

COBIZ INC  
Form 8-K  
April 23, 2004

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**UNITED STATES  
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 22, 2004**

**CoBiz Inc.**

(Exact name of registrant as specified in its charter)

**Colorado**  
(State or other jurisdiction  
of incorporation)

**000-24445**  
(Commission  
File Number)

**84-0826324**  
(IRS Employer  
Identification No.)

**821 17<sup>th</sup> Street**  
**Denver, Colorado 80202**  
(Address of principal executive offices and zip code)  
**(303) 293-2265**  
Registrant's telephone number, including area code

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**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On April 22, 2004 the Registrant issued a press release announcing its earnings for the first quarter of 2004. A copy of the press release is attached as Exhibit 99.1 hereto and incorporated herein by reference.

The information in this report shall not deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and shall not be incorporated by reference into any registration statement or other document filed under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

**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.

COBIZ INC.

By: /s/ LYNE B. ANDRICH

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Lyne B. Andrich  
Executive Vice President and Chief Financial Officer

Date: April 22, 2004

**EXHIBIT INDEX**

<b>Exhibit Number</b>	<b>Description</b>
99.1	Press release issued by the Registrant on April 22, 2004.

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ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

SIGNATURE

EXHIBIT INDEX