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CLOVER LEAF FINANCIAL CORP  
Form 8-K  
August 11, 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): August 7, 2003

Clover Leaf Financial Corp.  
(Exact name of registrant as specified in its charter)

|   |                                  |   |
|---|----------------------------------|---|
| Delaware<br>(State or other jurisdiction<br>of incorporation) | 0-33413<br>(Commission File No.) | 37-1416016<br>(I.R.S. Employer<br>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 August 7, 2003, the Company issued a press release regarding its earnings for the fiscal quarter ended June 30, 2003. The press release is included as Exhibit 99.1 to this report. On August 8, 2003, the Company issued a press release correcting earnings per share as previously reported. The press release is included as Exhibit 99.2 to this report.

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

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undersigned, hereunto duly authorized.

CLOVER LEAF FINANCIAL CORP.

DATE: August 8, 2003

By: /s/ Dennis M. Terry

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Dennis M. Terry  
President and Chief Executive  
Officer

EXHIBIT INDEX

The following Exhibits are filed as part of this report:

|              |  |
|--------------|--|
| Exhibit 99.1 | Press Release of Clover Leaf Financial Corp. |
| Exhibit 99.2 | Press Release of Clover Leaf Financial Corp. |