UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

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): May 4, 2005

BROADWAY FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware (State of Incorporation)

000-27464 (Commission File Number) 95-4547287 (IRS Employer

Identification No.)

4800 Wilshire Boulevard, Los Angeles, California (Address of Principal Executive Offices)

90010 (Zip Code)

Registrant s telephone number, including area code: (323) 634-1700

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

Check the appropriate box below if the Form 8-K filing is in	ntended to simultaneously satisfy t	he filing obligation of the registr	rant under any of
the following provisions:			

- " Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- " Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02 Results of Operations and Financial Condition.

On May 4, 2005, Broadway Financial Corporation (the Company) issued a Press Release on earnings for the three months ended March 31, 2005. A copy of the Press Release is attached as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

- (c) Exhibits
- 99.1 Press release dated May 4, 2005, announcing earnings for the three months ended March 31, 2005.

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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.

BROADWAY FINANCIAL CORPORATION

(Registrant)

Date: May 5, 2005 by /s/ Alvin D. Kang

Alvin D. Kang Chief Financial Officer