

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): February 8, 2006

BANKFINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Maryland

0-51331

75-3199276

(State or Other Jurisdiction
of Incorporation)

(Commission File No.)

(I.R.S. Employer
Identification No.)

15W060 North Frontage Road, Burr Ridge, Illinois

60527

(Address of Principal Executive Offices)

(Zip Code)

Registrant's telephone number, including area code: (630) 242-7700

Not Applicable

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 5.04. Temporary Suspension of Trading Under Registrant's Employee Benefit Plans

On February 8, 2006, BankFinancial Corporation (the "Company") provided notice to all of its directors and executive officers of an upcoming blackout period under the Company's and Subsidiaries Associate Investment Plan (the "401(k) Plan") due to the transfer of assets in the 401(k) Plan in connection with a change in retirement plan vendors. The blackout period is expected to begin on or about March 10, 2006, and end on or about March 19, 2006. This Form 8-K is being filed to comply with the SEC requirement that notice of a covered blackout period under the 401(k) Plan be given to directors and executive officers of the Company and also furnished to the SEC under cover of Form 8-K. The notice being sent to those persons on February 8, 2006 is being filed as Exhibit 99.1 to this Form 8-K and is incorporated by reference to this Item.

Item 9.01 Financial Statements and Exhibits

- (a) Financial Statements of Businesses Acquired. Not applicable
- (b) Pro Forma Financial Information. Not Applicable
- (c) Exhibits.

Exhibit No. -----	Description -----
99.1	Notice of Blackout Period dated February 8, 2006 to Directors and Executive Officers of BankFinancial Corporation

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

BANKFINANCIAL CORPORATION

DATE: February 8, 2006

By:

F. Morgan Gasior
Chairman of the Board, Chief Executive Officer
and President

Important Notice Concerning Limitations on
Trading in BankFinancial Corporation Stock

February 8, 2006

To: Executive Officers and Directors of BankFinancial Corporation

From: BankFinancial Corporation

1. As you may know, a "blackout period" will be imposed on transactions involving the BankFinancial Corporation ("BankFinancial") Stock Fund (the "BankFinancial Stock Fund") under the BankFinancial and Subsidiaries Associate Investment Plan (the "401(k) Plan"). This blackout period, described in more detail below, is necessary in order for participants' accounts in the 401(k) Plan to be transferred from ING to The Principal in connection with the change in retirement plan vendors. Under the Sarbanes-Oxley Act of 2002, the executive officers and directors of BankFinancial will generally be prohibited from engaging in transactions involving BankFinancial equity securities (including options and other derivatives based on BankFinancial stock) during this blackout period.
2. As a result of the transfer of plan assets from ING to Principal, during the blackout period participants in the 401(k) Plan will be temporarily unable to (1) make exchanges into or out of the BankFinancial Stock Fund under the 401(k) Plan, (2) take distributions of money invested in the BankFinancial Stock Fund, and (3) take loans of money invested in the BankFinancial Stock Fund.
3. The blackout period for the 401(k) Plan is expected to begin on March 10, 2006, and end the week of March 19, 2006, provided, however, that the blackout period may be extended due to events that are beyond the control of BankFinancial. We will notify you of any changes that affect the dates of the blackout period. In addition, you can confirm the status of the blackout period by contacting Laura M. Dilallo at LDilallo@bankfinancial.com, or by calling (630) 242-7051.
4. Generally, during the blackout period, you are prohibited from directly or indirectly, purchasing, selling or otherwise transferring any equity security of BankFinancial that you acquired in connection with your service as an executive officer or director. "Equity securities" are defined broadly to include options and other derivatives. Covered transactions are not limited to those involving your direct ownership, but include any transaction in which you have a pecuniary interest.
5. The prohibition covers securities acquired "in connection with service as a director or executive officer." This includes, among other things, securities acquired under a compensatory plan or contract (such as under a stock option, or a restricted stock grant), as a direct or indirect inducement to employment or joining the Board of Directors, in transactions between the individual and the company, and as director qualifying shares. Securities acquired outside of an individual's service as a director or executive officer (such as shares acquired when the person was an employee but not yet an executive officer) are not covered. However, if you hold

both covered shares and non-covered shares, any shares that you sell will be presumed to come first from the covered shares unless you can identify the source of the sold shares and show that you use the same identification for all related purposes (such as tax reporting and disclosure requirements).

6. The following are examples of transactions that you may not engage in during the blackout period:
 - >> Exercising stock options granted to you in connection with your service as a director or executive officer
 - >> Selling BankFinancial stock that you acquired by exercising options
 - >> Selling BankFinancial stock that you originally received as a restricted stock grant
7. There are certain exemptions, including:
 - >> Purchases or sales under 10b5-1(c) trading plans (so long as you do not make or modify your election during the blackout period or at a time when you are aware of the actual or approximate dates of the blackout)

>> Bona fide gifts, bequests and transfers pursuant to domestic relations orders

8. If you engage in a transaction that violates these rules, you can be required to disgorge your profits from the transaction, and you are subject to civil and criminal penalties.

The rules summarized above are complex, and the criminal and civil penalties that could be imposed upon executive officers and directors who violate them could be severe.

We therefore request that you contact Laura M. Dilallo at LDilallo@bankfinancial.com, or by calling (630) 242-7051 before engaging in any transaction involving BankFinancial stock or derivatives based on BankFinancial stock during the blackout period, or if you believe that any such transaction in which you have a pecuniary interest may occur during the blackout period.