## 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) May 4, 2004

(exact name of registrant as specified in its charter)

Florida (State or other jurisdiction of Incorporation) 0-25681 (Commission File Number) 65-0423422 (IRS Employer Identification No.)

11811 U.S. Highway One

Suite 101

North Palm Beach, Florida

33408

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(zip code)

Registrant s telephone number, including area code: (561) 630-2400

Item 7. Financial Statements and Exhibits.			
	(a)	Financial statements of businesses acquired.	
None.			
	(b)	Pro forma financial information.	
None			
	(c)	Exhibits.	
99.1	99.1 Text of press release of Bankrate, Inc. dated May 4, 2004.		
Item 12. Results of Operations and Financial Condition.			
		•	
On May 4, 2004, Bankrate, Inc. (the Company) announced via press release the Company s results for its first quarter ended March 31, 2004. copy of the Company s press release is included herein as Exhibit 99.1. This Form 8-K is provided under Item 12. of Form 8-K and is furnished to, but not filed with, the Securities and Exchange Commission.			
CLCNA TUDEC			
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.			
		BAN	IKRATE, INC.
Date:	May	y 5, 2004 /s/ F	Robert J. DeFranco
		Robo	ert J. DeFranco
		Seni	or Vice President
		Chie	f Financial Officer

### EXHIBIT INDEX

### **Exhibit**

99.1 Text of press release of Bankrate, Inc. dated May 4, 2004.