

EFC BANCORP INC  
Form 425  
July 21, 2005

**UNITED STATES 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): July 21, 2005**

**MAF BANCORP, INC.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of  
Incorporation)  
**55th Street & Holmes Avenue**  
**Clarendon Hills, Illinois**  
(Address of principal executive  
offices)

**0-18121**  
(Commission File Number)

**36-3664868**  
(I.R.S. Employer Identification No.)

**60514**  
(Zip Code)

Registrant's telephone number, including area code **(630) 325-7300**

**Not Applicable**

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

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:

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 2.02 Results of Operations and Financial Condition.**

Attached as Exhibit 99.1 is a copy of the press release issued by MAF Bancorp, Inc. on July 21, 2005, announcing the corporation's financial results for the second quarter of 2005, which is incorporated herein by reference.

**Item 8.01 Other Events**

Attached as Exhibit 99.1 is a copy of the press release issued by MAF Bancorp, Inc. on July 21, 2005, announcing the corporation's financial results for the second quarter of 2005, which is incorporated herein by reference.

2

---

**SIGNATURE**

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.

**MAF BANCORP, INC.**

BY: /s/ Jerry A. Weberling

Jerry A. Weberling  
Executive Vice President and  
Chief Financial Officer

Date: July 21, 2005

3

---

**INDEX TO EXHIBITS**

**Exhibit**

Exhibit 99.1 Press Release dated July 21, 2005.

4