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FARMERS CAPITAL BANK CORP
Form 8-K
February 20, 2004

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
February 13, 2004

FARMERS CAPITAL BANK CORPORATION

(Exact name of registrant as specified in its charter)

Kentucky

State or other jurisdiction of incorporation

0-14412

(Commission File Number)

61-1017851

(I.R.S. Employer Identification No.)

P.O. Box 309
Frankfort, Kentucky

(Address of principle executive offices)

40602

(Zip Code)

Registrant's telephone number, including area code:
(502) 227-1600

Not Applicable

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

Item 5. Other Events and Regulation FD Disclosure

On February 13, 2004 Farmers Capital Bank Corporation issued a press release announcing it has reached an agreement to acquire Citizens Bank (Kentucky), Inc.

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A copy of the press release is attached hereto as Exhibit 99.1

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

(c) Exhibits

Exhibit 99.1 - Press Release Dated February 13, 2004.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused the report to be signed on its behalf by the undersigned hereunto duly authorized.

Farmers Capital Bank Corporation

February 20, 2004

By: /s/ G. Anthony Busseni

G. Anthony Busseni
President and Chief Executive Officer