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WEST BANCORPORATION INC
Form 8-K
October 28, 2002

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): October 28, 2002

Commission File Number: 0-49677

WEST BANCORPORATION, INC.

(Exact name of Registrant as specified in its charter)

Iowa

42-1230603

(State of Incorporation)

(I.R.S. Employer Identification No.)

1601 22nd Street, West Des Moines, Iowa 50266

(Address of principal executive offices)

Registrant's telephone number: 515-222-2300

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Item 5. Other Events

The Registrant issued a press release on October 28, 2002 announcing earnings for the third quarter and first nine months of 2002.

Item 7. Financial Statements and Exhibits

(c) Exhibits

- 99.1 Press Release of West Bancorporation, Inc. dated October 28, 2002.
- 99.2 West Bancorporation, Inc. 3rd Quarter 2002 Report to Shareholders

Item 9. Regulation FD Disclosure

Pursuant to Regulation FD, information is being attached as an Exhibit to this Current Report with respect to a press release announcing earnings for the quarter and nine months ended September 30, 2002.

The information contained in this Press Release and other financial reports may contain forward-looking statements about the Company's growth and acquisition strategies, new products and services, and future financial performance, including earnings and dividends per share, return on average assets, return on

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average equity, efficiency ratio and capital ratio. Forward-looking statements are encouraged by the Private Securities Litigation Reform Act of 1995. Such forward-looking information is based upon certain underlying assumptions, risks and uncertainties. Because of the possibility of change in the underlying assumptions, actual results could differ materially from these forward-looking statements. Risks and uncertainties that may affect future results include: pricing pressures on loans and deposits, actions of bank and non-bank competitors, changes in local and national economic conditions, changes in regulatory requirements, actions of the Federal Reserve Board, and customer's acceptance of the Company's products and services. The Company undertakes no obligation to revise or update such statements to reflect current events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, West Bancorporation, Inc. has caused this Report to be signed on its behalf by the undersigned hereunto fully authorized.

West Bancorporation, Inc.

(Registrant)

October 28, 2002

Dated

By: /s/ Douglas R. Gulling

Douglas R. Gulling
Chief Financial Officer