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LOCAL FINANCIAL CORP /NV

Form 8-K

July 21, 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

July 21, 2003

(Date of earliest event reported)

LOCAL FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

001-13949

65-0424192

(State or other jurisdiction
of incorporation)

(Commission File Number)

(IRS Employer
Identification No.)

3601 N.W. 63rd Street, Oklahoma City, Oklahoma

73116

(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 July 21, 2003.

ITEM 9. REGULATION FD DISCLOSURE

On July 21, 2003, Local Financial Corporation announced by press release its earnings for the quarter ended June 30, 2003. A copy of the press

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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: July 21, 2003