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FFLC BANCORP INC
Form 8-K
July 09, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities and Exchange Act of 1934

July 9, 2004

(Date of earliest event reported)

FFLC BANCORP, INC.

(Exact name of registrant as specified in its charter)

FLORIDA

(State or other jurisdiction of incorporation)

000-22608

(Commission File Number)

59-3204891

(IRS Employer
Identification Number)

800 North Boulevard West, Post Office Box 490420, Leesburg, Florida 34749-0420

(Address of Principal Executive Offices) (Zip Code)

(352) 787-3311

(Registrant's telephone number, including area code)

Item 12. Results of Operations and Financial Condition.

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On July 9, 2004, the registrant issued a press release announcing the registrant's earnings for the second quarter ended June 30, 2004 and the declaration of a dividend.

The full text of the press release is attached as Exhibit 99.1.

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.

Date: July 9, 2004

By: FFLC Bancorp Inc.
/s/ Stephen T. Kurtz

Name: Stephen T. Kurtz
Title: President and Chief Executive
Officer

By: /s/ Paul K. Mueller

Name: Paul K. Mueller
Title: Executive Vice President and Chief
Financial Officer