

CITIZENS FINANCIAL CORP /KY/

Form 8-K

November 14, 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

November 14, 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 November 14, 2005, reporting its third quarter 2005 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 November 14, 2005, reporting its third quarter 2005 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: November 14, 2005

/s/ Len E. Schweitzer
Len E. Schweitzer
Chief Financial Officer

INDEX TO EXHIBITS

Exhibit

Number

99.1

Description

Earnings Press Release dated November 14, 2005