

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**

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**CITIZENS FINANCIAL CORPORATION**

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(Exact name of registrant as specified in its charter)

**KENTUCKY**

**0-20148**

**61-1187135**

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(State or other  
jurisdiction  
of incorporation)

(Commission File  
Number)

(IRS Employer  
Identification No.)

**12910 SHELBYVILLE ROAD  
LOUISVILLE, KENTUCKY**

**40243**

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(Address of principal executive offices)

(Zip Code)

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

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**NOT APPLICABLE**

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

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**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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