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EVANS BANCORP INC  
Form 8-K  
January 28, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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 28, 2003

EVANS BANCORP,  
INC. (Exact name of Registrant as Specified in Charter)

New York	0-18539	16-1332767
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification Number)

14-16 North Main Street, Angola, New York	14006
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code (716) 549-1000

ITEM 5. OTHER EVENTS

Evans Bancorp, Inc. is filing herewith a press release issued on January 28, 2003 which is included herein. This press release was issued to announce 2002 and fourth quarter 2002 earnings.

ITEM 7. FINANCIAL STATEMENT AND EXHIBITS

The following exhibit is included herein:

99.1 January 28, 2003 Press Release

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.

EVANS BANCORP, INC.

By: /s/ James Tilley

James Tilley, President

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