

CENTRUE FINANCIAL CORP

Form 8-K

July 23, 2004

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**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)

July 23, 2004
July 23, 2004

Centrue Financial Corporation
(Exact name of Registrant as specified in its charter)

Delaware
(State or other jurisdiction of incorporation)

1-13676
(Commission File Number)

36-3846489
(I.R.S. Employer Identification Number)

310 South Schuyler Avenue, Kankakee, Illinois
(Address of principal executive offices)

60901
(Zip Code)

(815) 937-4440
(Registrant's telephone number, including area code)

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

- (a) Financial Statements of Business Acquired.

None.

- (b) Pro Forma Financial Information.

None.

- (c) Exhibits.

99.1 Press Release dated July 23, 2004

Item 12. Results of Operations and Financial Condition

On July 23, 2004, Centrue Financial Corporation issued a press release announcing its financial results for the three and six-month periods ended June 30, 2004. The press release is attached hereto as Exhibit 99.1.

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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.

**CENTRUE FINANCIAL
CORPORATION**

Dated: July 23, 2004

By: /s/ James M. Lindstrom
James M. Lindstrom
Chief Financial Officer