

AMERICAN COMMUNITY BANCSHARES INC  
Form 8-K  
July 30, 2004

---

## 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) July 20, 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 No.)

56-2179531  
(IRS Employer  
Identification No.)

4500 Cameron Valley Parkway, Suite 150, Charlotte, NC 28211

(Address of principal executive offices)

**Registrant's telephone number, including area code (704) 225-8444**

**2593 West Roosevelt Boulevard, Monroe, NC 28111-0418**

**(Former address of principal executive offices)**

---

---

**ITEM 7. 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 July 20, 2004 with respect to the Registrant's financial results for the quarter ended June 30, 2004 |

**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On July 20, 2004, American Community Bancshares, Inc. (the Registrant) announced financial results for the quarter ended June 30, 2004, net income of \$669,000 and earnings per common share of \$0.18 (diluted). A copy of the earnings press release (the Press Release) announcing the Registrant's financial results for the quarter ended June 30, 2004 is attached hereto as Exhibit 99.1 and incorporated by reference into this Item 12.

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 Litigation Reform Act of 1995, including, without limitation, (i) statements regarding certain of the Registrant's goals and expectations with respect to earnings, earnings 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, plan, projects, outlook or similar expressions. These statements are based upon the current beliefs and expectations of the Registrant's management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. These forward-looking statements involve certain 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

---

Randy P. Helton  
President and CEO

Dated: July 30, 2004

**EXHIBIT INDEX**

**Exhibit**

| <b>Number</b> | <b>Description of Exhibit</b>              |
|---------------|--|
| 99.1          | Earnings Press Release dated July 20, 2004 |