

November 9, 2004

BY FACSIMILE AND EDGAR

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)

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 November 12, 2004, 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/ Patricia A. Murphy

Patricia A. Murphy
Authorized Signatory