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COMMUNITY BANKSHARES INC /SC/

Form 8-K

October 31, 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

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Date of Report (Date of earliest event reported): October 29, 2003

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

Item 7. Financial Statements and Exhibits

(c) Exhibit 99 Registrant's 2003 Third Quarter Earnings Release

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Item 12. Results of Operations and Financial Condition.

Third Quarter Earnings

Please see Exhibit 99 for the Registrant's 2003 Third quarter earnings 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: October 29, 2003

By: /s/ William W. Traynham

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William W. Traynham  
President and Chief Financial Officer

EXHIBIT INDEX

Exhibit 99                      Registrant's 2003 Third Quarter Earnings Release

