

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)

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