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PATRIOT NATIONAL BANCORP INC

Form 8-K July 18, 2003

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 17, 2003

PATRIOT NATIONAL BANCORP, INC. (Exact name of registrant as specified in its charter)

Connecticut (State or other jurisdiction (Commission File Number) (IRS Employer of incorporation)

000-295

06-1559137 Identification Number)

900 Bedford Street, Stamford, Connecticut 06901 (Address of principal executive offices and zip code)

Registrant's telephone number, including area code: (203) 324-7500

N/A

(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits

(a) Not applicable.

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- (b) Not applicable.
- (c) Exhibits.

Exhibit No.

Description

20 Press release dated July 17, 2003 of Patriot National Bancorp, Inc.

Item 12. Results of Operations and Financial Condition

On July 17, 2003, Patriot National Bancorp, Inc. ("Bancorp"), the holding company for Patriot National Bank, issued a press release announcing certain information concerning Bancorp's results of operations for the quarter ended June 30, 2003 and its financial condition at June 30, 2003. The information regarding the quarter ended June 30, 2003 that is required to be reported pursuant to Item 12 of a Current Report on Form 8-K is contained in the first and second paragraphs of the press release, a copy of which is filed as an exhibit hereto.

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Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, Bancorp has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PATRIOT NATIONAL BANCORP, INC.

Date: July 18, 2003

By: /s/ CHARLES F. HOWELL

Charles F. Howell

President

EXHIBIT INDEX

Exhibit No.

Description

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