

AMERICAN COMMUNITY BANCSHARES INC  
Form 8-K  
October 20, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 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 18, 2004**

**AMERICAN COMMUNITY BANCSHARES, INC.**

(Exact name of registrant as specified in its charter)

**North Carolina**  
(State or Other Jurisdiction

of Incorporation)

**000-30517**  
(Commission

File Number)

**56-2179531**  
(IRS Employer

Identification No.)

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**4500 CAMERON VALLEY PARKWAY, SUITE 150, CHARLOTTE, NC**  
(Address of principal executive offices)

**28211**  
(Zip Code)

Registrant's telephone number, including area code

**(704) 225-8444**

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On October 18, 2004, American Community Bancshares, Inc. (the Registrant ) announced financial results for the third quarter ended September 30, 2004, reporting net income of \$937,000 and diluted earnings per common share of \$0.25. A copy of the press release (the Press Release ) announcing the Registrant s results for the third quarter ended September 30, 2004 is attached hereto as Exhibit 99.1 and incorporated by reference herein.

The information contained in this Current Report shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the Exchange Act), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

(c) Exhibits.

The following exhibits are filed herewith:

<u>EXHIBIT NO.</u>	<u>DESCRIPTION OF EXHIBIT</u>
99.1	Press Release dated October 18, 2004 with respect to the Registrant s financial results for the third quarter ended September 30, 2004

This Current Report on Form 8-K (including information included or incorporated by reference herein) may contain, among other things, certain forward-looking statements within the meaning of the Private Securities Reform Act of 1995, including, without limitation, (i) statements regarding certain of the Registrant s goals and expectations with respect to earnings, income per share, revenue, expenses and the growth rate in such items, as well as other measures of economic performance, including statements relating to estimates of credit quality trends, and (ii) statements preceded by, followed by or that include the words may , could , should , would , believe , anticipate , estimate , expect , int projects , outlook or similar expressions. These statements are based upon the current belief and expectations of the Registrant s management and are subject to significant risks and uncertainties that are subject to change based on various factors (many of which are beyond the Registrant s control).

**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.

**AMERICAN COMMUNITY BANCSHARES, INC.**

By: /s/ Randy P. Helton

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Randy P. Helton  
President and Chief Executive Officer

Dated: October 20, 2004

**EXHIBIT INDEX**

**Exhibit**

<b><u>Number</u></b>	<b><u>Description of Exhibit</u></b>
99.1	Press Release