

MAIN STREET TRUST INC  
Form 8-K  
January 23, 2004

# 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 23, 2004**  
**January 23, 2004**

## **Main Street Trust, Inc.**

(Exact name of Registrant as specified in its charter)

**Illinois**

(State or other jurisdiction of incorporation)

**000-30031**  
(Commission File Number)

**37-13338484**  
(I.R.S. Employer Identification Number)

**100 W. University Ave., Champaign, Illinois**  
(Address of principal executive offices)

**61820-4028**  
(Zip Code)

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**(217) 351-6500**

(Registrant's telephone number, including area code)

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**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits**

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

None.

(c) Exhibits.

99.1 Press release, dated January 23, 2004

**Item 12. Results of Operations and Financial Condition**

On January 23, 2004, Main Street Trust, Inc. issued a press release announcing its earnings for the three month period and the twelve month period ended December 31, 2003. The press release is attached as Exhibit 99.1.

**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.

**MAIN STREET TRUST, INC.**

Dated: January 23, 2004

By: /s/ Van A. Dukeman  
Van A. Dukeman  
President and Chief Executive Officer