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SOUTHERN CONNECTICUT BANCORP INC  
Form 8-K  
January 27, 2005

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): January 27, 2005

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SOUTHERN CONNECTICUT BANCORP, INC.

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(Exact Name of Registrant as Specified in its Charter)

Connecticut

000-49784

06-1609692

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(State or other jurisdiction (Commission File Number)  
of incorporation)

(I.R.S. Employer  
Identification No.)

215 Church Street, New Haven, CT

06510

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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (203) 782-1100

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Not Applicable

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

[ ] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

[ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Section 1--Registrant's Business and Operations

Item 2.02. Results of Operations and Financial Condition.

On January 27, 2005, Southern Connecticut Bancorp, Inc. announced by press release its earnings for the quarter and the year ended December 31, 2004. A copy of the press release is attached hereto as Exhibit 99.1.

The information contained in this Item 2.02 and in Exhibit 99.1 shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section. The information set forth in Item 2.02 and in Exhibit 99.1 shall not be incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, regardless of any general incorporation language in such filing, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01. Financial Statements and Exhibits.

(a) Financial Statements of Businesses Acquired.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits.

The following exhibit is included with this Report:

Exhibit Number	Description
99.1	Press release of Southern Connecticut Bancorp, Inc. dated January 27, 2005, reporting financial results for the quarter and the year ended December 31, 2004.

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/ Michael M. Ciaburri

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Name: Michael M. Ciaburri

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Title: Director, President & Chief Operating Officer

Date: December 27, 2004