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The Registrant's press release dated December 15, 2004, announcing financial results for the quarter and fiscal year ended September 30, 2004, is attached hereto as exhibit 99.1, and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits

Exhibit 99.1 - Press Release dated December 15, 2004.

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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.

NASB FINANCIAL, INC.

December 15, 2004

By: /s/ Rhonda Nyhus
Rhonda Nyhus
Vice President and Treasurer