

BROADWAY FINANCIAL CORP \DE\  
Form 8-K  
July 29, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D. C. 20549

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**FORM 8-K**

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**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 29, 2004**

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**BROADWAY FINANCIAL CORPORATION**

(Exact name of small business issuer as specified in its charter)

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**Delaware**  
(State of Incorporation)

**000-27464**  
(Commission File Number)

**95-4547287**  
(IRS Employer Identification No.)

**4800 Wilshire Boulevard, Los Angeles, California**

(Address of Principal Executive Offices)

**90010**

(Zip Code)

**(323) 634-1700**

(Issuer's Telephone Number, Including Area Code)

**NOT APPLICABLE**

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

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

(c) Exhibits

**99.1** Press release dated July 28, 2004, announcing earnings for the quarter ended June 30, 2004

**Item 12. Results of Operations and Financial Condition**

On July 28, 2004, Broadway Financial Corporation issued a Press Release on earnings for the quarter ended June 30, 2004. A copy of the Press Release is attached as Exhibit 99.1.

**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.

**BROADWAY FINANCIAL CORPORATION**  
(Registrant)

Date: July 29, 2004

By: /s/ Alvin D. Kang

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(Signature)

Name: Alvin D. Kang  
Chief Financial Officer