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FLAG FINANCIAL CORP Form 8-K July 24, 2003

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 R	eport	(Date of earliest	event reported):	JULY 17, 2003							
FLAG FINANCIAL CORPORATION											
(Exact name of registrant as specified in its charter)											
GEORGIA				58-209417							
(State or other jurisdiction of incorporation)											
3475 PIED		30305									
(Address		(Zip Code)									
Registrant's telephone number, including area code: (404) 760-7700											
				d since last report)							
ITEM 9. REGULATION FD DISCLOSURE											
On July 17, 2003, Flag Financial Corporation issued a press release reporting its second quarter 2003 results of operations. A copy of the press release is attached as an exhibit to this report.											
ITEM 7.	EXHI	EXHIBITS									
	(c)	Exhibits									
	No.	Description									

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99.1 Press Release dated July 17, 2003.

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.

Date: July 17, 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	Julv	17,	2003.	