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ASB FINANCIAL CORP /OH Form 8-K January 28, 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 27, 2004

ASB FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

Ohio 0-25906 31-1429488

(State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification No.)

Registrant's telephone number, including area code: (740) 354-3177

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

rotmer name of former address, if changed since last report

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Item 7. Financial Statements and Exhibits.

- (a) and (b). Not applicable.
- (c) Exhibits.

See Index to Exhibits.

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Item 12. Results of Operations and Financial Condition.

On January 27, 2004, ASB Financial Corp. issued a press release regarding its earnings for the quarter ended December 31, 2003. The press release is attached as Exhibit 99 hereto and incorporated herein by reference.

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.

ASB FINANCIAL CORP.

By: /s/ Michael L. Gampp

Michael L. Gampp Vice President and Chief Financial Officer

Date: January 28, 2004

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INDEX TO EXHIBITS

Exhibit Number Description

Press Release of ASB Financial Corp. dated January 27, 2004