
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): March 2, 2009

BANKFINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Maryland
(State or Other Jurisdiction
of Incorporation)

0-51331
(Commission File No.)

75-3199276
(I.R.S. Employer
Identification No.)

15W060 North Frontage Road, Burr Ridge, Illinois
(Address of Principal Executive Offices)

60527
(Zip Code)

Registrant's telephone number, including area code: (800) 894-6900

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 7.01. Regulation FD Disclosure

BankFinancial Corporation (Nasdaq – BFIN) will participate in the Sandler O’Neill & Partners 2009 West Coast Financial Services Conference to be held on Tuesday, March 3, 2009 BankFinancial’s Chairman and Chief Executive Officer, F. Morgan Gasior, is scheduled to present at 4:35 p.m. Pacific Time (6:35 p.m. Central Time) on Tuesday, March 3, 2009. The slides for the presentation are attached as Exhibit 99.1 and the information set forth therein is incorporated herein by reference and constitutes a part of this report.

The information in this Current Report on Form 8-K, including the attached exhibit, is being furnished to the Securities and Exchange Commission and shall not be deemed to be “filed” for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended. Furthermore, the information contained in this Current Report on Form 8-K shall not be deemed to be incorporated by reference into any registration statement or other document filed with the Securities and Exchange Commission by the Company.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1	Slide Presentation dated March 3, 2009

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: March 2, 2009

By: /s/ F. Morgan Gasior
F. Morgan Gasior
Chairman of the Board,
Chief Executive Officer and President



Sandler O'Neill & Partners, L.P.
2009 West Coast Financial Services Conference
March 3, 2009

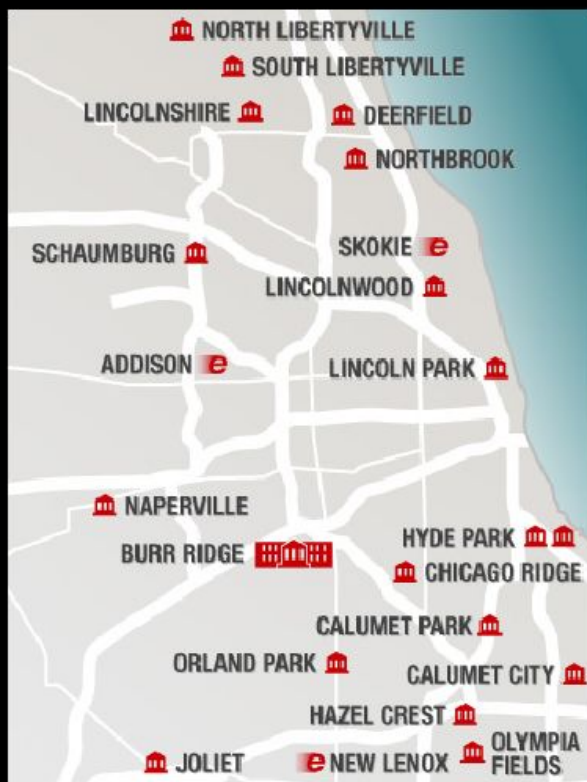
F. Morgan Gasior
Chief Executive Officer

Safe Harbor Provisions of the Private Litigation Reform Act of 1995

Certain statements made and information contained in this presentation may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. When used in this presentation, the words "may," "will," "should," "would," "anticipate," "estimate," "expect," "plan," "believe," "intend," and similar expressions identify forward-looking statements. Such forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements to be materially different from the results, performance or achievements expressed or implied by such forward-looking statements. Such factors include, among others, the following without limitation: general, regional, and local economic conditions and their effect on interest rates, the company and its customers; credit risks and risks from concentrations (geographic and by industry) within the loan portfolio; changes in regulations or accounting policies affecting financial institutions; the costs and effects of litigation and of unexpected or adverse outcomes of such litigation; technological changes; acquisitions and integration of acquired business; the failure of assumptions underlying the establishment of reserves for loan losses and estimations of values of collateral and various financial assets and liabilities; the outcome of efforts to manage interest rate or liquidity risk; competition; and acts of war or terrorism. Investors are urged to carefully review and consider the various disclosures made by BankFinancial Corporation in its periodic reports filed with the Securities and Exchange Commission, including the risk factors and other information disclosed in BankFinancial Corporation's Annual Report on Form 10-K for the most recently ended fiscal year. Copies of these filings are available at no cost on the SEC's web site at <http://www.sec.gov> or on BankFinancial's web site at www.bankfinancial.com. The Company undertakes no obligation to release revisions to these forward-looking statements or to reflect events or conditions occurring after the date of this presentation.



Focused Metropolitan Chicago Community Bank



Financial data as of 12/31/08
Branch data as of March 2009

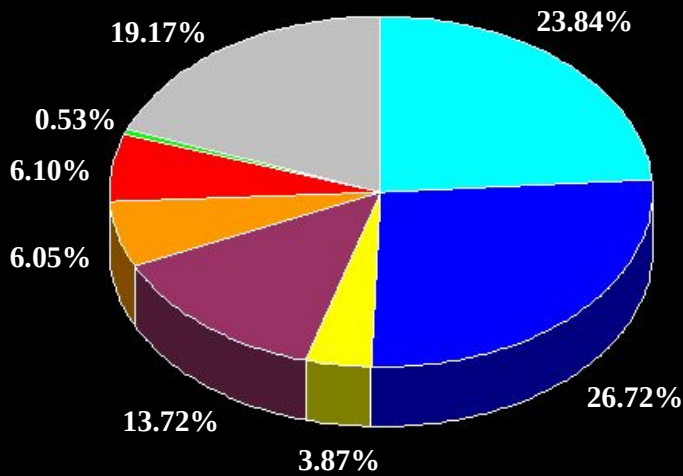
- Total Assets \$1.6 billion
- Total Loans \$1.3 billion
- Total Deposits \$1.1 billion

- Market Capitalization \$221 million
- Equity \$267 million
- Ticker Symbol BFIN

- Banking Offices 18
- Express Branch Facilities 3 (1 opened in 1Q09)
- Customers 64,743
- Communities Served 471

BankFinancialSM
Corporation

Diverse Commercial Lending: Strong Credit Quality



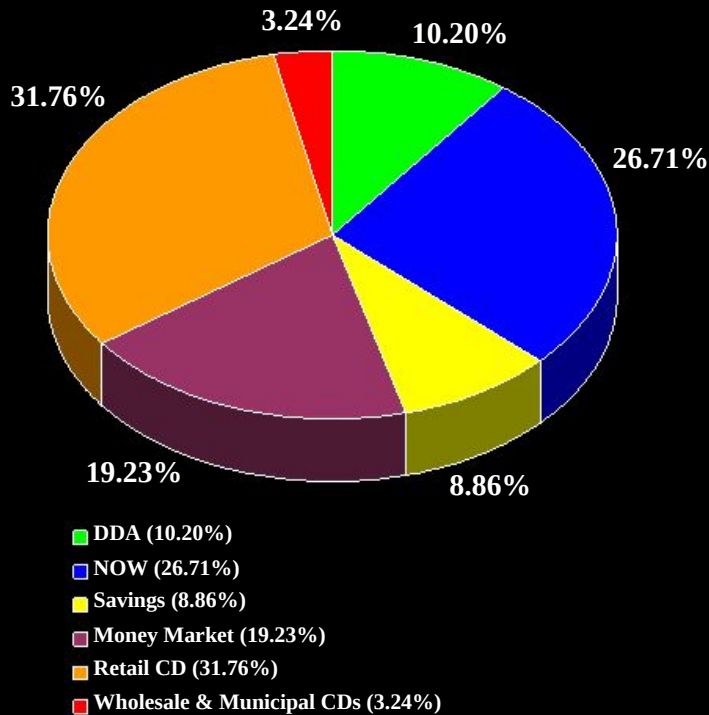
- Multi-Family (23.84%)
- Nonresidential (26.72%)
- Construction (3.87%)
- Commercial Leases (13.72%)
- Commercial Loans (6.05%)
- Home Equity Line of Credit (6.10%)
- Consumer & Other (0.53%)
- Residential (19.17%)

- 74% Loans to Commercial Borrowers
- Stable Illinois / Midwestern Geographic Concentration and Strong National Corporate Lessees
- Dedicated Internal Commercial Loan Origination Capability
 - Regional Commercial Banking: 49%¹
 - Commercial Leasing: 38%¹
 - Wholesale Loans: 13%¹
- 1.07% Non-Performing Loans to Total Loans

¹ Expressed as % of total 2008 Commercial Loan Originations.

BankFinancialSM
Corporation

Core Deposits: Combining Tradition & Technology



- 65% Transaction and Savings Deposits
- 3% Wholesale & Municipal CDs
- Traditional Service Consistency Supplemented by Telephone & Online Banking Service Convenience
- Targeted Deposit Marketing Based on Customer Relationships and Proximity to Established Branch Locations
- Emphasis on Customer Linkage Via Technology
 - Personal / Household: 26%²
 - Commercial / Cash Management: 24%²

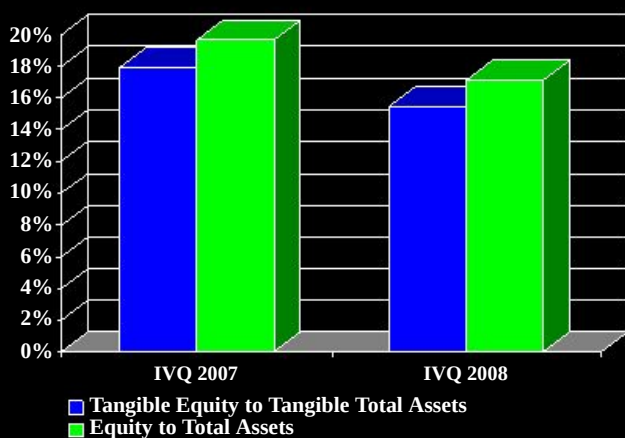
² Online Banking Participation Expressed as a % of Total Customers by Category.

BankFinancialSM
Corporation

NIM & Capital Management: Strength & Opportunity



- **Strong Capital Position**
- **Multiple Sources of Shareholder Returns**
 - First Dividend in 2006; Raised Dividend in 2007
 - \$76 million in total dividends and shareholder repurchases as of 12/31/08
- **Proven Acquisition Integration Capability**
 - Success National Bank - 2001
 - University National Bank - 2006



BankFinancialSM
Corporation

Strategic Focus – Organic Growth

- **Loans & Leases**

- Focus growth in targeted assets with favorable risk / return profiles.
 - Multi-Family Loans
 - Commercial Leases
- Maintain consistent credit underwriting standards, adjusted for economic and local market conditions.
- Evaluate continued gradual diversification of multi-family lending into stable geographic markets with advantageous pricing and underwriting characteristics and within reasonable travel distance from Chicago.
- Evaluate retained FNMA securitization to further reduce credit risk exposure of multi-family loan portfolio.

- **Core Deposits**

- Focus growth in insured core deposits and certificates of deposit, particularly commercial deposits.
- Enhance service delivery and new customer development via Express Branch facility deployment.



Strategic Focus – Mergers & Acquisitions

- **Regulatory-Sourced Transactions**

- Unlikely to participate in resolution which requires the assumption of material levels of non-performing assets or material increases to residential or construction loans.
- Willing to participate in “Clean Purchase & Assumption” transactions in our primary Chicago greater metropolitan area or in selected metropolitan areas with more favorable market characteristics.

- **Market Transactions**

- Continue to be interested in institutions with strong core deposit franchises and acceptable asset quality characteristics.
- Institutions may be located in our primary greater Chicago metropolitan area.
- Would consider institutions in selected metropolitan areas within a reasonable travel distance from Chicago and with more favorable market characteristics.
- Would consider the acquisition of small finance company or insurance agencies complementary to our multi-family and other smaller commercial customers.

- **Investment Criteria**

- Maintain consistent historical approach to evaluation of return on investment metrics, including earnings accretion and tangible book value dilution standards.

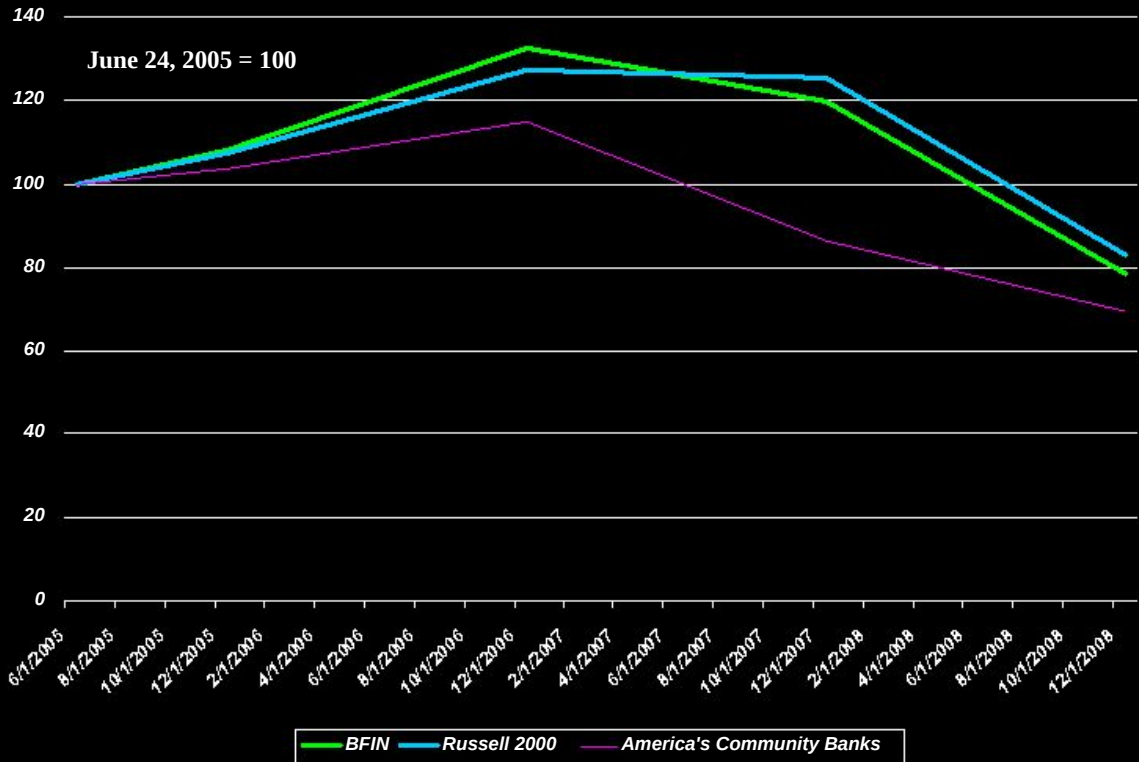


Long-Term Objectives

- Maintain strong asset quality, liquidity and capital levels.
- Deploy excess tangible capital consistent with achieving market return on equity.
 - Interim focus on achieving market return on average assets while capital levels remain elevated.
- Continue to optimize customer service and operational effectiveness for greater operating efficiencies.



Stock Performance Since Conversion





**Helping Our Customers, Communities
and Stockholders Do More Towards
Reaching Their Financial Goals**