

CITIZENS FINANCIAL CORP /KY/
Form 8-K
November 21, 2003

UNITED STATES
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): **NOVEMBER 14, 2003**

CITIZENS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

KENTUCKY

0-20148

61-1187135

(State or other
jurisdiction
of incorporation)

(Commission File
Number)

(IRS Employer
Identification No.)

**12910 SHELBYVILLE ROAD
LOUISVILLE, KENTUCKY**

40243

(Address of principal executive offices)

(Zip Code)

REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE: **(502) 244-2420**

NOT APPLICABLE

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

ITEM 7. Financial Statements and Exhibits

(c) Exhibits (furnished pursuant to Item 12)

The registrant's earnings press release dated November 14, 2003, reporting its third quarter 2003 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

ITEM 12. Results of Operations and Financial Condition

The registrant's earnings press release dated November 14, 2003, reporting its third quarter 2003 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

SIGNATURE

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.

Citizens Financial Corporation
Registrant

By: /s/ Lane A. Hersman
Lane A. Hersman
Executive Vice President and
Chief Operating Officer

Date: November 14, 2003

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EXHIBIT INDEX

**EXHIBIT
NUMBER**

DESCRIPTION

99.1

Press Release dated November 14, 2003

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