

Kentucky First Federal Bancorp  
Form 8-K  
October 23, 2006

---

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, DC 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, 2006

**KENTUCKY FIRST FEDERAL BANCORP**

---

(Exact Name of Registrant as Specified in its Charter)

United States

0-51176

61-1484858

---

(State or Other Jurisdiction of  
Incorporation or Organization)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

---

479 Main Street, Hazard, Kentucky

41702

---

(Address of Principal Executive Offices)

(Zip Code)

Registrant's telephone number, including area code: (502) 223-1638

Not applicable

---

(Former Name or Former Address, if Changed 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:

- Written communications 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))
-

**Item 2.02 Results of Operations and Financial Condition**

On October 23, 2006, Kentucky First Federal Bancorp issued a press release announcing its unaudited financial results for the three months ended September 30, 2006. The press release is attached to this Report as Exhibit 99 and is furnished herewith.

**Item 9.01. Financial Statements and Exhibits**

- (a) Not applicable
- (b) Not applicable
- (c) The following exhibit is furnished herewith:  
Exhibit 99 Press Release dated October 23, 2006

**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.

KENTUCKY FIRST FEDERAL BANCORP

Date: October 23, 2006

By: /s/ Don D. Jennings

---

Don D. Jennings  
President and Chief Operating Officer