

Edgar Filing: EVANS BANCORP INC - Form 8-K

EVANS BANCORP INC  
Form 8-K  
January 28, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

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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, 2004

EVANS BANCORP, INC.  
(Exact name of Registrant as Specified in Charter)

New York	0-18539	16-1332767
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(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification Number)
14-16 North Main Street, Angola, New York		14006
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(Address of Principal Executive Offices)		(Zip Code)

Registrant's telephone number, including area code (716) 549-1000

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

(c) Exhibits.

99.1 January 27, 2004 Press Release

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 27, 2004, Evans Bancorp, Inc. issued a press release setting forth its results of operations and financial condition for the fourth quarter and fiscal year ended December 31, 2003. A copy of that press release is attached hereto as Exhibit 99.1.

This information is not "filed" pursuant to the Securities Exchange Act of 1934 and is not incorporated by reference into any registrations under the Securities Act of 1933.

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.

EVANS BANCORP, INC.

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By: /s/ James Tilley

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James Tilley, President & CEO

Dated: January 27, 2004

EXHIBIT INDEX

EXHIBIT NO. -----	DESCRIPTION -----
99.1	January 27, 2004 Press Release