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1ST STATE BANCORP INC

Form 8-K

July 29, 2004

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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 28, 2004

1st State Bancorp, Inc.

(Exact Name of Registrant as Specified in Charter)

| | | |
|---|-----------------------------|---|
| Virginia | 0-25859 | 56-2130744 |
| ----- | ----- | ----- |
| (State or Other Jurisdiction of Incorporation) | (Commission File Number) | (I.R.S. Employer Identification No.) |

| | |
|--|------------|
| 445 S. Main Street, Burlington, North Carolina | 27215 |
| ----- | ----- |
| (Address of Principal Executive Offices) | (Zip Code) |

Registrant's telephone number, including area code: (336) 227-8861

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

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Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

- (a) Not applicable
- (b) Not applicable
- (c) The following exhibit is filed herewith:

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Exhibit 99

Press Release dated July 28, 2004

Item 12. Results of Operations and Financial Condition

On July 28, 2004, 1st State Bancorp, Inc. announced its unaudited financial results for the quarter and nine months ended June 30, 2004. For more information, reference is made to the Company's press release dated July 28, 2004, a copy of which is attached to this Report as Exhibit 99 and is furnished herewith.

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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.

1st STATE BANCORP, INC.

Date: July 29, 2004

By: /s/ James C. McGill

James C. McGill
President and Chief Executive Officer