerging cyber threats.

Oversight of our information security program is provided by the Risk Committee of the Board, which receives regular briefings on cybersecurity matters. This governance structure reinforces accountability and ensures that data protection remains a strategic focus at the highest level.

We also actively work to both educate and prepare our customers through various initiatives. Our social media channels and other communication platforms deliver timely security information along with useful protection advice to help customers defend themselves against cyber threats and fraud.

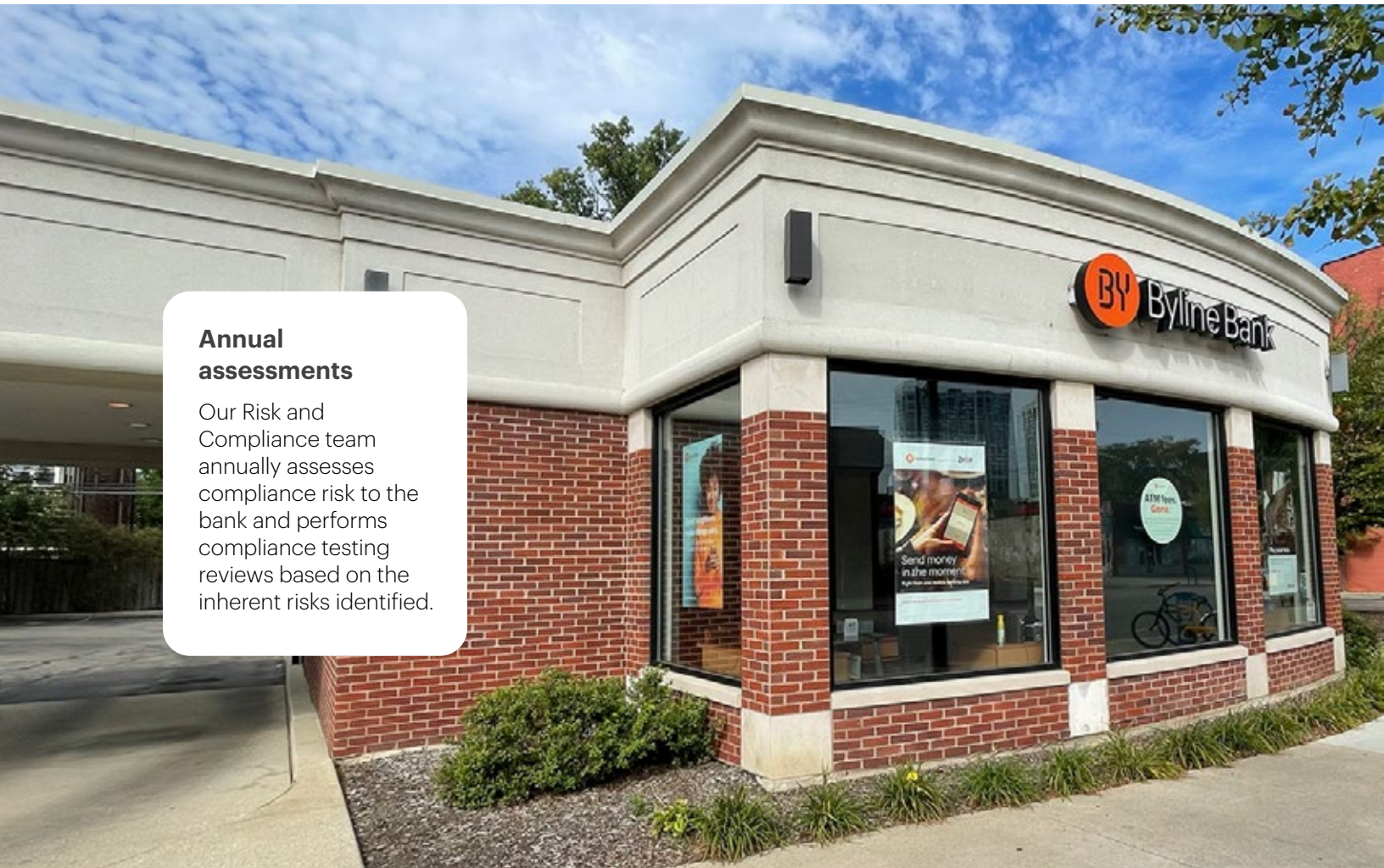
Fair lending and fair advertising

We recognize that the credit needs of our customers are diverse and continually changing. As a commercial bank, Byline recognizes the importance of adhering to the Community Reinvestment Act (CRA) and the various fair lending laws, which require us to consider the credit and lending needs of all the communities we serve, including low- and moderate-income areas. Full recognition of the credit and lending needs of our customers is a vital component in providing the best possible banking services and establishing ourselves as a premier relationship bank.

Byline's policies provide clear direction to our employees and management regarding adherence to applicable fair lending and fair advertising laws and regulations, including but not limited to ECOA/Regulation B, TISA/Regulation DD, TILA/Regulation Z, UDAAP, and the CRA. These policies are posted on the bank's intranet site, and all relevant staff receive annual training. The bank also has a robust program to monitor, track, respond to and analyze complaints.

Annual assessments

Our Risk and Compliance team annually assesses compliance risk to the bank and performs compliance testing reviews based on the inherent risks identified.





Additional resources



Learn more about us:

[2024 Annual Report](#)

[2025 Notice of Annual Meeting and Proxy Statement](#)

[Corporate Governance Guidelines](#)

[Code of Ethics](#)

[Code of Ethics for Financial Officers](#)

[CRA Public File](#)

[Security & Fraud Prevention](#)

[Privacy Policy](#)

[Community Investment and Support](#)



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