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FIRSTFED AMERICA BANCORP INC

Form 8-K

January 28, 2004

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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 23, 2004

FIRSTFED AMERICA BANCORP, INC.  
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(Exact name of registrant as specified in its charter)

|  |   |   |
|--|---|---|
| Delaware<br>-----<br>(State or other jurisdiction<br>of incorporation) | 1-12305<br>-----<br>(Commission<br>File Number) | 04-3331237<br>-----<br>(IRS Employer<br>Identification No.) |
|--|---|---|

ONE FIRSTFED PARK, Swansea, Massachusetts 02777  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (508) 679-8181

Not Applicable  
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(Former name or former address, if changed since last report)

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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.  
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- (a) Not Applicable.
- (b) Not Applicable.
- (c) The following Exhibit is included with this Report:

| Exhibit No.<br>----- | Description<br>-----                 |
|----------------------|--------------------------------------|
| 99.1                 | Press Release dated January 23, 2004 |

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.  
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On January 23, 2004, FIRSTFED AMERICA BANCORP, INC. announced its financial results for the quarter ended December 31, 2003. The press release announcing financial results for quarter ended December 31, 2003 is filed as Exhibit 99.1 and incorporated herein by reference.

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SIGNATURE

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 thereunto duly authorized.

FIRSTFED AMERICA BANCORP, INC.

Date: January 28, 2004

By: /s/ Robert F. Stoico

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Robert F. Stoico  
Chairman, President and Chief Executive  
Officer

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EXHIBIT INDEX

Exhibit 99.1 Press Release, dated January 23, 2004.