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SOUTHERN CONNECTICUT BANCORP INC

Form 8-K

April 30, 2004

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) April 29, 2004

Southern Connecticut Bancorp, Inc.

(Exact Name of Registrant as Specified in Charter)

Connecticut

0-49784

06-1594123

(State or Other Jurisdiction
of Incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

215 Church Street, New Haven, CT

06510

(Address of Principal Executive Offices)

(Zip Code)

Registrant's telephone number, including area code

(203) 782-1100

N/A

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

Item 5. Other Events and Required FD Disclosure.

On April 29, 2004, Southern Connecticut Bancorp, Inc. ("Bancorp") issued a press release disclosing that the State of Connecticut Department of

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Banking issued a Temporary Certificate of Authority to The Bank of Southeastern Connecticut on April 28, 2004. The Temporary Certificate of Authority authorizes the Bank to complete its organization. The Bank of Southeastern Connecticut is being organized as a wholly owned subsidiary of Bancorp.

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

There are no financial statements or pro forma financial information filed as part of this Form 8-K.

The press release issued by Bancorp on April 29, 2004 announcing The Bank of Southeastern Connecticut's receipt of a Temporary Certificate of Authority from the State of Connecticut is filed herewith as Exhibit 99.1.

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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.

SOUTHERN CONNECTICUT BANCORP, INC.

By: /S/ Joseph V. Ciaburri

Name: Joseph V. Ciaburri
Title: Chairman & Chief
Executive Officer

Date: April 29, 2004