

BCB BANCORP INC  
Form 10-K/A  
April 08, 2008

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-K/A

(Mark One)

Annual Report Pursuant To Section 13 Or 15(D) Of The Securities Exchange Act of 1934  
For the fiscal ended December 31, 2007.

or

\* Transition Report Pursuant To Section 13 Or 15(D) Of The Securities Exchange Act of 1934  
For the transition period from \_\_\_\_\_ to \_\_\_\_\_.

Commission file number: 000-50275

BCB BANCORP, INC.  
(Exact name of registrant as specified in its charter)

New Jersey  
(State or other jurisdiction of incorporation or organization)

26-0065262  
(I.R.S. Employer Identification  
No.)

104-110 Avenue C, Bayonne, New Jersey  
(Address of principal executive offices)

07002  
(Zip Code)

Registrant's telephone number, including area code: (201) 823-0700

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Name of each exchange on which registered
Common Stock, \$0.01 par value	The NASDAQ Stock Market, LLC

Securities registered pursuant to Section 12(g) of the Act: None

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act.  
YES \* NO T

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act.  
YES \* NO T

Indicate by check mark whether the Registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.  
YES T NO \*

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Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K (§229.405 of this chapter) is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part III of this Form 10-K or any amendment to this Form 10-K.  T

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, or a smaller reporting company. See definitions of "large accelerated filer," "accelerated filer" and "smaller reporting company" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer \*    Accelerated filer \*    Non-accelerated filer \*    Smaller reporting company  T

(Do not check if a smaller reporting company)

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). YES \*    NO  T

The aggregate market value of the voting and non-voting common equity held by non-affiliates of the Registrant, computed by reference to the last sale price on June 30, 2007, as reported by the Nasdaq Capital Market, was approximately \$60.4 million.

As of March 10, 2008, there were issued 5,078,858 shares of the Registrant's Common Stock.

DOCUMENTS INCORPORATED BY REFERENCE:

- (1) Proxy Statement for the 2008 Annual Meeting of Stockholders of the Registrant (Part III).
- (2) Annual Report to Stockholder (Part II and IV).

PLEASE NOTE

This Form 10K-A is being filed as an amendment to our form 10K dated December 31, 2007, and originally filed on March 21, 2008. Through the process of edgarization a portion of the Consolidated Statements of Income, page three of the Company's audited financial statements was inadvertently deleted. Attached hereto the complete Consolidated Statements of Income may be found.

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## Consolidated Statements of Income

	Years Ended December 31,		
	2007	2006	2005
	(In Thousands, Except for Per Share Data)		
<b>Interest Income</b>			
Loans, including fees	\$ 24,365	\$ 22,770	\$ 18,760
Securities	8,843	8,046	6,297
Other interest-earning assets	1,182	445	71
<b>Total Interest Income</b>	<b>34,390</b>	<b>31,261</b>	<b>25,128</b>
<b>Interest Expense</b>			
<b>Deposits:</b>			
Demand	1,006	426	329
Savings and club	1,866	2,611	3,958
Certificates of deposit	10,109	7,807	3,736
	12,981	10,844	8,023
Borrowed money	4,236	2,633	1,222
<b>Total Interest Expense</b>	<b>17,217</b>	<b>13,477</b>	<b>9,245</b>
<b>Net Interest Income</b>	<b>17,173</b>	<b>17,784</b>	<b>15,883</b>
<b>Provision for Loan Losses</b>	<b>600</b>	<b>625</b>	<b>1,118</b>
<b>Net Interest Income after Provision for Loan Losses</b>	<b>16,573</b>	<b>17,159</b>	<b>14,765</b>
<b>Non-Interest Income</b>			
Fees and service charges	629	595	541
Gain on sales of loans originated for sale	420	635	313
Gain on sale of real estate owned	13	-	-
Gain on sales of securities held to maturity	-	-	28
Other	30	30	33
<b>Total Non-Interest Income</b>	<b>1,092</b>	<b>1,260</b>	<b>915</b>
<b>Non-Interest Expenses</b>			
Salaries and employee benefits	5,699	5,210	4,428
Occupancy expense of premises	1,000	900	701
Equipment	1,906	1,734	1,581
Advertising	326	329	164
Other	1,787	1,459	1,332
<b>Total Non-Interest Expenses</b>	<b>10,718</b>	<b>9,632</b>	<b>8,206</b>
<b>Income before Income Taxes</b>	<b>6,947</b>	<b>8,787</b>	<b>7,474</b>

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Income Taxes	2,509	3,220	2,745
Net Income	\$ 4,438	\$ 5,567	\$ 4,729
Net Income per Common Share			
Basic	\$ 0.92	\$ 1.11	\$ 1.25
Diluted	\$ 0.90	\$ 1.08	\$ 1.20
Weighted Average Number of Common Shares Outstanding			
Basic	4,818	5,005	3,769
Diluted	4,943	5,172	3,944

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Signatures

Pursuant to the requirements of Section 13 of the Securities Exchange Act of 1934, the Registrant has duly caused this 10K/A report to be signed on its behalf by the undersigned, thereunto duly authorized.

BCB BANCORP, INC.

Date: April 8, 2008

By: /s/ Donald Mindiak  
Donald Mindiak  
President, Chief Executive  
Officer  
and Chief Financial Officer  
(Duly Authorized Representative)

Pursuant to the requirements of the Securities Exchange of 1934, this 10K/A report has been signed below by the following persons on behalf of the Registrant and in the capacities and on the dates indicated.

Signatures	Title	Date
/s/ Donald Mindiak Donald Mindiak	President, Chief Executive Officer, Chief Financial Officer and Director (Principal Executive Officer)	April 8, 2008
/s/ Thomas M. Coughlin Thomas M. Coughlin	Vice President, Chief Operating Officer (Principal Accounting Officer) and Director	April 8, 2008
/s/ Mark D. Hogan Mark D. Hogan	Chairman of the Board	April 8, 2008
/s/ Robert Ballance Robert Ballance	Director	April 8, 2008

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/s/ Judith Q. Bielan Judith Q. Bielan	Director	April 8, 2008
/s/ Joseph J. Brogan Joseph J. Brogan	Director	April 8, 2008
/s/ James E. Collins James E. Collins	Director	April 8, 2008
/s/ Joseph Lyga Joseph Lyga	Director	April 8, 2008
/s/ Alexander Pasiechnik Alexander Pasiechnik	Director	April 8, 2008
/s/ August Pellegrini, Jr. August Pellegrini, Jr.	Director	April 8, 2008
/s/ Joseph Tagliareni Joseph Tagliareni	Director	April 8, 2008