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HORIZON BANCORP /IN/
Form 8-K
July 22, 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):
JULY 20, 2004

HORIZON BANCORP
(Exact name of registrant as specified in its charter)

INDIANA
(State or other jurisdiction of incorporation)

000-10792
(Commission File No.)

35-1562417
(I.R.S. Employer Identification No.)

515 FRANKLIN SQUARE
MICHIGAN CITY, IN 46360
(Address of principal executive officer)

(219) 879-0211
(Registrant's telephone number, including area code)

Not Applicable

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

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

This Current Report on Form 8-K is being filed to furnish the earnings release issued by the Registrant on July 20, 2004. The release is attached hereto as Exhibit 99.1 and incorporated by reference.

The information in this Current Report on Form 8-K, including the attached exhibit, is being furnished to the Securities and Exchange Commission and shall not be deemed to be "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended. Furthermore, the information contained in this Current Report on Form 8-K shall not be deemed to be incorporated by reference into any registration statement or other document filed with the Securities and Exchange Commission by Horizon Bancorp.

SIGNATURES

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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.

Date: July 20, 2004

HORIZON BANCORP

By: /s/ James H. Foglesong

James H. Foglesong, Chief Financial Officer

EXHIBIT INDEX

Number	Description
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99.1	Press Release dated July 20, 2004