CORNERSTONE BANCORP INC Form 8-K January 28, 2005

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): January 26, 2005

CORNERSTONE BANCORP, INC./CT

(Exact name of Registrant as Specified in Charter)

Connecticut (State or other Jurisdiction

0-25465 (Commission File Number) 06-1524044 (IRS Employer

 $of\ Incorporation)$

Identification No.)

550 Summer Street, Stamford, CT (Address of Principal Executive Offices)

06901 (Zip Code)

Registrant s telephone number, including area code: (203) 356-0111

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N/A

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- " 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))

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Form 8-K,	Current Report		
Cornerston	ne Bancorp, Inc.		
Section 2.	Financial Information		
Item 2.02.	Results of Operations and Financial Condition		
	y 26, 2005, Cornerstone Bancorp, Inc. (the Company) is 31, 2004. The press release is attached as Exhibit 99.1 an	issued a press release announcing its financial results for the year end d is incorporated herein by reference.	ded
of Section		ished pursuant to Item 2.02 and shall not be deemed to be filed foge Act) or otherwise subject to the liabilities of that section, nor sharities Act of 1933 or the Exchange Act.	
Section 9.	Financial Statements and Exhibits		
Item 9.01.	Financial Statements and Exhibits		
(c) Exhibits	<u>is</u>		
Ex	xhibit		
Inc	dex	Page	
99	9.1 Press Release dated January 26, 2005	3	-
	SI	GNATURE	
	to the requirements of the Securities Exchange Act of 1934 and hereto duly authorized.	the Registrant has duly caused this report to be signed on its behalf	f by the
Dated: Janu	uary 26, 2005	CORNERSTONE BANCORP, INC.	
		By /s/ James P. Jakubek	

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James P. Jakubek Executive Vice President