

FLAG FINANCIAL CORP  
Form 8-K  
October 25, 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 **October 18, 2004**  
event reported):

**Flag Financial Corporation**

(Exact name of registrant as specified in its charter)

<b>Georgia</b> (State or other jurisdiction of incorporation)	<b>000-24532</b> (Commission File Number)	<b>58-209417</b> (IRS Employer Identification No.)
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<b>3475 Piedmont Road, Suite 550, Atlanta,</b> <b>Georgia</b> (Address of principal executive offices)	<b>30305</b> (Zip Code)
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Registrant's telephone number, including area code: **(404) 760-7700**

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



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

On October 18, 2004, Flag Financial Corporation issued a press release reporting its third quarter 2004 results of operations. A copy of the press release is attached as an exhibit to this report.

**Item Financial Statements and Exhibits**

**9.01.**

(c) Exhibits

No. Description

99.1 Press Release dated October 18,  
2004.

The information furnished in the attached press release shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section.

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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.

October 18, 2004

**FLAG FINANCIAL CORPORATION**

By: /s/ J. Daniel Speight

J. Daniel Speight

Vice Chairman, Chief Financial Officer and Secretary

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**EXHIBIT INDEX**

<u>No.</u>	<u>Description</u>
99.1	Press Release dated October 18, 2004.