

**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)

**April 28, 2004**  
**April 26, 2004**

**Centrue Financial Corporation**  
(Exact name of Registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of incorporation)

**1-13676**  
(Commission File Number)

**36-3846489**  
(I.R.S. Employer Identification Number)

**310 South Schuyler Avenue, Kankakee, Illinois**  
(Address of principal executive offices)

**60901**  
(Zip Code)

**(815) 937-4440**  
(Registrant's telephone number, including area code)

**Item 5. Other Information**

On April 26, 2004, Centru Financial Corporation issued a press release announcing, among other things, that Centru Financial issued \$10 million of trust preferred securities, eliminated its quarterly dividend, and intends to commence a previously announced share repurchase program. The press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

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

- (a) Financial Statements of Business Acquired.

None.

- (b) Pro Forma Financial Information.

None.

- (c) Exhibits.

99.1 Press Release dated April 26, 2004

**Item 12. Results of Operations and Financial Condition**

On April 26, 2004, Centru Financial Corporation issued a press release announcing its financial results for the three month period ended March 31, 2004. The press release is attached hereto as Exhibit 99.1.

## **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.

### **CENTRUE FINANCIAL CORPORATION**

Dated: April 27, 2004

By: /s/ James M. Lindstrom

James M. Lindstrom  
Chief Financial Officer