

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 5, 2007

**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 2007 West Coast Financial Services Conference to be held on Tuesday, March 6, 2007. BankFinancial’s Chairman and Chief Executive Officer, F. Morgan Gasior, is scheduled to participate on the Mid-West II Bank Panel at 2:20 p.m. Pacific Time (4:20 p.m. Central Time) on Tuesday, March 6, 2007. 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 6, 2007

**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 5, 2007

By: /s/ F. Morgan Gasior

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



**Sandler O'Neill & Partners, L.P.**  
**2007 West Coast Financial Services Conference**  
**March 6, 2007**

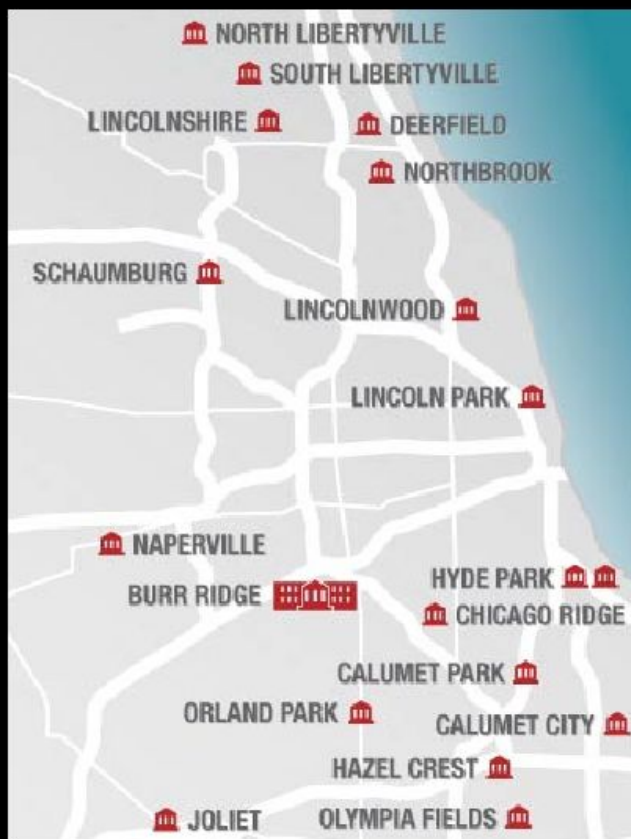
**F. Morgan Gasior**  
**Chief Executive Officer**

# 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](http://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

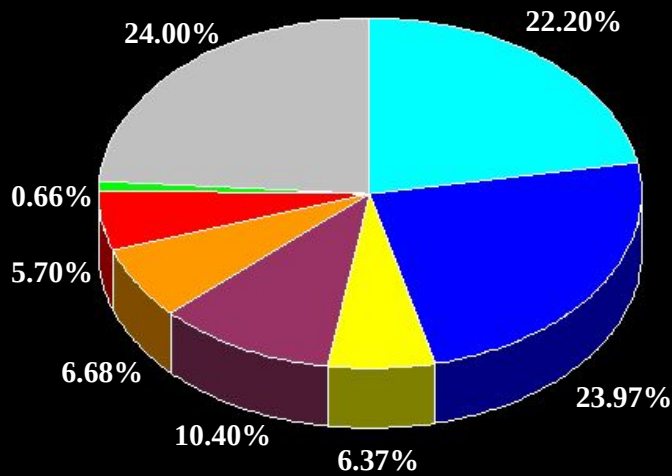


All data as of 12/31/06

- Total Assets \$1.6 billion
- Total Loans \$1.3 billion
- Total Deposits \$1.1 billion
  
- Market Capitalization \$433 million
- Equity \$326 million
- Ticker Symbol BFIN
  
- Banking Offices 18
- Customers 67,976
- Communities Served 470
  
- Strategic Focus
  - Expand Metropolitan Chicago Presence
  - Acquisitions: Good Structural / Cultural Fit
  - Highly Selective Limited *de Novo* Branching

**BankFinancial**<sup>SM</sup>  
Corporation

# Diverse Commercial Lending: Strong Credit Quality



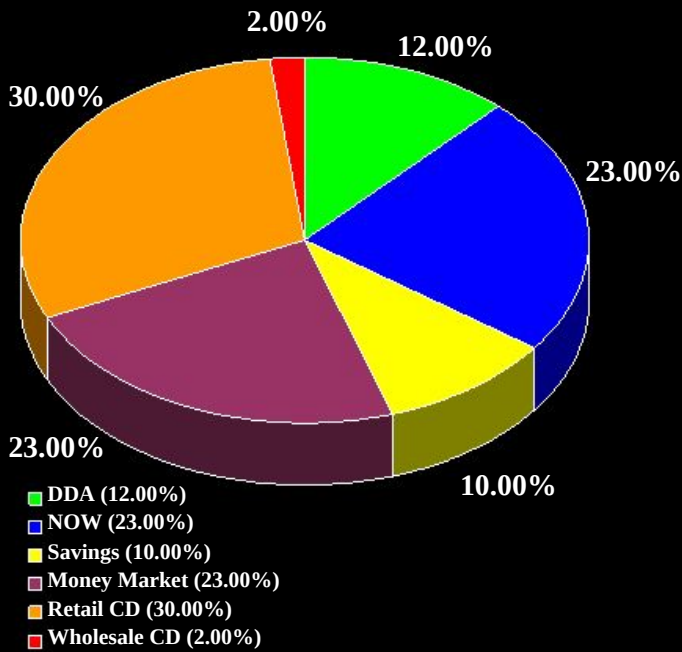
- Multi-Family (22.20%)
- Nonresidential (23.97%)
- Construction (6.37%)
- Commercial Leases (10.40%)
- Commercial Loans (6.68%)
- Home Equity Line of Credit (5.70%)
- Consumer (0.66%)
- Residential (24.00%)

- 69% Loans to Commercial Borrowers
- Stable Illinois / Midwestern Geographic Concentration and Strong National Corporate Lessees
- Dedicated Internal Commercial Loan Origination Capability
  - Regional Commercial Banking: 80.8%<sup>1</sup>
  - Commercial Leasing: 16.3%<sup>1</sup>
  - Wholesale Loans: 2.9%<sup>1</sup>
- 0.69% Non-Performing Loans to Total Loans

<sup>1</sup> Expressed as % of total 2006 Commercial Loan Originations.



# Core Deposits: Combining Tradition & Technology



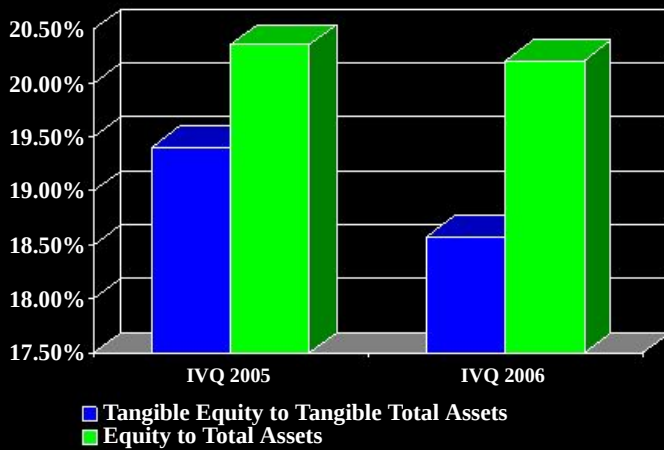
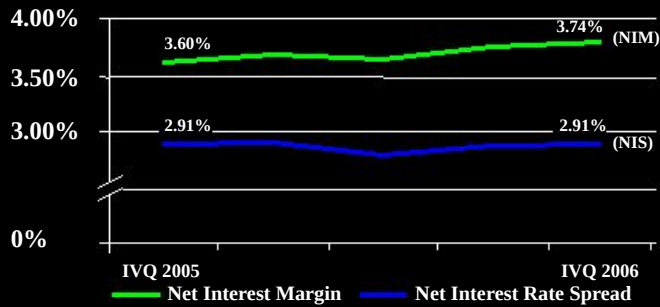
- 68% Transaction and Savings Deposits
- 2% Wholesale Deposits
- Traditional Service Consistency Supplemented by Telephone & Online Banking Service Convenience
- Targeted Deposit Marketing Based on Customer Relationships and Proximity to Established Branch Locations
- Emphasis on Customer Linkage Via Technology
  - Personal / Household: 24%<sup>2</sup>
  - Commercial / Cash Management: 27%<sup>2</sup>

<sup>2</sup> Online Banking Participation Expressed as a % of Total Customers by Category.





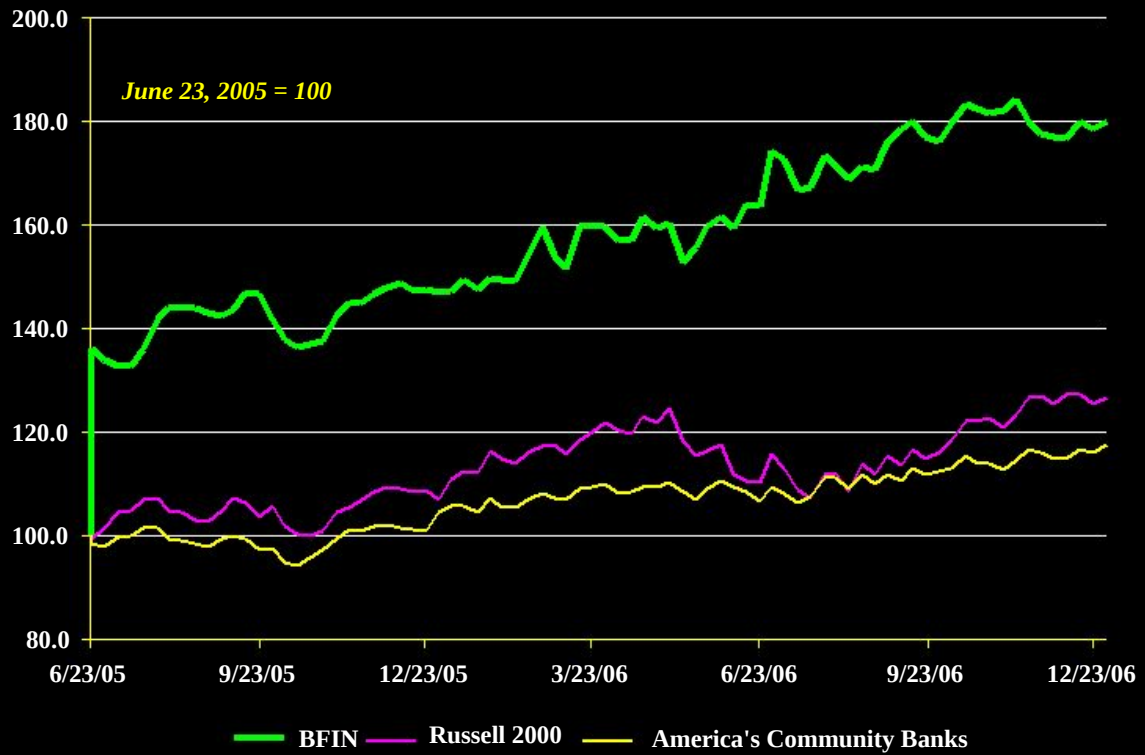
# NIM & Capital Management: Strength & Opportunity



- **Strong Capital Position**
- **Multiple Sources of Shareholder Returns**
  - First Dividend in 2006; Raised Dividend in 2007
  - Commenced 10% Share Repurchase in 2006
- **Financial Considerations: Acquisitions**
  - Earnings Accretion
  - Recovery of Tangible Book Value Dilution
- **Proven Acquisition Integration Capability**
  - Success National Bank - 2001
  - University National Bank - 2006

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# Stock Performance Since Conversion



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Corporation



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