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: December 2, 2003

Vision Bancshares, Inc.

(Name of Small Business Issuer in Its Charter)

Alabama (State of Incorporation)

333-88073 (Commission File Number) 63-1230752 (IRS Employer Identification No.)

2201 West 1st Street

Gulf Shores, Alabama 36542

(251) 967-4212

(Address and Telephone Number

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of Registrant s Principal Executive Offices)

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Item 7.	Financial Statements and Exhibits				
(c) Exhibi	its				
	99.1 Vision Bancshares, Inc. Press Release dated November 13, 20	003			
Item 9.	Regulation FD Disclosure				
On November 13, 2003, Vision Bancshares, Inc. issued a press release announcing it results of operations for the three-month period and nine month period ended September 30, 2003.					
	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, thereto duly authorized.					
Dated: De	ecember 1, 2003				
		Vision Ba	Vision Bancshares, Inc.		
		By:	/s/	WILLIAM E. BLACKMON	
				William E. Blackmon	
			Its:	Chief Financial Officer	