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NBC CAPITAL CORP Form 8-K October 20, 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) October 20, 2003

NBC CAPITAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Mississippi 1-15773 64-0694755

(State or Other Jurisdiction (Commission (IRS Employer of Incorporation) File Number) Identification No.)

NBC Plaza, Starkville, Mississippi 39759

(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code (601)-343-1341

n/a

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

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit Number Exhibit

99.1 Press Release dated October 20, 2003

Item 12. Results of Operations and Financial Condition.

On October 20, 2003, NBC Capital Corporation ("NBY") issued a press release announcing financial information for its fiscal third quarter ended September 30, 2003. The press release is attached as Exhibit 99.1 to this Form 8-K and is furnished to, but not filed with, the Commission.

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

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undersigned thereunto duly authorized.

NBC CAPITAL CORPORATION

By: /s/ Richard T. Haston

Richard T. Haston

Executive Vice President,

Chief Financial Officer and Treasurer

Dated: October 20, 2003

INDEX TO EXHIBITS

Exhibit Number Exhibit

99.1 Press Release dated October 20, 2003 *

* This exhibit is furnished to, but not filed with, the Commission by inclusion herein.