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NBC CAPITAL CORP Form 8-K July 21, 2004

> UNITED STATES 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) July 21, 2004

NBC CAPITAL CORPORATION

(Zip Code)

(Exact Name of Registrant as Specified in Charter)

Mississippi1-1577364-0694755(State or Other Jurisdiction
of Incorporation)(Commission
File Number)(IRS Employer
Identification No.)

NBC Plaza, Starkville, Mississippi 39759

(Address of Principal Executive Offices)

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.

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Item 12. Results of Operations and Financial Condition.

On July 21, 2004, NBC Capital Corporation ("NBY") issued a press release announcing financial information for its fiscal second quarter ended June 30, 2004. 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 undersigned thereunto duly authorized.

NBC CAPITAL CORPORATION

By: /s/ Richard T. Haston

Richard T. Haston Executive Vice President, Chief Financial Officer and Treasurer

Dated: July 21, 2004

INDEX TO EXHIBITS

Exhibit Number

Exhibit

99.1

Press Release dated July 21, 2004 *

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