June 10, 2004

IDITIES AND EYCHANCE COMMISSION

SECURITE	WASHINGTON, D.C. 20549	WINISSION
	Form 8-K	
	CURRENT REPORT	
	Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934	
Date of 1	Report (Date of earliest event reported): May 1	8, 2004
	rg First Financial Ba	ncorp, Inc.
Delaware (State or other Jurisdiction	0-26570 (Commission File No.)	61-1284899 (I.R.S. Employer
of Incorporation)		Identification No.)
104 South C	hiles Street	
Harrodsburg (Address of principa	40330-1620 (Zip Code)	

Registrant s telephone number, including area code: (859) 734-5452

Not Applicable

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

<u>Item 5.</u> <u>Other Events</u>.

On June 10, 2004, Harrodsburg First Financial Bancorp, Inc. (Harrodsburg) announced, among other things, that it has received final regulatory approvals to proceed with its strategic alliance with Independence Bancorp (Independence). Please refer to Exhibit 99.1, which is attached hereto and is incorporated herein by reference in its entirety.

<u>Item 7.</u> <u>Financial Statements, Pro Forma Financial Information and Exhibits.</u>

- (c) Exhibits
 - 99.1 Joint press release, dated June 10, 2004 announcing, among other things, that Harrodsburg and Independence have received final regulatory approvals to proceed with its strategic alliance.

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.

HARRODSBURG FIRST FINANCIAL BANCORP, INC.

Date: June 10, 2004

By: /s/ Arthur L. Freeman

Arthur L. Freeman Chairman and Chief Executive Officer

3

	2550 M Street NW				
	Washington DC 20037				
	(202) 457-6000				
I 10 2004	Facsimile (202) 457-6315				
June 10, 2004	Felicia C. Battista				
	(202) 457-5645				
	fbattista@pattonboggs.com				
<u>VIA EDGAR</u>					
Securities and Exchange Commission					
450 Fifth Street, NW					
Washington, DC 20549					
Re: Harrodsburg First Financial Bancorp, Inc. File No. 0-26570					
Form 8K					
Dear Sir or Madam:					
Transmitted herewith for filing, on behalf of the above-referenced corporation, is the corporation s Form 8-K (Items 5 and 7).					

Sincere	ely,					
/s/ Feli	cia C. Battista					
Felicia	C. Battista	_				
Enclos	ures					
	'he Nasdaq Stock Market - I L. Freeman, Chairman and	Regulatory Filings (via EDGA Chief Executive Officer	.R)			
	WASHINGTON DC	NORTHERN VIRGINIA	DALLAS	DENVER	ANCHORAGE	DOHA, QATAR