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LOCAL FINANCIAL CORP /NV
Form 8-K
October 20, 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

October 17, 2003

(Date of earliest event reported)

LOCAL FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware	001-13949	65-0424192
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

3601 N.W. 63rd Street, Oklahoma City, Oklahoma	73116
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(Address of principal executive offices)	(Zip Code)

(405) 841-2298

(Registrant's telephone number, including area code)

Not Applicable

(Former name, former address and former fiscal year, if changed since
last report)

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibit is included with this Report:
Exhibit 99.1 Press Release dated October 17, 2003.

ITEM 9. REGULATION FD DISCLOSURE

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On October 17, 2003, Local Financial Corporation announced by press release its earnings for the quarter ended September 30, 2003. A copy of the press release is attached hereto as Exhibit 99.1. The information contained in this Report on Form 8-K is furnished pursuant to Item 12.

SIGNATURE

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 thereunto duly authorized.

LOCAL FINANCIAL CORPORATION

By: /s/ Richard L. Park

Richard L. Park
Chief Financial Officer

Date: October 20, 2003