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COMMUNITY BANKSHARES INC /SC/

Form 8-K

January 23, 2004

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

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Date of Report (Date of earliest event reported): January 16, 2004

COMMUNITY BANKSHARES, INC.

Incorporated under the  
laws of South Carolina

Commission File No. 000-22054

I.R.S. Employer  
Identification No.  
57-0966962

791 Broughton Street

Orangeburg, South Carolina 29115

Telephone: 803-535-1060

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Item 7. Financial Statements and Exhibits

(c) Exhibit 99 Registrant's January 16, 2004 Press Release

Item 12. Results of Operations and Financial Condition.

Please see Exhibit 99 for the Registrant's January 16, 2004 press release.

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, hereunto duly authorized.

COMMUNITY BANKSHARES, INC.  
(Registrant)

Date: January 23, 2004

By: /s/ William W. Traynham

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William W. Traynham  
President and Chief Financial Officer

EXHIBIT INDEX

Exhibit 99 Registrant's January 16, 2004 Press Release

