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CNB FLORIDA BANCSHARES INC

Form 8-K

October 23, 2003

U.S. 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 OCTOBER 22, 2003

(Date of earliest event reported)

CNB FLORIDA BANCSHARES, INC.

(Exact Name of Registrant as Specified in Its Charter)

FLORIDA

(State or other jurisdiction of incorporation)

0-25988

(Commission File Number)

59-2958616

(IRS Employer
Identification No.)

9715 Gate Parkway North
Jacksonville, Florida

(Address of principal
executive offices)

32246

(Zip Code)

Registrant's telephone number, including area code: (904) 997-8484

Item 7. Financial Statements and Exhibits.

(c) Exhibits

Exhibit No. -----	Description -----
99	Press Release dated October 22, 2003 for CNB Florida

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Bancshares, Inc. 2003 Third Quarter Results

Item 12. Results of Operations and Financial Condition.

On October 22, 2003 CNB Florida Bancshares, Inc. (the "Company") announced financial results for the third quarter ended September 30, 2003. A copy of the press release announcing the Company's results for the third quarter ended September 30, 2003 is attached hereto as Exhibit 99.

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 hereunto duly authorized.

CNB FLORIDA BANCSHARES, INC.
(Registrant)

Date: October 23, 2003

By: /s/ G. Thomas Frankland

(Signature)

G. Thomas Frankland
Executive Vice President and
Chief Financial Officer
(Principal Financial Officer)