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FALMOUTH BANCORP INC Form 8-K May 04, 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 30, 2004

 $\label{eq:falmouth} {\tt FALMOUTH\ BANCORP,\ INC.}$ (Exact name of registrant as specified in its charter)

Delaware 01-13465 04-3337685 (State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification No.)

20 Davis Straits, Falmouth, MA 02540 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (508) 548-3500

Not Applicable (Former name or former address, if changed since last report)

Items 1 through 6. Not applicable.

- Item 7. Financial Statements and Exhibits
 - (a) No financial statements are required to be filed with this report.
 - (b) No pro forma financial information is required to be filed with this report.
 - (c) The following exhibit is filed as part of this Report:

Exhibit No. Description

99.1 Press release issued by Falmouth Bancorp, Inc. on April 30, 2004, furnished in accordance with Item 12 of this Current Report on Form 8-K.

Items 8 through 11. Not applicable.

Item 12. Results of Operations and Financial Condition

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On April 30, 2004, Falmouth Bancorp, Inc. announced its earnings for the second quarter of the 2004 fiscal year. A copy of the press release dated April 30, 2004, describing second quarter earnings is attached as Exhibit 99.1.

This information and Exhibit 99.1 shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

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 hereunto duly authorized.

FALMOUTH BANCORP, INC.

By: /s/ Santo P. Pasqualucci

Santo P. Pasqualucci

President and Chief Executive Officer

Date: April 30, 2004

EXHIBIT INDEX

Exhibit Description

99.1 Press Release dated April 30, 2004.