

ENTERPRISE BANCORP INC /MA/  
Form 8-K  
October 18, 2005

# 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 18, 2005 (October 18, 2005)**

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## ENTERPRISE BANCORP, INC.

(exact name of registrant as specified in charter)

**Massachusetts**  
(State or Other Jurisdiction  
of Incorporation)

**0-21021**  
(Commission  
File Number)

**04-3308902**  
(IRS Employer  
Identification No.)

**222 Merrimack Street**  
**Lowell, Massachusetts**  
(address of principal executive offices)

**01852**  
(Zip Code)

**(978) 459-9000**

(Registrant's telephone number, including area code)

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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Items 2.02. Results of Operations and Financial Condition**

On October 18, 2005, Enterprise Bancorp, Inc. issued a press release concerning its results of operations and financial condition for the three and nine months ended on September 30, 2005. A copy of this press release is included as Exhibit 99 to this report.

**Item 9.01. Financial Statements and Exhibits**

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(a) Not applicable

(b) Not applicable

(c) The following exhibit is included with this report:

Exhibit 99

Press release for the fiscal quarter ended on September 30, 2005, dated October 18, 2005.

**[Remainder of Page Intentionally Blank]**

**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.

**ENTERPRISE BANCORP, INC.**

Date: October 18, 2005

By: /s/ James A. Marcotte  
James A. Marcotte  
Executive Vice President, Chief Financial  
Officer and Treasurer