

OLD SECOND BANCORP INC  
Form 8-K  
July 16, 2004

**UNITED STATES**  
**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 16, 2004**

(Date of report)

**OLD SECOND BANCORP INC.**

(Exact name of registrant as specified in its charter)

**Delaware**

(State or other jurisdiction

of incorporation)

**0-10537**  
(Commission  
File Number)

**36-3143493**  
(IRS Employer  
Identification No.)

**37 South River Street**

**Aurora, Illinois 60507**

(Address of principal executive offices)

**(630) 892-0202**

(Registrant's telephone number, including area code)

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**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 July 16, 2004

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

On July 16, 2004, Old Second Bancorp Inc. issued a press release announcing its earnings for the fiscal quarter ended June 30, 2004. The press release is attached 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.

**OLD SECOND BANCORP INC.**

(Registrant)

Date: July 16, 2004

By: /s/ J. Douglas Cheatham  
J. Douglas Cheatham  
Senior Vice President and Chief Financial Officer