

PREMIER FINANCIAL BANCORP INC  
Form 8-K  
October 23, 2007

**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) **October 23, 2007**

**PREMIER FINANCIAL BANCORP, INC.**  
(Exact name of registrant as specified in its charter)

**Kentucky**  
(State or other jurisdiction of  
incorporation organization)

**61-1206757**  
(I.R.S. Employer Identification No.)

**2883 Fifth Avenue**  
**Huntington, West Virginia**  
(Address of principal executive offices)

**25702**  
(Zip Code)

Registrant's telephone number **(304) 525-1600**

Not Applicable  
Former name or former address, if changes since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

PREMIER FINANCIAL BANCORP, INC,  
INFORMATION TO BE INCLUDED IN THE REPORT

Item 2.02. Results of Operations and Financial Condition

On October 23, 2007, Premier issued a press release regarding its financial results for the quarter ended September 30, 2007. The full text of that press release is furnished as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated October 23, 2007.

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.

PREMIER FINANCIAL BANCORP, INC.  
(Registrant)

/s/ Brien M. Chase  
Date: October 23, 2007  
and Chief Financial Officer

Brien M. Chase, Vice President

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated October 23, 2007 captioned "Premier Financial Bancorp, Inc. Reports 22.5% Increase in Third Quarter 2007 Earnings."

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