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EFC BANCORP INC  
Form 425  
October 20, 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): OCTOBER 20, 2005

MAF BANCORP, INC.  
(Exact name of registrant as specified in its charter)

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DELAWARE (State or other jurisdiction of Incorporation)	0-18121 (Commission File Number)	36-3664868 (I.R.S. Employer Identification No.)
55TH STREET & HOLMES AVENUE CLARENDON HILLS, ILLINOIS (Address of principal executive offices)		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:

- /X/ 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))

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/ / 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  
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Attached as Exhibit 99.1 is a copy of the press release issued by MAF Bancorp, Inc. on October 20, 2005, announcing the corporation's financial results for the third quarter of 2005, which is incorporated herein by reference.

ITEM 8.01 OTHER EVENTS  
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Attached as Exhibit 99.1 is a copy of the press release issued by MAF Bancorp, Inc. on October 20, 2005, announcing the corporation's financial results for the third quarter of 2005, which is incorporated herein by reference.

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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  
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Jerry A. Weberling  
Executive Vice President and  
Chief Financial Officer

Date: October 20, 2005

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INDEX TO EXHIBITS  
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Exhibit  
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Exhibit 99.1 Press Release dated October 20, 2005.

