

FLAG FINANCIAL CORP  
Form 8-K  
April 16, 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): **April 15, 2004**

---

**Flag Financial Corporation**

---

(Exact name of registrant as specified in its charter)

**Georgia**

**000-24532**

**58-209417**

(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 April 15, 2004, Flag Financial Corporation issued a press release reporting its first quarter 2004 results of operations. A copy of the press release is attached as an exhibit to this report.

**Item Exhibits**

**7.**

(c) Exhibits

**No. Description**

99.1 Press Release dated April 15, 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.

April 15, 2004

**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 April 15, 2004.

---