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CITIZENS FINANCIAL CORP /KY/

Form 8-K

March 29, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

March 29, 2004

Date of Report (Date of earliest event reported)

CITIZENS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

| | | |
|--------------------------|--------------------------|-----------------------------------------|
| KENTUCKY | 0-20148 | 61-1187135 |
| (State of incorporation) | (Commission File Number) | (IRS Employer Identification Number) |

12910 SHELBYVILLE ROAD
LOUISVILLE, KENTUCKY 40243
(Address of principal executive offices)

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 March 29, 2004, Reporting its fiscal year 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 March 29, 2004, reporting its fiscal year 2003 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

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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

Date: March 29, 2004

Len E. Schweitzer
Senior Vice President

INDEX TO EXHIBITS

| Exhibit Number | Description |
|-------------------|---------------------------------------------|
| 99.1 | Earnings Press Release dated March 29, 2004 |