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FIRST CAPITAL INC
Form 8-K
January 22, 2003
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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): January 17, 2003

FIRST CAPITAL, INC.

(Exact name of registrant as specified in its charter)

Indiana ----- (State or other Jurisdiction of incorporation or organization)	0-25023 ----- (Commission File Number)	35-2056949 ----- (IRS Employer Identification No.)
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220 Federal Drive N.W., Corydon, Indiana ----- (Address of principal executive offices)	47112 ----- (Zip Code)
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(812) 738-2198

(Registrant's telephone number, including area code)

Not Applicable

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

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ITEM 5. OTHER EVENTS.

On January 17, 2003, First Capital, Inc., the holding company for First Harrison Bank, announced its earnings for the year ended and quarter ended December 31, 2002.

The press release is attached as Exhibit 99.1 and incorporated by reference.

ITEM 7. FINANCIAL STATEMENTS AND OTHER EXHIBITS.

Exhibit 99.1 Press Release dated January 17, 2003.

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SIGNATURES

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.

FIRST CAPITAL, INC.

Dated: January 22, 2003

By: /s/ William W. Harrod

William W. Harrod
President and Chief Executive Officer

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