

Egenhoefer Eric J
 Form 4
 December 18, 2018

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 Egenhoefer Eric J

2. Issuer Name and Ticker or Trading Symbol
 Waterstone Financial, Inc. [WSBF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
 11200 W PLANK COURT
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 12/14/2018

____ Director
 ____ Officer (give title below)
 ____ 10% Owner
 ____ Other (specify below)
 Director of Subsidiary

WAUWATOSA, WI 53226

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 ___X___ Form filed by One Reporting Person
 ___ Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				(A) or (D)	Price			
				Code	V	Amount		
Common Stock	12/14/2018		S	1,900	D	\$ 16.131	82,531	D
Common Stock	12/14/2018		S	100	D	\$ 16.14	82,431	D
Common Stock	12/14/2018		S	2,744	D	\$ 16.131	79,687	D
Common Stock	12/14/2018		S	300	D	\$ 16.165	79,387	D
Common Stock	12/14/2018		S	100	D	\$ 16.17	79,287	D

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Common Stock	12/14/2018	S	500	D	\$ 16.2	78,787	D
Common Stock	12/14/2018	S	2,576	D	\$ 16.12	76,211	D
Common Stock	12/14/2018	S	200	D	\$ 16.13	76,011	D
Common Stock	12/14/2018	S	1,700	D	\$ 16.18	74,311	D
Common Stock	12/14/2018	S	200	D	\$ 16.19	74,111	D
Common Stock	12/14/2018	S	200	D	\$ 16.14	73,911	D
Common Stock	12/14/2018	S	400	D	\$ 16.16	73,511	D
Common Stock	12/14/2018	S	3,574	D	\$ 16.201	69,937	D
Common Stock	12/14/2018	S	100	D	\$ 16.21	69,837	D
Common Stock	12/14/2018	S	300	D	\$ 16.22	69,537	D
Common Stock	12/14/2018	S	526	D	\$ 16.3	69,011	D

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price or Amount of Derivative Security (Instr. 3)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

Stock Options \$ 12.75

03/04/2016 03/04/2025 Common Stock 6,950

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Egenhoefer Eric J 11200 W PLANK COURT WAUWATOSA, WI 53226			Director of Subsidiary	

Signatures

/s/ William F. Bruss,
Attorney-In-Fact

12/18/2018

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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