COLONIAL BANCGROUP INC Form 8-K October 15, 2003

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): September 30, 2003

THE COLONIAL BANCGROUP, INC.

(Exact name of registrant as specified in its charter)

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

incorporation or organization)

One Commerce Street

Montgomery, Alabama 36104

(Address of principal executive offices)

(334) 240-5000

(Registrant s telephone number)

Item 9 and 12. Regulation F-D Disclosure and Results of Operations and Financial Condition.

Information regarding the registrant s earnings results for the quarter ended September 30, 2003 is furnished herein as Regulation F-D Disclosure.

As additional Regulation F-D Disclosure, the registrant furnishes the press release referenced as Exhibit No. 99.1.

 Exhibit No.
 Exhibit

 99.1
 Press Release Announcing Third Quarter Earnings.

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

Date: October 15, 2003