

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.

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(Exact name of registrant as specified in its chapter)

Maryland

0-24898

38-3203510

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(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

107 North Park Street, Marshall, Michigan

49068

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code

(269) 781-5103

N/A

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(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

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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