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MICROFINANCIAL INC Form 8-K August 02, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (date of earliest event reported): July 28, 2004

MICROFINANCIAL INCORPORATED

(Exact name of registrant as specified in its charter)

MASSACHUSETTS

(State or other jurisdiction of incorporation)

1-14771 04-2962824

(Commission file number) (IRS Employer Identification Number)

10-M Commerce Way, Woburn, MA 01801

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: 781-994-4800

N/A

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(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

Exhibit Exhibit Title

Exhibit 99 Press Release dated July 28, 2004

Item 12. Results of Operations and Financial Condition.

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Pursuant to Form 8-K, General Instructions F, Registrant hereby incorporates by reference the press release attached hereto as Exhibit 99 announcing its results for the second quarter of 2004.

SIGNATURES

Pursuant to the requirements of the Securities and Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

MICROFINANCIAL INCORPORATED Registrant

By: /s/ James Jackson

James Jackson

Vice President and Chief Financial Officer

Dated: August 2, 2004