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CITIZENS FINANCIAL CORP /KY/

Form 8-K

May 23, 2003

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

May 23, 2003

Date of Report (Date of earliest event report)

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)

99.1 Remarks by Lane A. Hersman, Registrant's Executive Vice President, at the Registrant's 2003 Annual Meeting on May 22, 2003

ITEM 9. Regulation FD Disclosure (Item 12. Results of Operations and Financial Condition)

Remarks by Lane A. Hersman, Registrant's Executive Vice President, at the Registrant's 2003 Annual Meeting on May 22, 2003 relating to its fiscal year 2002 and its first quarter 2003 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein. This information is being furnished under Item 12 of Form 8-K and is being presented under Item 9 of Form 8-K pursuant to the U.S. Securities and Exchange Commission's interim filing guidance as set forth in

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Release No. 33-8216.

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: May 23, 2003

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

INDEX TO EXHIBITS

| Exhibit Number | Description |
|-------------------|--|
| 99.1 | Remarks by Lane A. Hersman, Registrant's Executive Vice President, at the Registrant's 2003 Annual Meeting on May 22, 2003 |