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FIRST MIDWEST FINANCIAL INC

Form 8-K January 21, 2004

UNITED STATES 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): January 21, 2004

First Midwest Financial, Inc. (Exact name of registrant as specified in its charter)

Delaware 0-22140 42-1406262 (State or other jurisdiction of (Commission File) (IRS Employer incorporation or organization) Number Identification No.)

Fifth at Erie, Storm Lake, IA 50588 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (712) 732-4117

TABLE OF CONTENTS

Item 7. Financial Statements and Exhibits.

Item 12. Results of Operations and Financial Condition.

Signatures

Exhibit Index

Exhibit 99.1

i

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Item 7. Financial Statements and Exhibits.

(c) Exhibits.

The following Exhibit is being furnished herewith:

99.1 Registrant's Press Release dated January 20, 2004.

Item 12. Results of Operations and Financial Condition.

On January 20, 2004, the Registrant announced the results of operations and financial position as of, and for the first quarter ended December 31, 2003. The press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

1

SIGNATURE

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.

FIRST MIDWEST FINANCIAL, INC.

By: /s/ Ronald J. Walters

Ronald J. Walters

Senior Vice President, Secretary,

Treasurer and Chief Financial Officer

Dated: January 21, 2004

Exhibit Index

Exhibit Number

Description of Exhibit

99.1 Registrant's Press Release dated January 20, 2004

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