

Edgar Filing: HARBOR BANKSHARES CORP - Form 8-K

HARBOR BANKSHARES CORP  
Form 8-K  
October 25, 2005

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): October 24, 2005  
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HARBOR BANKSHARES CORPORATION  
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(Exact name of registrant as specified in its charter)

----- Maryland ----- (State or other jurisdiction of incorporation)	----- 0-20990 ----- (Commission file number)	----- 52-1786341 ----- (IRS Employer Identification Number)
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25 W. Fayette Street, Baltimore, Maryland 21201  
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(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (410) 528-1800  
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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:

- 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 2.02. Results of Operations and Financial Condition.

Item 7.01 Regulation FD Disclosure.

The following information is furnished to the Securities and Exchange Commission under both Item 2.02 and Item 7.01 of this Form 8-K.

Item 9.01 Financial Statements and Exhibits.

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- (a) Financial statements of businesses acquired. Not applicable.
- (b) Pro forma financial information. Not applicable.
- (c) Exhibits. 99. Press Release Dated October 24, 2005

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.

Harbor Bankshares Corporation

By /s/ Teodoro J. Hernandez

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Teodoro J. Hernandez  
Treasurer

Dated: October 24, 2005