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COLONIAL BANCGROUP INC  
Form 8-K  
July 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 AND EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 19, 2004

THE COLONIAL BANCGROUP, 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 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 June 30, 2004 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 Second Quarter Earnings and Supplemental Information

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SIGNATURE

Pursuant to the requirements of the Securities and 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 BANGROUP, INC.

By: /s/ SHEILA MOODY

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Sheila Moody  
Chief Accounting Officer