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WEST BANCORPORATION INC
Form 8-K
January 28, 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

Date of Report (Date of earliest event reported): January 27, 2003

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

Item 5. Other Events

The Registrant issued a press release on January 27, 2003 announcing earnings for the fourth quarter and year of 2002.

Item 7. Financial Statements and Exhibits

(c) Exhibits 99.1 Press Release of West Bancorporation, Inc. dated January 27, 2003.

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 fourth quarter and year 2002.

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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 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)

January 27, 2003

Dated

By: /s/ Douglas R. Gulling

Douglas R. Gulling
Chief Financial Officer