

#### **OUR 5-YEAR IMPACT AT A GLANCE**

\$463k DONATED TO CHARITABLE ORGANIZATIONS 289 NUMBER OF SMALL BIZ LOANS

At First Eagle Bank, we believe every relationship is an opportunity to build something meaningful. These stories reflect the people and partnerships behind our mission expanding access, creating opportunity, and investing in the future of Chicago's neighborhoods. Together, we're making a difference, one block, one business, one home at a time.

### **First Eagle Bank Earns Sixth Consecutive Outstanding CRA Rating**

In 2025, First Eagle Bank received its sixth consecutive Outstanding rating under the federal Community Reinvestment Act (CRA), reaffirming our commitment to serving the credit and community development needs of low- and moderate-income neighborhoods. We also earned an Outstanding on our first-ever State of Illinois CRA exam.

These recognitions reflect our dedication as a certified Community Development Financial Institution (CDFI) to responsible lending, impactful investments, and strong community partnerships. From affordable housing and small business financing to nonprofit support, First Eagle Bank remains a trusted financial partner delivering meaningful results across Chicagoland.

We are proud to uphold the highest standard of community reinvestment performance — year after year.

Banking is about more than dollars and cents. It's about building community.

### Strengthening CDFIs with Strategic PRI Support

Through the FHLB Chicago's Community Impact Advance Pilot Program, First Eagle Bank made below-market Program-Related Investments in three of Chicago's most impactful CDFI Loan Funds: IFF, Community Investment Corporation (CIC), and Chicago Community Loan Fund (CCLF).

Robert Tucker, President of CCLF, shared: "First Eagle Bank provided much-needed equity-equivalent capital that, in 2024, enabled us to maintain low-cost lending, fuel \$31.9 million in loans, and generate 534 housing units, 194 jobs, and over \$123 million in additional investment."

Rodrigo Vela, IFF CFO added: "First Eagle Bank is a crucial partner. Because of their investment, more nonprofits across Illinois will have access to crucial capital for their facility needs — ultimately expanding the impact they can have on the communities they serve."

"Andy, Faruk the entire First Eagle team understand the importance of investing in local communities. They approach our partnership with a mindset of flexible problem solving that allows us to better accomplish our mission. Here at CIC, we are grateful for our ongoing partnership with First Eagle." Stacie Young, **Community Investment Corporation (CIC)** 





"We came to First Eagle Bank when another lender couldn't find a way to finance this project. The project involves multiple government entities and environmental remediation, but First Eagle was not deterred. They approached the deal with enthusiasm and determination. They have the independence of a privately held community bank but also the sophistication to handle complicated & impactful transactions." Benjamin Van Horne, Owner/President of Greenline Homes

## Building Generational Wealth Through Greenline Homes

At First Eagle Bank, we believe in expanding access to homeownership as a foundation for long-term financial security. That's why we are proud to support Greenline Homes, a developer dedicated to building affordable, for-sale homes in historically disinvested neighborhoods across Chicago.

Greenline's mission is rooted in helping Black and Brown families access homeownership and build generational wealth. Through an innovative model that blends public and private support, Greenline develops high-quality homes and sells them at attainable prices to income-qualified buyers.

The first project in our partnership is financing the construction of two high-efficiency, affordable two-flats at 18–20 W 44th Street. These lots, once part of the Robert Taylor Homes public housing towers, are now part of Legends South, a master-planned community transforming the neighborhood with a

mix of rental and for-sale housing. While larger developers have focused on multi-family rentals, Greenline Homes — an award-winning builder specializing in affordable, all-electric, energy-efficient homes — is uniquely positioned to deliver high-quality, for-sale housing in mixed-income communities.

Looking ahead, Greenline will have the opportunity to purchase and develop the remaining 26 lots — meaning First Eagle Bank will help bring 28 new homes to Bronzeville. This partnership is more than financing — it's a commitment to neighborhood revitalization, local job creation, and sustainable homeownership for generations to come.

"First Eagle Bank understands that equitable lending can be a catalyst for transformative change," said Benjamin Van Horne, the President of Greenline Homes. "Their support allows us to bring our vision to life — one home, one family, one block at a time."

# **Expanding Affordable Housing Through FHLB Chicago Emerging Grant Partnerships**

First Eagle Bank is proud to sponsor the Federal Home Loan Bank of Chicago's Emerging Grant Program, which helps strengthen the capacity of local organizations to deliver affordable housing and foster equitable development across Chicago's neighborhoods.

One such partner, The Resurrection Project (TRP), used its grant to hire two Real Estate Development Fellows. These fellows now play a key role in advancing TRP's mission to expand affordable housing on the southwest side of Chicago. Their work includes driving forward Casa Yucatán, a 98-unit affordable rental development in Pilsen, and supporting Reclaiming Back of the Yards, a bold plan to create 2,000 homes on the city's South and West sides. They are also contributing to TRP's efforts to build 28 new single-family homes for first-time buyers.

TRP CEO Raul Raymundo shared, "The support of First Eagle Bank and FHLB enabled TRP to grow its capacity to deliver transformative housing solutions." The Southwest Organizing Project (SWOP) also emphasized the impact of the Emerging Grant Program. "SWOP's participation in the Emerging Developer Initiative has allowed us to expand the scope, scale, and impact of our housing work while building the capacity of the next generation of local stakeholders," he said. "First Eagle's sponsorship for this program has been invaluable."



A Back of the Yards home, made possible through The Resurrection Project and Federal Home Loan Bank of Chicago's Emerging Grant Program.

In addition to TRP and SWOP, First Eagle Bank sponsored Community Investment Corporation and Lawndale Christian Development Corporation, both of which are using the grant to train, mentor, and empower emerging developers while accelerating housing development in under-resourced areas.

As a certified Community Development Financial Institution (CDFI), First Eagle Bank is deeply committed to investing in the people and organizations reimagining what's possible — creating pathways to homeownership and ensuring housing equity for future generations.



