

1ST COLONIAL BANCORP INC  
Form 8-K  
November 03, 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**

**November 3, 2004**

Date of Report (Date of earliest event reported)

## **1ST COLONIAL BANCORP, INC.**

(Exact name of registrant as specified in its charter)

**Pennsylvania**  
(State or other jurisdiction  
of incorporation)

**333-84114**  
(Commission  
File Number)

**01-0715542**  
(IRS Employer  
Identification No.)

**1040 Haddon Avenue**  
**Collingswood, New Jersey**  
(Address of principal executive offices)

**08108**  
(Zip Code)

**(856) 858-1100**  
Registrant's telephone number, including area code

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

Item 2.02. Results of Operations and Financial Condition

On November 3, 2004, 1st Colonial Bancorp, Inc. ( the Company ) issued a press release setting forth the Company s financial condition and results of operations at and for the nine and three month periods ended September 30, 2004. A copy of that press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference; it is being furnished to the Securities and Exchange Commission and shall not be deemed to be filed for any purpose.

Item 9.01. Financial Statements and Exhibits.

(a) Exhibits.

The following exhibit is filed herewith:

99.1 Press Release, dated November 3, 2004, of 1st Colonial Bancorp, Inc.

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.

Dated: November 3, 2004

1ST COLONIAL BANCORP, INC.

/s/ Gerard M. Banmiller  
Gerard M. Banmiller  
President and Chief Executive  
Officer

EXHIBIT INDEX

| <b>Exhibit<br/>Number</b> | <b>Description</b>   |
|---------------------------|--|
| 99.1                      | Press Release, dated November 3, 2004, of 1st Colonial Bancorp, Inc. |