

Edgar Filing: EVANS BANCORP INC - Form 8-K

EVANS BANCORP INC  
Form 8-K  
July 29, 2003

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): July 28, 2003  
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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  
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Item 7. Financial Statements and Exhibits

(c) Exhibits.

Exhibit 99.1 Press release issued July 28, 2003 by Evans Bancorp, Inc.

Item 9. Results of Operations and Financial Condition

On July 28, 2003, Evans Bancorp, Inc. issued a press release setting forth its results of operations and financial condition for the second quarter 2003. A copy of the press release is attached hereto as Exhibit 99.1.

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.

By:

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James Tilley, President

Date: July 29, 2003

EXHIBIT INDEX

Exhibit No. -----	Description of the Exhibit -----
	99.1 Press release issued July 28, 2003 by Evans Bancorp, Inc.