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FIRST CAPITAL INC Form 8-K January 23, 2004

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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 (Date of earliest event reported): January 22, 2004

FIRST CAPITAL, INC.

(Exact name of registrant as specified in its charter)

Indiana 0-25023 35-2056949
------ (State or other Jurisdiction of (Commission (IRS Employer incorporation or organization) File Number) Identification No.)

220 Federal Drive N.W., Corydon, Indiana 47112
-----(Address of principal executive offices) (Zip Code)

(812) 738-2198

(Registrant's telephone number, including area code)

Not Applicable

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

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ITEM 7. FINANCIAL STATEMENTS AND OTHER EXHIBITS.

Exhibit 99.1 Press Release dated January 22, 2004.

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ITEM 12. RESULTS OF OPERATION AND FINANCIAL CONDITION.

On January 22, 2004, First Capital, Inc., the holding company for First Harrison Bank, announced its financial results for the year and quarter ended December 31, 2003. The press release announcing financial results for the year and quarter ended December 31, 2003 is furnished as Exhibit 99.1 and incorporated herein by reference.

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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.

FIRST CAPITAL, INC.

Dated: January 22, 2004 By: /s/ William W. Harrod

William W. Harrod

President and Chief Executive Officer

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EXHIBIT INDEX

EXHIBIT DESCRIPTION
----99.1 Press release January 22, 2004

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