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99

Press Release dated July 23, 2004

Item 12. Results of Operations and Financial Condition  
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On July 23, 2004, the Registrant issued a press release to report earnings for the quarter ended June 30, 2004. A copy of the press release is furnished with this Form 8-K as Exhibit 99 and incorporated herein by reference.

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, thereunto duly authorized.

TF FINANCIAL CORPORATION

Date: July 23, 2004

By: /s/Dennis R. Stewart  
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Dennis R. Stewart  
Executive Vice President and  
Chief Financial Officer