

BANKATLANTIC BANCORP INC

Form 8-K

October 22, 2003

SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report

October 21, 2003
(Date of earliest event reported)

BankAtlantic Bancorp, Inc.
(Exact name of registrant as specified in its Charter)

Florida

34-027228

(State of other jurisdiction or
incorporation or organization)

(Commission File Number)

1750 East Sunrise Blvd.
Ft. Lauderdale, Florida

33304

(Address of principal executive offices)

(Zip Code)

65-0507804

(IRS Employer Identification No.)
(954) 760-5000
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition

The information in this report (including Exhibit 99.1, Exhibit 99.2 and Exhibit 99.3) is being furnished pursuant to Item 12 and shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act) or otherwise subject to the liabilities of that section, nor shall it be deemed to be incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act.

On October 21, 2003, BankAtlantic Bancorp, Inc. (the Company) issued a press release announcing its financial results for the quarter and nine months ended September 30, 2003. The press release, and accompanying financial tables and deposit graphs are attached hereto as Exhibit 99.1, Exhibit 99.2 and Exhibit 99.3 and are incorporated herein by reference.

In addition to financial results determined in accordance with generally accepted accounting principles (GAAP), the press release 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 income before discontinued operations, extraordinary item and cumulative effect of a change in accounting principle to exclude the effects of unusual items, such as restructuring charges and write downs, costs associated with debt redemptions, acquisition and conversion related charges, impairment of equity securities and other items we believe are not indicative of our on-going operations. 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.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANKATLANTIC BANCORP, INC.

By: /s/ JAMES A. WHITE

James A. White
Executive Vice President
- Chief Financial Officer

Dated: October 21, 2003

EXHIBIT INDEX

Exhibit	Description
99.1	Press Release dated October 21, 2003
99.2	Financial tables
99.3	Deposit graph