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) February 5, 2003

BANKRATE, INC.

(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 (zip code)

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

Item 5.
On February 5, 2003, Bankrate, Inc. issued a press release announcing its financial results for the quarter and year ended December 31, 2002.
Item 7. Financial Statements and Exhibits.
(a) Financial statements of businesses acquired.
None.
(b) Pro forma financial information.
None.
(c) Exhibits.
99.1 Text of press release of Bankrate, Inc. dated February 5, 2003.
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.
BANKRATE, INC.

/s/ ROBERT J. DEFRANCO

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Date: February 7, 2003

Robert J. DeFranco

Senior Vice President

Chief Financial Officer

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EXHIBIT INDEX

Exhibit

99.1 Text of press release of Bankrate, Inc. dated February 5, 2003.

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