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FRIEDMAN BILLINGS RAMSEY GROUP INC

Form 8-K

February 10, 2004

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FORM 8-K SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d)OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (date of earliest event reported): February 5, 2004

FRIEDMAN, BILLINGS, RAMSEY GROUP, INC. (Exact name of Registrant as specified in its charter)

Virginia 54-1873198 000-50230 (State or other (I.R.S. Employer incorporation or jurisdiction of organization)

Identification No.)

1001 Nineteenth Street
North Arlington, VA 22209
(Address of principal executive offices) (Zip code)

(703) 312-9500 (Registrant's telephone number including area code)

Item 12. Results of Operations and Financial Condition.

On February 5, 2004, Friedman, Billings, Ramsey Group, Inc. held a conference call to discuss its earnings for the full year 2003 and for the fourth quarter. A replay of the conference call is currently available on the company's website, www.fbr.com. The script of that conference call is being furnished herewith and attached as Exhibit 99.1.

EXHIBIT LIST

99.1 February 5, 2004 Conference Call Script.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

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FRIEDMAN, BILLINGS, RAMSEY GROUP, INC.

Date: February 10, 2004 By: /s/ Emanuel J. Friedman

Emanuel J. Friedman

Co-Chairman & Co-Chief Executive Officer