

**United States  
Securities and Exchange Commission**  
Washington, DC 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): February 8, 2013

**NASB FINANCIAL, INC.**

(Exact name of registrant as specified in its charter)

<b>Missouri</b>	<b>0-24033</b>	<b>43-1805201</b>
(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(IRS Employer Identification No.)

**12498 South 71 Highway, Grandview, Missouri 64030**

(Address of principal executive offices) (Zip Code)

**(816) 765-2200**

(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 2.02. Results of Operations and Financial Condition**

The Registrant's press release dated February 8, 2013, announcing financial results for the quarter ended December 31, 2012, 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 February 8, 2013.

**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.**

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

Date: February 8, 2013

## NEWS RELEASE

Contact: Rhonda Nyhus  
Vice President  
NASB Financial, Inc.  
12498 South 71 Highway  
Grandview, MO 64030  
Phone (816) 765-2200

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### **FOR IMMEDIATE RELEASE:**

#### **NASB Financial, Inc. Announces Financial Results**

Grandview, Missouri (February 8, 2013) - NASB Financial, Inc. (NASDAQ: NASB) announced today net income for the quarter ended December 31, 2012, of \$8,317,000 or \$1.06 per share. This compares to net income of \$7,741,000 or \$0.98 per share for the quarter ended September 30, 2012, and compares to net income of \$4,939,000 or \$0.63 per share for the quarter ended December 31, 2011.

Included in the results of the quarter ended December 31, 2012, is a negative provision for loan losses of \$4 million, which was necessary to reduce the Bank's ALLL to a level consistent with the Bank's ALLL methodology. During the quarter, various quantitative factors used in the ALLL methodology showed notable improvement, including a decrease in criticized assets, a decrease in the Bank's level of non-performing assets, and declines in the Bank's commercial real estate, construction and land development portfolios which have generally experienced higher loss rates. Qualitative factors also improved, including renewed strength of the Kansas City area housing market, where all of the Bank's construction and land development loans are concentrated.

NASB Financial, Inc. is a unitary thrift holding company for North American Savings Bank, F.S.B. ("North American" or the "Bank"). As of December 31, 2012, the Bank's tier 1 leverage ratio and total risk-based capital ratio was 14.62% and 19.00%, respectively.

North American operates six offices in greater Kansas City, Missouri and others in Harrisonville, St. Joseph, and Excelsior Springs, Missouri. The Bank also has loan origination offices in Kansas City, Lee's Summit, and Springfield, Missouri.

(Financial Highlights Schedule Attached)

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## NASB Financial, Inc.

### Financial Highlights

(Dollars in thousands, except per share data)

	Three Months Ended		
	12/31/12	9/30/12	12/31/11
<b>EARNINGS DATA:</b>			
Net interest income	\$ 11,181	11,547	14,119
Provision for loan losses	(4,000)	--	2,500
Non-interest income	16,497	18,896	10,549
Non-interest expense	18,155	17,856	14,137
Income tax expense	5,206	4,846	3,092
Net income	\$ 8,317	7,741	4,939
<b>FINANCIAL CONDITION DATA:</b>			
Total assets	\$ 1,252,524	1,240,826	1,205,525
Total loans and mortgage-backed and related securities	883,629	925,081	1,026,190
Customer and brokered deposit accounts	874,824	892,313	882,551
Stockholders' equity	179,860	171,503	155,349
<b>FINANCIAL RATIOS AND PER SHARE DATA:</b>			
Book value per share	\$ 22.86	21.80	19.75
Earnings (loss) per share	1.06	0.98	0.63
Cash dividends paid per share	--	--	--
Return on assets (annualized net income divided by total average assets)	2.67%	2.52%	1.61%
Return on equity (annualized net income divided by average stockholders' equity)	18.94%	18.61%	12.92%
Weighted average shares outstanding	7,867,614	7,867,614	7,867,614