

CENTRUE FINANCIAL CORP  
Form 8-K  
October 31, 2003

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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)

**October 31, 2003**  
**October 31, 2003**

**Centrue Financial Corporation**

**f/k/a Kankakee Bancorp, Inc.**

(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)

**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 News Release dated October 31, 2003

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

On October 31, 2003, Centrue Financial Corporation issued a news release announcing its financial results for the quarter ended September 30, 2003. The news release is attached hereto 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.

**CENTRUE FINANCIAL CORPORATION**

Dated: October 31, 2003

By:

*/s/* James M. Lindstrom

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James M. Lindstrom

Chief Financial Officer