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COMMUNITY BANK SYSTEM INC

Form 8-K January 26, 2004

> 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): January 26, 2004

[LOGO]

COMMUNITY BANK SYSTEM, INC. (Exact name of registrant as specified in its charter)

> New York Stock Exchange (Name of Each Exchange on Which Registered)

16-1213679 Delaware

(State or other jurisdiction of incorporation)

(I.R.S. Employer Identification No.)

5790 Widewaters Parkway, DeWitt, New York

13214-1883

(Address of principal executive offices)

(Zip Code)

(315) 445-2282

(Registrant's telephone number, including area code)

(Former Name or Former Address, if Changed Since Last Report)

Item 7. Financial Statements and Exhibits.

The following exhibit is filed as a part of this report:

Exhibit No. Description _____

99 Press Release, dated January 26, 2004

Item 9. Information Being Provided Under Item 12.

On January 26, 2004, Community Bank System, Inc. announced its results of operations for the fiscal year ending December 31, 2003. The public announcement was made by means of a news release, the text of which is set forth in Exhibit 99 hereto. This information is being furnished pursuant to Item 12 of Form 8-Kand is being presented under Item 9 as provided in the Commission's final rule; interim guidance regarding Form 8-K Item 11 and Item 12 filing requirements (Release No. 34-47583).

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 thereunto duly authorized.

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Community Bank System, Inc.

Date: January 26, 2004 /s/ Sanford A. Belden

Sanford A. Belden, President and

Chief Executive Officer

Date: January 26, 2004 /s/ Mark E. Tryniski

Mark E. Tryniski, Chief Financial Officer