

BELMONT BANCORP
Form 8-K
April 21, 2004

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): April 20, 2004

Belmont Bancorp.

(Exact Name of Registrant as Specified in its Charter)

Ohio

(State or Other Jurisdiction of Incorporation)

0-12724
(Commission File Number)

34-1376776
(I.R.S. Employer Identification No.)

325 Main Street, Bridgeport, Ohio

43912

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(Address of Principal Executive Offices)

(Zip Code)

Registrant's Telephone Number, Including Area Code: (740) 695-3323

NO CHANGE

(Former Name or Former Address, if Changed Since Last Report)

ITEM 7. Financial Statements and Exhibits

(c) Exhibits

99.1 Press Release issued by Belmont Bancorp. dated April 20, 2004

ITEM 12. Results of Operations and Financial Condition.

On April 20, 2004, Belmont Bancorp. issued a press release announcing a regular cash dividend payable on May 14, 2004 to shareholders of record as of April 30, 2004 and earnings for the first quarter of 2004. A copy of this press release is furnished as Exhibit 99.1 to this Form 8-K and is incorporated herein by reference.

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.

Belmont Bancorp.
(Registrant)

/s/ Jane R. Marsh

Jane R. Marsh
Chief Financial Officer

Dated: April 20, 2004