





Item 8.01. Other Events.

On , March 11, 2019, the Board of Directors of Waterstone Financial, Inc. (the "Company") declared a special dividend on the Company's outstanding shares of common stock. The news release containing this information is attached as Exhibit 99.1 hereto and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

99.1 Press Release dated March 11, 2019

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.

Waterstone Financial, Inc.

Date: March 11, 2019

/s/ William F. Bruss

Name: William F. Bruss

Title: Chief Operating Officer