UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

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): April 28, 2005

CORNERSTONE BANCORP, INC.

 $(Exact\ name\ of\ registrant\ as\ specified\ in\ charter)$

Connecticut (State or other jurisdiction

(Commission File Number)

06-152404 (IRS Employer

of incorporation)

Identification No.)

550 Summer Street, Stamford, Connecticut (Address of principal executive offices)

06901 (zip code)

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

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

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

- " Written communications pursuant to Rule 425 under the Securities Act (12 C.F.R. 230.425)
- " Soliciting material pursuant to Rule 14a-2 under the Exchange Act (17 C.F.R. 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 C.F.R. 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 C.F.R. 240.13e-4(c))

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Form 8-K, Curren	nt Report
Cornerstone Banc	orp, Inc.
Section 2. <u>Financi</u>	ial Information.
Item 2.02. Results	s of Operations and Financial Condition
	5, Cornerstone Bancorp, Inc. (the Company) issued a press release announcing its financial results for the calendar quarter 2005. The press release is attached as Exhibit 99.1 and is incorporated herein by reference.
of Section 18 of th	In this report (including Exhibit 99.1) is being furnished pursuant to Item 2.02 and shall not be deemed to be filed for purpose the Securities Exchange Act of 1934 (the Exchange Act) or otherwise subject to the liabilities of that section, nor shall it be proporated by reference in any filing under the Securities Act of 1933 or the Exchange Act.
Section 9. Financi	ial Statements and Exhibits
Item 9.01 Financia	al Statements and Exhibits
(a)	Not Applicable.
(b)	Not Applicable.
(c)	<u>Exhibits</u>
Exhibit Index	
	99.1 Press Release dated April 28, 2005.

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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 hereto duly authorized.

Dated: April 28, 2005 CORNERSTONE BANCORP, INC.

By: /s/ JAMES P. JAKUBEK

James P. Jakubek Executive Vice President