

April 13, 2005

BY FACSIMILE AND EDGAR  
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Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549

Re: BankFinancial Corporation. -  
Registration Statement on Form S-1 (File No. 333-119217)  
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Ladies and Gentlemen:

In accordance with Rule 461 under the Securities Act of 1933, as amended, we hereby join BankFinancial Corporation (the "Company") in requesting that the Company's above-referenced registration statement on Form S-1 be declared effective on April 15, 2005, at 12:00 p.m., or as soon thereafter as is practicable.

Very truly yours,

SANDLER O'NEILL & PARTNERS, L.P.  
By: Sandler O'Neill & Partners, Corp.,  
the sole general partner

/s/ Michael Lacovara  
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Michael Lacovara  
An Officer of the Company