

SUPERIOR BANCORP
Form 8-K
October 29, 2007

**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 29, 2007

SUPERIOR BANCORP

(Exact Name of Registrant as Specified in Charter)

Delaware

State or Other Jurisdiction of Incorporation

0-25033

(Commission File Number)

63-1201350

(IRS Employer Identification No.)

17 North 20th Street, Birmingham, Alabama

(Address of Principal Executive Offices)

35203

(Zip Code)

(205) 327-1400

(Registrant's Telephone Number, including Area Code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communication pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Section 2 - Financial Information

Item 2.02. **Results of Operations and Financial Condition.**

On October 29, 2007, Superior Bancorp issued a press release announcing its operating results for the quarter ended September 30, 2007. A copy of the press release is attached hereto as Exhibit 99. The information in Item 2.02 of this Current Report on Form 8-K, including Exhibit 99, shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as we may specifically state in any such filing.

Section 7 — Regulation FD

Item 7.01. **Regulation FD Disclosure.**

Superior Bancorp's press release issued on October 29, 2007 and attached hereto as Exhibit 99 also announced that its Board of Directors had approved a stock repurchase plan authorizing the purchase by Superior Bancorp of up to 1,000,000 shares of its common stock beginning on or after November 2, 2007.

Section 9 - Financial Statements and Exhibits

Item 9.01. **Financial Statements and Exhibits.**

(d) Exhibits.

Exhibit No.	Description
99	Press Release of Superior Bancorp dated October 29, 2007.

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.

SUPERIOR BANCORP

By: /s/ C. Stanley Bailey

C. Stanley Bailey
Chairman and Chief Executive Officer

Date: October 29, 2007

INDEX TO EXHIBITS

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