

MSB FINANCIAL INC
Form 8-K
October 30, 2003

**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)
October 30, 2003

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 Operation and Financial Condition

On October 30, 2003, the Registrant issued its earnings release for the quarterly period ended September 30, 2003. The earnings release is attached to this report as Exhibit 99.1, which is 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: October 30, 2003

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 October 30, 2003.

END