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CLOVER LEAF FINANCIAL CORP

Form 8-K November 12, 2003

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 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): November 10, 2003

Clover Leaf Financial Corp.

(Exact name of registrant as specified in its charter)

Delaware	0-33413	37-1416016
(State or other jurisdiction	(Commission File No.)	(I.R.S. Employer
of incorporation)		Identification No.)

Registrant's telephone number, including area code: (618) 656-6122

Not Applicable
----(Former name or former address, if changed since last report)

- Item 7. Financial Statements, Pro Forma Financial Information, and Exhibits

 The Index of Exhibits immediately precedes the attached exhibits.
- Item 12. Results of Operations and Financial Condition

On November 10, 2003, the Company issued a press release regarding its earnings for the fiscal quarter ended September 30, 2003. The press release is included as Exhibit 99 to this report.

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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, hereunto duly authorized.

CLOVER LEAF FINANCIAL CORP.

DATE: November 10, 2003 By: /s/ Dennis M. Terry

Dennis M. Terry

President and Chief Executive Officer

EXHIBIT INDEX

The following Exhibits are filed as part of this report:

Exhibit 99 Press Release of Clover Leaf Financial Corp.