

FLAG FINANCIAL CORP  
Form 8-K  
January 26, 2004

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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 20, 2004

---

FLAG Financial Corporation

---

(Exact name of registrant as specified in its charter)

Georgia	000-24532	58-2094179
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
3475 Piedmont Road, Suite 550, Atlanta, Georgia		30305
(Address of principal executive offices)		(Zip Code)
Registrant's telephone number, including area code:		(404) 760-7700

---

(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition

On January 20, 2004, Flag Financial Corporation issued a press release reporting its fourth quarter and annual earnings for 2003. A copy of the press release is attached as an exhibit to this report.

Item 7. Exhibits

(c) Exhibits

No. Description

99.1 Press Release dated January 20, 2004.

---

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.

January 20, 2003

FLAG FINANCIAL CORPORATION

By:

/s/ J. Daniel Speight

\_\_\_\_\_  
J. Daniel Speight  
Vice Chairman, Chief Financial Officer and Secretary

---

EXHIBIT INDEX

No. Description  
99.1 Press Release dated January 20, 2004.

---