

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): August 8, 2012

NASB FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Missouri	0-24033	43-1805201
(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 August 8, 2012, announcing financial results for the quarter ended June 30, 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 August 8, 2012.

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: August 8, 2012

NEWS RELEASE

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

FOR IMMEDIATE RELEASE:

NASB Financial, Inc. Announces Financial Results

Grandview, Missouri (August 8, 2012) - NASB Financial, Inc. (NASDAQ: NASB) announced today net income for the quarter ended June 30, 2012, of \$5,055,000 or \$0.64 per share. This compares to net income of \$375,000 or \$0.05 per share for the quarter ended March 31, 2012, and compares to net income of \$4,389,000 or \$0.56 per share for the quarter ended June 30, 2011.

Net income for the nine months ended June 30, 2012, was \$10,369,000 or \$1.32 per share, compared to a net loss of \$23,153,000 or \$(2.94) per share for the nine months ended June 30, 2011.

NASB Financial, Inc. is a unitary thrift holding company for North American Savings Bank, F.S.B. (“North American” or the “Bank”). 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			Nine Months Ended	
	6/30/12	3/31/12	6/30/11	6/30/12	6/30/11
EARNINGS DATA:					
Net interest income	\$ 11,716	12,097	13,176	37,932	38,911
Provision for loan losses	3,000	5,000	68	10,500	49,394
Non-interest income	15,561	8,289	6,385	34,399	13,718
Non-interest expense	16,063	14,771	12,356	44,971	40,882
Income tax expense (benefit)	3,159	240	2,748	6,491	(14,494)
Net income (loss)	\$ 5,055	375	4,389	10,369	(23,153)
FINANCIAL CONDITION DATA:					
Total assets	\$ 1,220,569	1,192,208	1,256,998	1,220,569	1,256,998
Total loans and mortgage-backed and related securities	925,279	996,805	1,074,187	925,279	1,074,187
Customer and brokered deposit accounts	865,416	870,585	881,987	865,416	881,987
Stockholders' equity	161,209	156,528	144,575	161,209	144,575
FINANCIAL RATIOS AND PER SHARE DATA:					
Book value per share	\$ 20.49	19.90	18.38	20.49	18.38
Earnings (loss) per share	0.64	0.05	0.56	1.32	(2.94)
Cash dividends paid per share	0.00	0.00	0.00	0.00	0.00
Return on assets (annualized net income divided by total average assets)	1.68%	0.13%	1.39%	1.12%	(2.29)%
Return on equity (annualized net income divided by average stockholders' equity)	12.73%	0.96%	12.33%	8.87%	(19.77)%
Weighted average shares outstanding	7,867,614	7,867,614	7,867,614	7,867,614	7,867,614