

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.

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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 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

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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 October 30, 2003. |

END