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NBC CAPITAL CORP Form 8-K July 22, 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) July 21, 2003

NBC CAPITAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Mississippi	1-15773	64-0694755
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer 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 July 21, 2003

Item 9. Regulation FD Disclosure/Results of Operations and Financial Condition.

On July 21, 2003, NBC Capital Corporation ("NBY") issued a press release announcing financial information for its fiscal second quarter ended June 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. This information is provided under Item 12 of Form 8-K.

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

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

Dated: July 21, 2003

INDEX TO EXHIBITS

Exhibit Number Exhibit

99.1 Press Release dated July 21, 2003 *

 $[\]mbox{\scriptsize \star}$ This exhibit is furnished to, but not filed with, the Commission by inclusion herein.