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TIMBERLAND BANCORP INC
Form 8-K
July 28, 2004

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 27, 2004

Timberland Bancorp, Inc.
(Exact name of registrant as specified in its charter)

Washington	0-23333	91-1863696
----- State or other jurisdiction Of incorporation	----- Commission File Number	----- (I.R.S. Employer Identification No.)
624 Simpson Avenue, Hoquiam, Washington		98550
----- (Address of principal executive offices)		----- (Zip Code)

Registrant's telephone number (including area code) (360) 533-4747

Not Applicable

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

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

(c) Exhibits

99.1 Press Release of Timberland Bancorp, Inc. dated July 27, 2004

Item 9. Results of Operations and Financial Condition

On July 27, 2004, Timberland Bancorp, Inc. issued its earnings release for the quarter ended June 30, 2004. A copy of the earnings release is attached hereto as Exhibit 99.1, which is incorporated herein by reference.

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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.

TIMBERLAND BANCORP, INC.

DATE: July 27, 2004

By: /s/ Dean J. Brydon

Dean J. Brydon
Chief Financial Officer