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BCB BANCORP INC  
Form 8-K  
April 15, 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): April 14, 2004

BCB Bancorp, Inc.

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(Exact name of registrant as specified in its charter)

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|---|--|---|
| -----<br>New Jersey<br>-----<br>(State or other jurisdiction<br>of incorporation) | -----<br>0-50275<br>-----<br>(SEC File Number) | -----<br>26-0065262<br>-----<br>(I.R.S. Employer<br>Identification No.) |
|---|--|---|

104-110 Avenue C, Bayonne, New Jersey 07002

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(Address of principal executive offices)

Registrant's telephone number, including area code: (201) 823-0700

Not Applicable

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

CURRENT REPORT ON FORM 8-K  
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Item 7. Exhibits

Exhibit 99.1 Earnings release for the quarter ended March 31, 2004,  
dated April 13, 2004, is included as Exhibit 99.

Item 12. Results of Operations and Financial Condition

The Company announced its March 31, 2004 financial results by release. The  
press release is included as Exhibit 99.1.

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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, hereunto duly authorized.

BCB Bancorp, Inc.

DATE: April 14, 2004

By: /s/ Donald Mindiak

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Donald Mindiak  
President and Chief Executive Officer