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HCB BANCSHARES INC
Form 8-K
April 22, 2003

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): April 22, 2003

HCB BANCSHARES, INC.

(Exact Name of Registrant as Specified in its Charter)

Oklahoma	0-22423	62-1670792
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(State or Other Jurisdiction of Incorporation or Organization)	(Commission File Number)	(I.R.S. Employer Identification No.)

237 Jackson Street, SW, Camden, Arkansas 71701

(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (870) 836-6841

Not applicable

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

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(a) Not applicable

(b) Not applicable

(c) The following exhibit is filed herewith:

Exhibit 99

Press Release dated April 22, 2003

ITEM 9. REGULATION FD DISCLOSURE

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On April 22, 2003, HCB Bancshares, Inc. issued a press release announcing its unaudited financial results for the quarter and nine month periods ended March 31, 2003. A copy of the press release is attached to this Report as an exhibit and is incorporated herein by reference. The attached exhibit is furnished pursuant to Item 12 of Form 8-K.

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.

HCB BANCSHARES, INC.

Date: April 22, 2003

By: /s/ Vida H. Lampkin

Vida H. Lampkin
Chairman of the Board and Interim
President and Chief Executive Officer