

BANKATLANTIC BANCORP INC

Form 8-K

July 31, 2006

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**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 31, 2006**  
**BankAtlantic Bancorp, Inc.**  
(Exact name of registrant as specified in its charter)

|  |                             |   |
|--|-----------------------------|---|
| <b>Florida</b>   | <b>34-027228</b>            | <b>65-0507804</b>                       |
| (State or other jurisdiction<br>of incorporation)                      | (Commission<br>File Number) | (I.R.S. Employer<br>Identification No.) |
| <b>2100 West Cypress Creek Road</b><br><b>Ft. Lauderdale, Florida</b>  |                             | <b>33309</b>                            |
| (Address of principal executive offices)                               |                             | (Zip Code)                              |
| Registrant's telephone number, including area code <b>954-940-5000</b> |                             |   |
| <b>Not Applicable</b>  |                             |   |

(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:

- .. 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))
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Item 7.01. Regulation FD Disclosure

Item 9.01 Financial Statements and Exhibits

Signature

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**Item 7.01. Regulation FD Disclosure**

BankAtlantic Bancorp, Inc. (the Company) is furnishing presentation materials included as Exhibit 99.1 to this report pursuant to Item 7.01 Form 8-K. The presentation materials were prepared to be included in presentations with investors during the third quarter of 2006. The Company is not undertaking to update this presentation. The information in this report (including Exhibit 99.1) is being furnished pursuant to Item 7.01 and shall not be deemed to be filed for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section. This report will not be deemed an admission as to the materiality of any information herein (including Exhibit 99.1). The presentation also contains financial information determined by methods other than in accordance with GAAP. The Company's management uses these non-GAAP measures, which it defines as operating measures, in their analysis of the Company's performance. These operating measures adjust GAAP net income to exclude the reserve for fines and penalties related to a compliance matter, impairment charge related to the Company's former headquarters, and costs and gains associated with debt redemptions. The operating measures also adjust BankAtlantic's GAAP net interest margin to exclude interest income and interest expense associated with loan participations sold that are accounted for as secured borrowings. The Company believes that these non-GAAP operating measures supplement our GAAP financial information and provide useful measures of evaluating the Company's operating results and any related trends that may be affecting the Company's business. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.

**Item 9.01 Financial Statements and Exhibits**

(c) Investor presentation materials.

**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.

Date: July 31, 2006

BANKATLANTIC BANCORP, INC.

By: /s/ James A. White

James A. White  
Chief Financial Officer

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