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MICROFINANCIAL INC  
Form 8-K  
February 13, 2002

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): February 11, 2002  
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MICROFINANCIAL INCORPORATED  
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(Exact name of registrant as specified in its charter)

MASSACHUSETTS  
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(State or other jurisdiction of incorporation)

1-14771

04-2962824  
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(Commission file number) (IRS Employer Identification Number)

950 Winter Street, Waltham, MA 02451  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: 781-890-0177  
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Item 5. Other Events.  
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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.

Item 7. Financial Statements and Exhibits.  
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Exhibit  
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Exhibit 99

Exhibit Title  
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Press Release dated February 11, 2002

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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/ Peter R. Bleyleben

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Peter R. Bleyleben  
Chairman and Chief Executive Officer

Dated: February 12, 2002