

CITIZENS FINANCIAL CORP /KY/

Form 8-K

March 31, 2005

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 31, 2005

Date of Report (Date of earliest event reported)

CITIZENS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

KENTUCKY

(State of incorporation)

0-20148

(Commission File Number)

61-1187135

(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 2.02 Results of Operations and Financial Condition

The registrant's earnings press release dated March 31, 2005, reporting its fiscal year 2004 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

ITEM 9.01 Financial Statements and Exhibits

(c) Exhibits (furnished pursuant to Item 2.02)

The registrant's earnings press release dated March 31, 2005, reporting its fiscal year 2004 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

Date: March 31, 2005

/s/ Len E. Schweitzer
Len E. Schweitzer
Treasurer

INDEX TO EXHIBITS

Exhibit

Number

99.1

Description

Earnings Press Release dated March 31, 2005