

LAKELAND BANCORP INC  
Form 8-K  
October 14, 2004

**UNITED STATES**  
**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**

Date of Report (Date of earliest event reported) **October 14, 2004**

**Lakeland Bancorp, Inc.**  
(Exact name of registrant as specified in its charter)

**New Jersey**  
(State or other jurisdiction  
of incorporation)

**33-27312**  
(Commission  
File Number)

**22-2953275**  
(IRS Employer  
Identification No.)

**250 Oak Ridge Road, Oak Ridge, New Jersey**

**07438**

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code      **973-697-2000**

**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 (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))

Item 2.02. Results of Operations and Financial Condition

On October 14, 2004, Lakeland Bancorp, Inc. disseminated a press release reporting Third Quarter 2004 earnings which is being furnished with this Current Report on Form 8-K as Exhibit 99.1.

Exhibit 99.1 Press Release, dated October 14, 2004

**SIGNATURE**

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.

**LAKELAND BANCORP, INC.**

By: /s/ Roger Bosma

Name: Roger Bosma

Title: President and Chief Executive Officer

Date: October 14, 2004