

COLONIAL BANGROUP INC
Form 8-K
January 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): January 15, 2003

THE COLONIAL BANGROUP, INC.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation or organization)

1-13508
(Commission File No.)

63-0661573
(I.R.S. Employer
Identification No.)

**One Commerce Street
Montgomery, Alabama 36104**
(Address of principal executive office)

(334) 240-5000
(Registrant's telephone number)

Item 9. Regulation F-D Disclosure

Information regarding the registrant's earnings results for the quarter ended December 31, 2002 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.

| <u>Exhibit No.</u> | <u>Exhibit</u> |
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| 99.1 | Press Release Announcing Fourth Quarter Earnings. |
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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.

Date: January 15, 2003

/s/ SHEILA MOODY

BY:
ITS

Sheila Moody
Chief Accounting Officer