

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 20, 2004

COMPASS BANCSHARES, INC.

(Exact name of Registrant as specified in its charter)

|                                                                                              |                                              |                                                           |
|----------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------|
| <u>Delaware</u><br>(State or other jurisdiction<br>of incorporation)                         | <u>0-6032</u><br>(Commission File<br>Number) | <u>63-0593897</u><br>(IRS Employer Identification<br>No.) |
| <u>15 South 20th Street, Birmingham, Alabama</u><br>(Address of principal executive offices) |                                              | <u>35233</u><br>(Zip Code)                                |

Registrant’s telephone number, including area code: (205) 297-3000

N/A

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

**Item 7. Financial Statements and Exhibits**

(c) Exhibits:

99.1      Compass Bancshares, Inc. Press Release dated January 20, 2004

**Item 12. Results of Operations and Financial Condition**

On January 20, 2004, Compass Bancshares, Inc. issued a press release announcing its financial results for the twelve-month period ended December 31, 2003. This press release, dated January 20, 2004, is attached as Exhibit 99.1 and is being furnished under Item 12 of this Form 8-K.

**Exhibit Index**

| <u>Exhibit No.</u> | <u>Description of Document</u>                                            |
|--------------------|---------------------------------------------------------------------------|
| 99.1               | Press Release, dated January 20, 2004, issued by Compass Bancshares, Inc. |

SIGNATURE

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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 hereto duly authorized.

Dated: January 20, 2004

COMPASS BANCSHARES, INC.

By: /s/ Kirk P. Pressley  
Kirk P. Pressley  
Chief Accounting Officer