

SURREY BANCORP  
Form 8-K  
October 27, 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) : October 26, 2004**

---

**SURREY BANCORP**

(Exact name of registrant as specified in its charter)

---

**North Carolina**  
(State or other jurisdiction  
of incorporation)

**0000-50313**  
(Commission File No.)

**59-3772016**  
(I.R.S. Employer  
Identification No.)

**145 North Renfro Street, Mount Airy, NC**  
(Address of principal executive offices)

**27030**  
(Zip Code)

**Registrant's telephone number, including area code (336) 783-3900**

**Not Applicable**

**(Former name of former address, if changed since last report)**

---

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 (see General Instruction A.2. below):

- .. 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 7.01 Regulation FD Disclosure

The following information is furnished pursuant to this Item 9 and in satisfaction of Item 12, Disclosure of Results of Operations and Financial Condition.

On October 26, 2004, Surrey Bancorp (the Company ) announced its earnings for the quarter ended September 30, 2004. A copy of the press release dated October 26, 2004 is attached as Exhibit 99 to this report.

Item 9.01 Financial Statements and Exhibits

- (a) Not Applicable
- (b) Not Applicable
- (c) Exhibits

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press release dated October 26, 2004

SIGNATURE

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.

SURREY BANCORP

Date: October 27, 2004

By: /s/ Mark H. Towe

---

Mark H. Towe, Chief Financial Officer