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1ST STATE BANCORP INC
Form 8-K
October 28, 2003

UNITED STATES
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): October 27, 2003

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)

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(a) Not applicable

(b) Not applicable

(c) The following exhibit is filed herewith:

Exhibit 99

Press Release dated October 27, 2003

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ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 27, 2003, 1st State Bancorp, Inc. announced its unaudited financial results for the quarter and year ended September 30, 2003. For more information, reference is made to the Company's press release dated October 27, 2003, a copy of which is attached to this Report as Exhibit 99 and furnished herewith.

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: October 27, 2003

By: /s/ James C. McGill

James C. McGill
President and Chief Executive Officer