

MSB FINANCIAL INC
Form 8-K
February 02, 2004

**UNITED STATES
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 (Date of earliest event reported)
January 20, 2004

MSB FINANCIAL, INC.

(Exact name of registrant as specified in its chapter)

Maryland

0-24898

38-3203510

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

107 North Park Street, Marshall, Michigan

49068

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code

(269) 781-5103

N/A

(Former name or former address, if changed since last report)

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Item 12. Results of Operations and Financial Condition.

On January 20, 2004, MSB Financial, Inc. issued its earnings release for the quarterly period ended December 31, 2003. The earnings release is attached to this report as Exhibit 99.1 and incorporated herein by reference.

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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 thereunto duly authorized.

MSB FINANCIAL, INC.

Date: January 20, 2004

By: /s/ Charles B. Cook

Charles B. Cook
President and Chief Executive Officer

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EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release Dated January 20, 2004.

END