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NBC CAPITAL CORP Form 8-K January 26, 2006

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, 2006 NBC CAPITAL CORPORATION (Exact name of registrant as specified in its charter) 1-15773 Mississippi (State or other jurisdiction (Commission of incorporation) File Number) (IRS Employer Identification No.) NBC Plaza, Starkville, Mississippi (Address of principal executive offices) (Zip Code) Registrant's telephone number, including area code (662) 343-1341 n/a _____ (Former name or former address, if changed since last report.) Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- [] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On January 26, 2006, NBC Capital Corporation ("NBY") issued a press release

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announcing financial information for its fourth quarter and year ended December 31, 2005. The press release is attached as Exhibit 99.1 to this Form 8-K and is furnished to, but not filed with, the Commission.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit Number Description of Exhibit

99.1 Press release issued January 26, 2006

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.

NBC CAPITAL CORPORATION
-----(Registrant)

Date: January 26, 2006

By: /s/ Richard T. Haston

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

EXHIBIT INDEX

Exhibit Description
----99.1 Press Release dated January 26, 2006