

Mail Stop 4720

March 2, 2010

Anthony R. Cole
Principal Financial Officer
BCSB Bancorp, Inc.
4111 E. Joppa Road, Suite 300
Baltimore, MD 21236

**Re: BCSB Bancorp, Inc.
Form 10-K for Fiscal Year Ended
September 30, 2009
Forms 10-Q for Fiscal Quarter Ended
December 31, 2009
File No. 0-53163**

Dear Mr. Cole:

We have reviewed your filings and have the following comments. We have limited our review to only your financial statements and related disclosures and do not intend to expand our review to other portions of your documents. Where indicated, we think you should revise your documents in response to these comments. If you disagree, we will consider your explanation as to why our comment is inapplicable or a revision is unnecessary. Please be as detailed as necessary in your explanation. In some of our comments, we may ask you to provide us with information so we may better understand your disclosure. After reviewing this information, we may raise additional comments.

Please understand that the purpose of our review process is to assist you in your compliance with the applicable disclosure requirements and to enhance the overall disclosure in your filings. We look forward to working with you in these respects. We welcome any questions you may have about our comments or any other aspect of our review. Feel free to call us at the telephone numbers listed at the end of this letter.

Form 10-Q as of December 31, 2009

Financial Statements, page 3

Note 4 – Mortgage-Backed Securities, page 10

1. We note the significant unrealized losses related to your collateralized mortgage obligation securities at September 30, 2009 and December 31, 2009. Please provide us a detailed description of the other-than-temporary impairment analysis you performed on the eight securities in unrealized loss positions as of December 31, 2009. Please identify all of the evidence you considered, explain the relative significance of each piece of evidence, and identify the primary evidence on which you relied to support a realizable value equal to or greater than the carrying value of the investment.

As appropriate, please amend your filing and respond to these comments within 10 business days or tell us when you will provide us with a response. You may wish to provide us with marked copies of the amendment to expedite our review. Please furnish a cover letter with your amendment that keys your responses to our comments and provides any requested information. Detailed cover letters greatly facilitate our review. Please understand that we may have additional comments after reviewing your amendment and responses to our comments.

We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filing to be certain that the filing includes all information required under the Securities Exchange Act of 1934 and that they have provided all information investors require for an informed investment decision. Since the company and its management are in possession of all facts relating to a company's disclosure, they are responsible for the accuracy and adequacy of the disclosures they have made.

In connection with responding to our comments, please provide, in writing, a statement from the company acknowledging that:

- the company is responsible for the adequacy and accuracy of the disclosure in the filing;
- staff comments or changes to disclosure in response to staff comments do not foreclose the Commission from taking any action with respect to the filing; and
- the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States.

In addition, please be advised that the Division of Enforcement has access to all information you provide to the staff of the Division of Corporation Finance in our review of your filing or in response to our comments on your filing.

You may contact Babette Cooper at (202) 551-3396 or me at (202) 551-3423 if you have any questions.

Mr. Cole
BCSB Bancorp, Inc.
March 2, 2010
Page 3

Sincerely,

Amit Pande
Accounting Branch Chief