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HORIZON BANCORP /IN/  
Form 8-K  
July 23, 2003

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 22, 2003

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

INDIANA  
(State or other jurisdiction of incorporation)

0-10792  
(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

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

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits.

99.1 Press Release, dated July 22, 2003

ITEM 9. REGULATION FD DISCLOSURE

This Current Report on Form 8-K is being filed to furnish the earnings release

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issued by the Registrant on July 22, 2003 as required by Item 12 of Form 8-K. The release is attached hereto as Exhibit 99.1 and incorporated by reference.

2

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.

Date: July 22, 2003

HORIZON BANCORP

By: /s/ James H. Foglesong

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James H. Foglesong, Chief Financial Officer

3

EXHIBIT INDEX

Number -----	Description -----
99.1	Press Release dated July 22, 2003

4