

VSB BANCORP INC
Form 8-K
July 15, 2010

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 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): July 15, 2010

VSB Bancorp, Inc.
(Exact Name of Registrant as specified in its charter)

New York
(State or other jurisdiction
of incorporation)

0-50237
Commission File
Number

11-3680128
IRS Employer Identification
No.

4142 Hylan Boulevard, Staten Island, New York 10308
Address of principal (Zip/Postal Code) executive offices

Registrant's telephone number: 718-979-1100

n/a
(Former name or 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:

- Written communication 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))
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ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 14, 2010, VSB Bancorp, Inc. (the "Company") reported its results of operations for the quarter ended June 30, 2010 of \$462,376 or diluted earnings per share of \$0.26 and for the six months ended June 30, 2010 of \$894,598 or diluted earnings per share of \$0.51. The Company's return on average assets and average equity were 0.76% and 7.19%, respectively, for the quarter ended June 30, 2010. This information and the accompanying press release were disseminated on July 14, 2010 through the broad distribution of the press release in a manner designed to provide broad, non-exclusionary distribution of the information to the public, but this voluntary report on Form 8-K is being filed so that the public can have a consistent source for earnings releases by searching the SEC's EDGAR database.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

- d. Exhibits – Press Release dated July 14, 2010 of VSB Bancorp, Inc. describing the results of operations for the quarter and six months ended June 30, 2010 is annexed as Exhibit 99.1.

For additional information, see annexed Exhibit 99.1.

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.

Dated: July 15, 2010

VSB Bancorp, Inc.

By:

/s/ Jonathan B. Lipschitz
Jonathan B. Lipschitz
Vice President, Controller and Principal
Accounting Officer

INDEX TO EXHIBITS

Exhibit No.	Description
99.1	Press Release reporting results of operations for the quarter and six months ended June 30, 2010.

