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COLONIAL BANGROUP INC
Form 8-K
October 19, 2004

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): October 19, 2004

THE COLONIAL BANGROUP, INC.

(Exact name of registrant as specified in its charter)

| | | |
|---|--------------------------|---|
| DELAWARE | 1-13508 | 63-0661573 |
| (State or other jurisdiction of incorporation or organization) | (Commission File Number) | (I.R.S. Employer Identification No.) |

One Commerce Street

Montgomery, Alabama 36104

(Address of principal executive offices)

(334) 240-5000

(Registrant's phone number)

Item 2.02 Results of Operations and Financial Condition

Item 7.01 Regulation FD Disclosure

Information regarding the registrant's earnings results for the quarter ended September 30, 2004 is furnished herein pursuant to Item 2.02 of this Current Report on Form 8-K and as Regulation FD Disclosure.

Item 9.01 Financial Statements and Exhibits

The following exhibit is furnished as Regulation FD Disclosure to this Current Report on Form 8-K:

| Exhibit No. | Exhibit |
|-------------|--|
| ----- | ----- |
| 99.1 | Press Release Announcing Third Quarter Earnings and Supplemental Information |

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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.

THE COLONIAL BANCGROUP, INC.

By:

/s/

SHEILA MOODY

Sheila Moody

Chief Accounting Officer