



ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On November 6, 2012, Atlantic Coast Financial Corporation issued a press release announcing financial results for the third quarter ended September 30, 2012. The full text of the press release is set forth in Exhibit 99.1.

The information in this Form 8-K and the attached Exhibit shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits.

99.1 Press release dated November 6, 2012.

**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.

ATLANTIC COAST FINANCIAL  
CORPORATION

Date: November 6, 2012 By: /s/ Thomas B. Wagers, Sr.  
Thomas B. Wagers, Sr.  
Chief Financial Officer  
(Duly Authorized Representative)

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**EXHIBIT INDEX**

**Exhibit**

**Number      Description of Exhibit(s)**

99.1            Copy of press release issued by the Company on November 6, 2012.