

PATRIOT NATIONAL BANCORP INC  
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 25, 2004

**Patriot National Bancorp, Inc.**

(Exact name of registrant as specified in its charter)

Connecticut  
(State or other Jurisdiction of  
Incorporation)

000-29599  
(Commission File Number)

06-1559137  
(IRS Employer Identification No.)

900 Bedford Street, Stamford, Connecticut 06901  
(Address of Principal Executive Offices)

(203) 324-7500  
(Registrant's Telephone Number, Including Area Code)

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

**Item 2.02 Results of Operations and Financial Condition**

The Company issued a press release dated October 25, 2004 announcing its quarterly earnings.

| <b>Exhibit Number</b> | <b>Description</b>                                                                |
|-----------------------|-----------------------------------------------------------------------------------|
| 99.1                  | Press Release dated October 25, 2004 announcing the Company's quarterly earnings. |

**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.

**PATRIOT NATIONAL BANCORP, INC.**

Registrant

October 26, 2004

By: /s/ Robert F. O'Connell

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Robert F. O'Connell  
Senior Executive Vice President  
and Chief Financial Officer

**EXHIBIT INDEX**

***Exhibit Number***

***Description***

99.1:

Press Release dated October 25, 2004