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REPUBLIC FIRST BANCORP INC

Form 8-K January 31, 2005

UNITED STATES
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 31, 2005

Republic First Bancorp, Inc.

[REPUBLIC FIRST BANCORP, INC. LOGO OMITTED]

(Exact name of Registrant as specified in its charter)

Pennsylvania (State or other jurisdiction of incorporation or organization) 0-17007 (Commission File Number)

23-2486815 (I.R.S. Employer Identification No.)

1608 Walnut Street, Philadelphia, PA 19103 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (215) 735-4422

(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 7.01 Regulation FD Disclosure.

On January 25, 2005, Republic First Bancorp, Inc. issued a press release reporting on its results of operations and balance sheet for the quarter ended December 31, 2004. This press release is furnished in this report, pursuant to Items 9 and 12 herof, as Exhibit 99.

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Item 9.01 Financial Statements and Exhibits

(c) Exhibits

99 - Press Release dated January 25, 2005 of Republic First Bancorp, Inc (funrnished pursuant to Items 9 and 12 hereof).

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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 thereunto duly authorized.

REPUBLIC FIRST BANCORP, INC.
----(Registrant)

Dated: January 31, 2005

By: /s/ PAUL FRENKIEL
----Paul Frenkiel
Chief Financial Officer

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