
**UNITED STATES
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): April 18, 2007

THE COLONIAL BANCGROUP, INC.

(Exact name of registrant as specified in its charter)

DELAWARE
(State or other jurisdiction of
incorporation or organization)

1-13508
(Commission File Number)

63-0661573
(I.R.S. Employer Identification No.)

**100 Colonial Bank Blvd.
Montgomery, Alabama 36117**
(Address of principal executive offices)

(334) 676-5000
(Registrant's telephone number)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure.

Colonial BancGroup is furnishing this Current Report on Form 8-K in connection with presentations being made by management on April 18, 2007.

Item 9.01 Financial Statements and Exhibits.

The following exhibits are furnished as Regulation FD Disclosure to this Current Report on Form 8-K:

<u>Exhibit No.</u>	<u>Exhibit</u>
99.1	Presentation materials to be used in Colonial BancGroup's Annual Shareholders' Meeting to be held on April 18, 2007.

This report includes “forward-looking statements” within the meaning of the federal securities laws. Words such as “believes,” “estimates,” “plans,” “expects,” “should,” “may,” “might,” “outlook,” and “anticipates,” and similar expressions, as they relate to BancGroup including its subsidiaries or its management), are intended to identify forward-looking statements. The forward-looking statements in these reports are subject to risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by the statements. In addition to factors mentioned elsewhere in this report or previously disclosed in BancGroup’s SEC reports (accessible on the SEC’s website at www.sec.gov or on BancGroup’s website at www.colonialbank.com), the following factors among others, could cause actual results to differ materially from forward-looking statements and future results could differ materially from historical performance. These factors are not exclusive:

- deposit attrition, customer loss, or revenue loss in the ordinary course of business;*
- increases in competitive pressure in the banking industry;*
- costs or difficulties related to the integration of the businesses of BancGroup and institutions it acquires are greater than expected;*
- the inability of BancGroup to realize elements of its strategic plans for 2007 and beyond;*
- changes in the interest rate environment which expand or reduce margins or adversely affect critical estimates as applied and projected returns on investments;*
- economic conditions affecting real estate values and transactions in BancGroup’s market and/or general economic conditions, either nationally or regionally, that are less favorable than expected;*
- natural disasters in BancGroup’s primary market areas result in prolonged business disruption or materially impair the value of collateral securing loans;*
- management’s assumptions and estimates underlying critical accounting policies prove to be inadequate or materially incorrect or are not borne out by subsequent events;*
- strategies to manage interest rate risk may yield results other than those anticipated;*
- changes which may occur in the regulatory environment;*
- a significant rate of inflation (deflation);*
- acts of terrorism or war; and*
- changes in the securities markets.*

Many of these factors are beyond BancGroup’s control. The reader is cautioned not to place undue reliance on any forward looking statements made by or on behalf of BancGroup. Any such statement speaks only as of the date the statement was made or as of such date that may be referenced within the statement. BancGroup does not undertake any obligation to update or revise any forward-looking statements.

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.

THE COLONIAL BANCGROUP, INC

By /s/ SARAH H. MOORE
 Sarah H. Moore
 Senior Executive Vice President
 and Chief Financial Officer

Date: April 18, 2007

CELEBRATING 25 YEARS

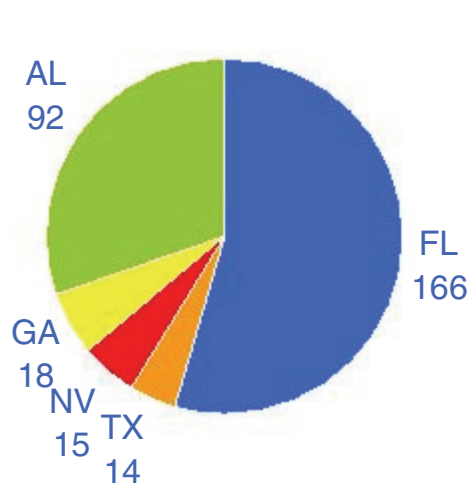
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COLONIAL BANCGROUP

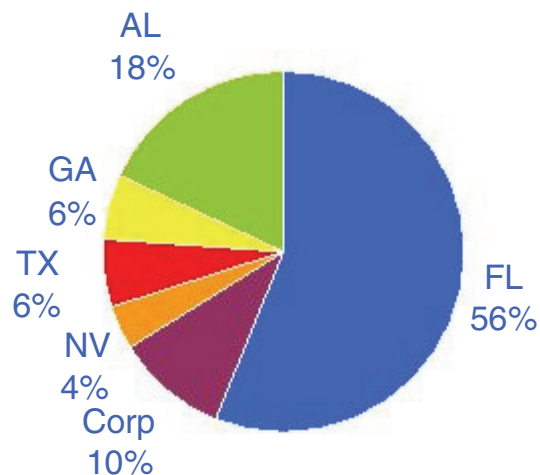
**Annual Shareholders' Meeting
April 18, 2007**

- 73%¹ of Colonial's Deposits are in four states where the population is expected to grow twice as fast as the rest of the U.S.* - Florida, Georgia, Nevada and Texas
- Branches, Assets and Deposits by State at 12/31/06 are as follows:

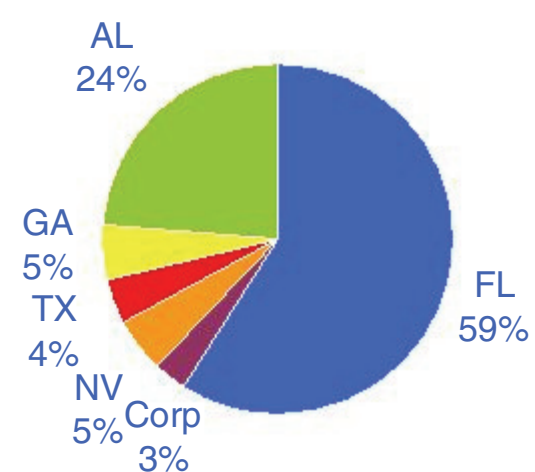
305 Branches



\$22.8 Billion in Assets



\$16 Billion in Deposits



¹At 12/31/06

*Projected Population change from 2006-2011

Source: US Census Bureau

Superior Projected Population Growth



2006 - 2011 Population Growth

Colonial BancGroup, Inc.	11.92 %
---------------------------------	----------------

SunTrust Banks, Inc.	10.50
South Financial Group, Inc.	9.90
Compass Bancshares, Inc.	9.88
Synovus Financial Corp.	8.99
Wachovia Corporation	8.61
BB&T Corporation	7.94
Whitney Holding Corporation	7.38
Bank of America Corporation	6.79
Regions Financial Corporation	6.69
Trustmark Corporation	5.21
BancorpSouth, Inc.	4.80
First Horizon National Corporation	4.42
Fifth Third Bancorp	4.30

Median	7.66 %
Low	4.30
High	11.92

Source: SNL Financial.
 Deposit data as of 6/30/06.
 Population growth deposit weighted by county.

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- **Florida, now the 4th most populous state in the U.S. with 18 million people, is projected to pass New York in total population by 2011***
- **5th largest commercial bank in Florida**
- **Florida at 12/31/06 and Pro Forma with Commercial²:**

	Branches		Assets		Deposits	
Colonial	166	54%	\$12.8 B	56%	\$9.4 B	59%
Colonial/Commercial	180	56%	\$13.8 B	57%	\$10.2 B	60%

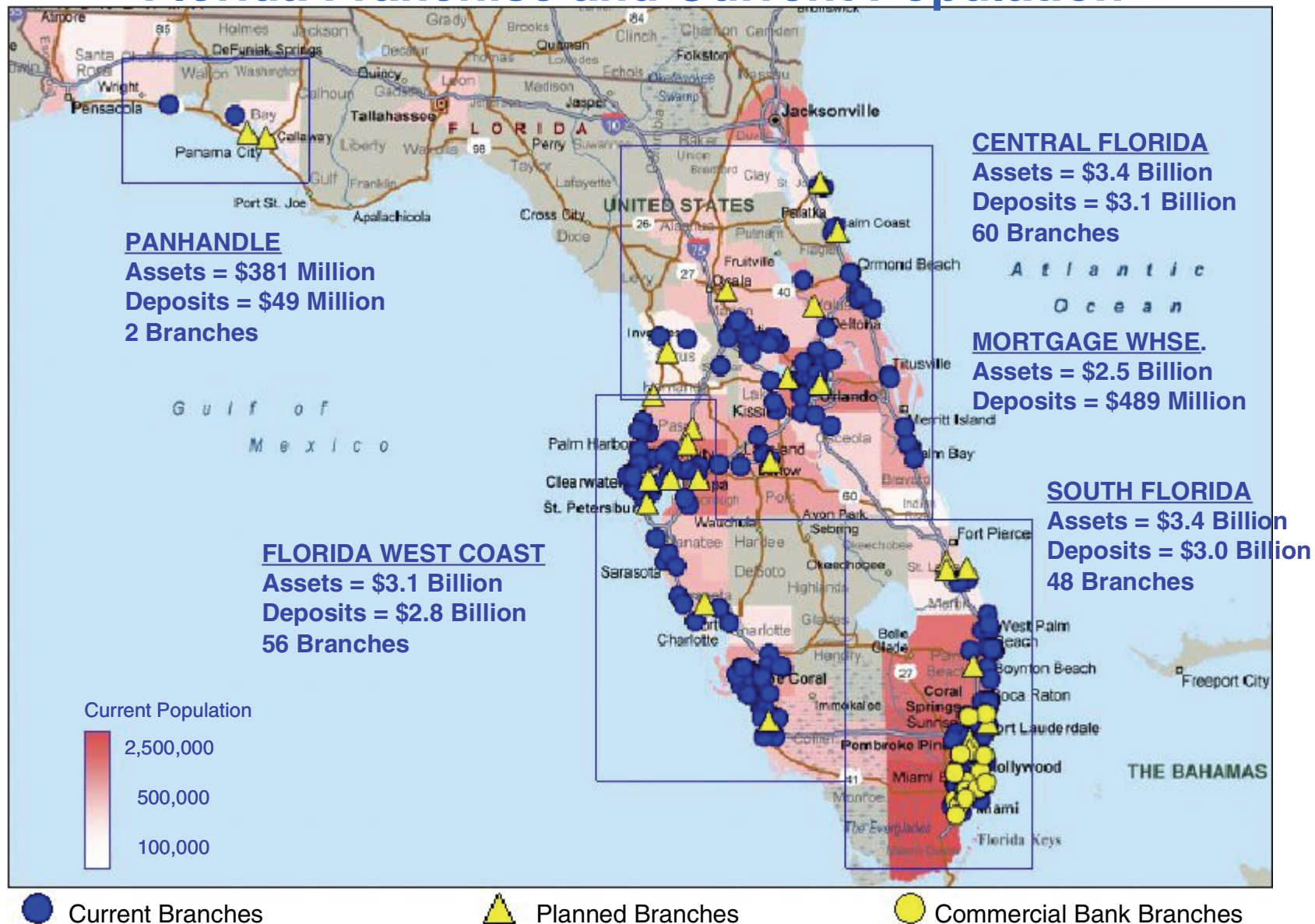
- **Strong loan and deposit growth**
 - Loans grew 7%¹ from 12/31/05
 - Average organic deposit growth for 2006 was 13% over 2005
- **Aggressive De Novo Branching Strategy**
 - Plan to open 15-25 branches over the next two years

*Source: SNL Financial

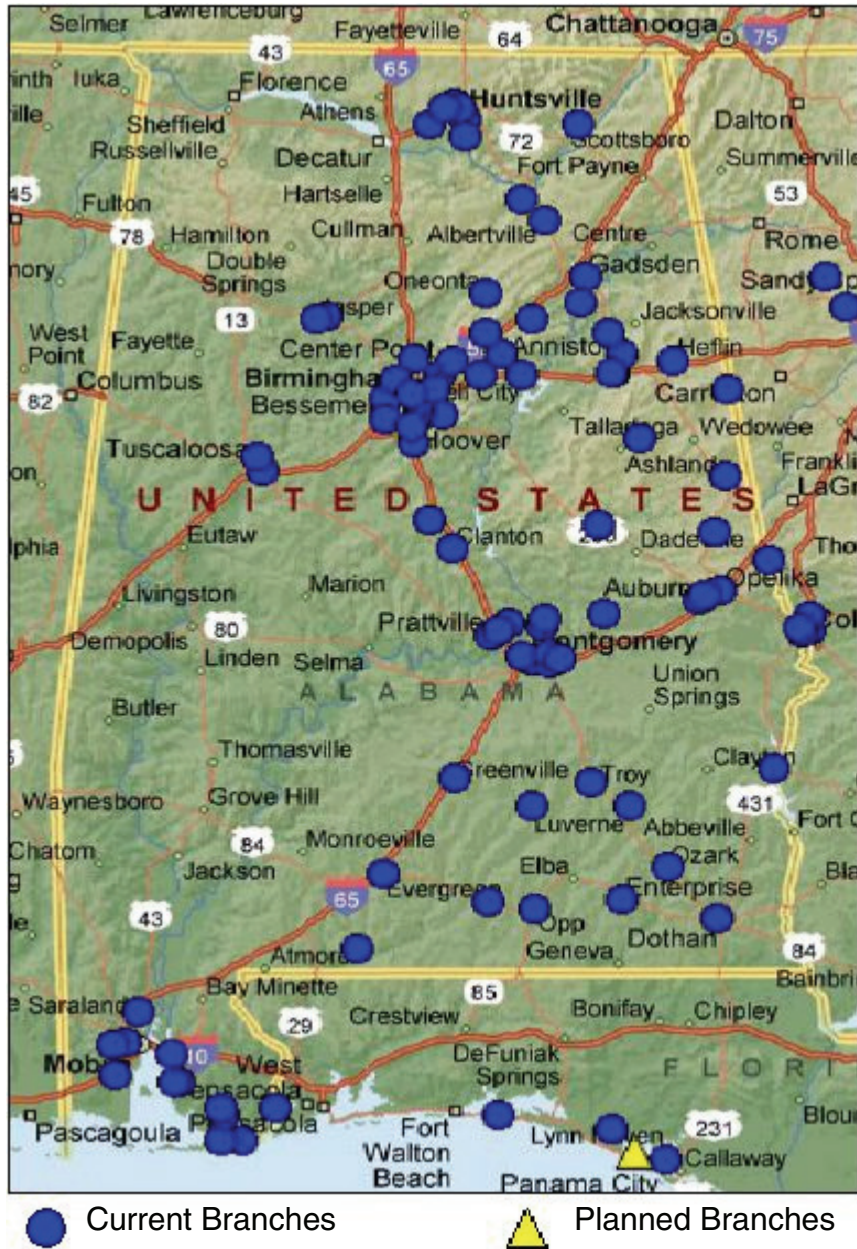
¹Excluding Mortgage Warehouse Lending

²On January 23, 2007, Colonial signed a definitive agreement to acquire Commercial Bankshares, Inc.

Florida Franchise and Current Population



Alabama Franchise



Alabama

Assets = \$4.0 billion

Deposits = \$3.9 billion

92 Branches

Georgia Franchise



Current Branches



Planned Branches

Georgia

Assets = \$1.4 billion

Deposits = \$815 million

18 Branches



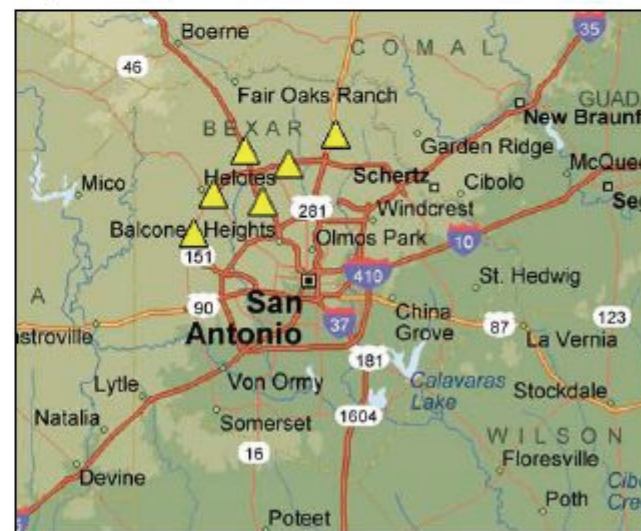
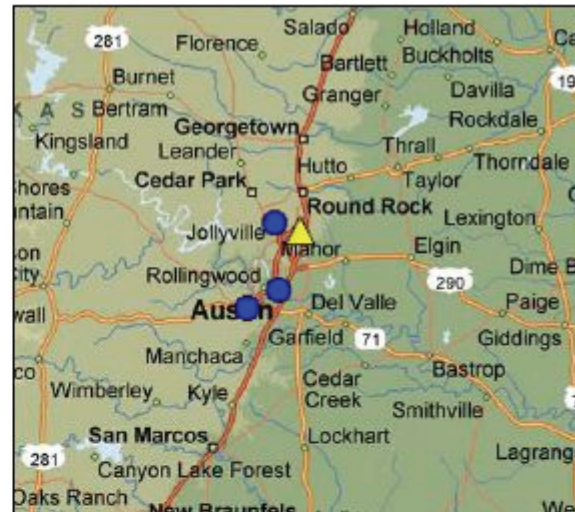
Texas Franchise

Texas

Assets = \$1.4 billion

Deposits = \$722 million

14 Branches



● Current Branches



Planned Branches

10 to 12 in Dallas/Austin in next 3 to 4 years

6 in San Antonio

Nevada Franchise

Nevada

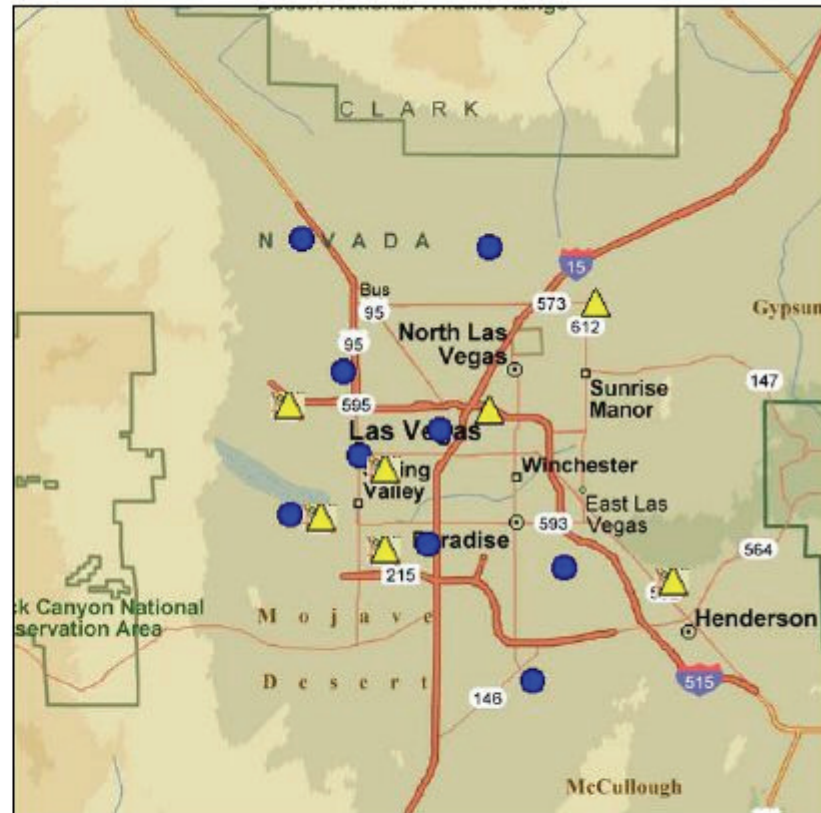
Assets = \$966 million

Deposits = \$750 million

15 Branches



● Current Branches



▲ Planned Branches
10 to 15 in Las Vegas/ Reno in next 3 years

2006 Financial Highlights



- **Record Earnings Per Share of \$1.72, up 13% over 2005**
- **Record Net Income of \$266 million for 2006, up 16% over 2005**
- **Excellent Credit Quality**
- **Strong Organic Average Deposit Growth of 13%¹ over 2005**
- **Solid Period End Loan Growth of 5%² over 2005**
- **Noninterest Income increased 8% over 2005**
- **Excellent cost control – Noninterest Expenses up less than 1% over 2005**

¹Excluding acquisitions, sale of branches and brokered deposits

²Excluding Mortgage Warehouse Lending

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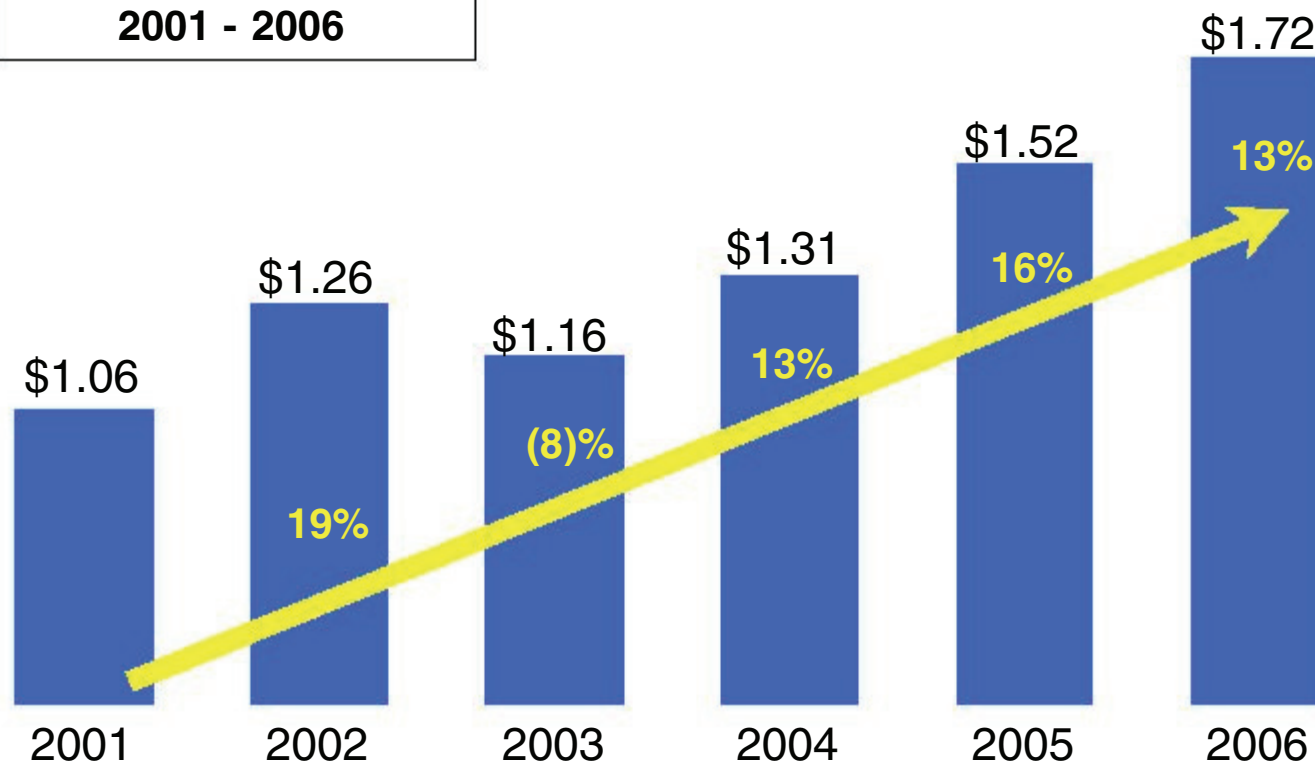
Consistent Earnings Per Share Growth

(diluted)



5 Year CAGR = 10%

2001 - 2006

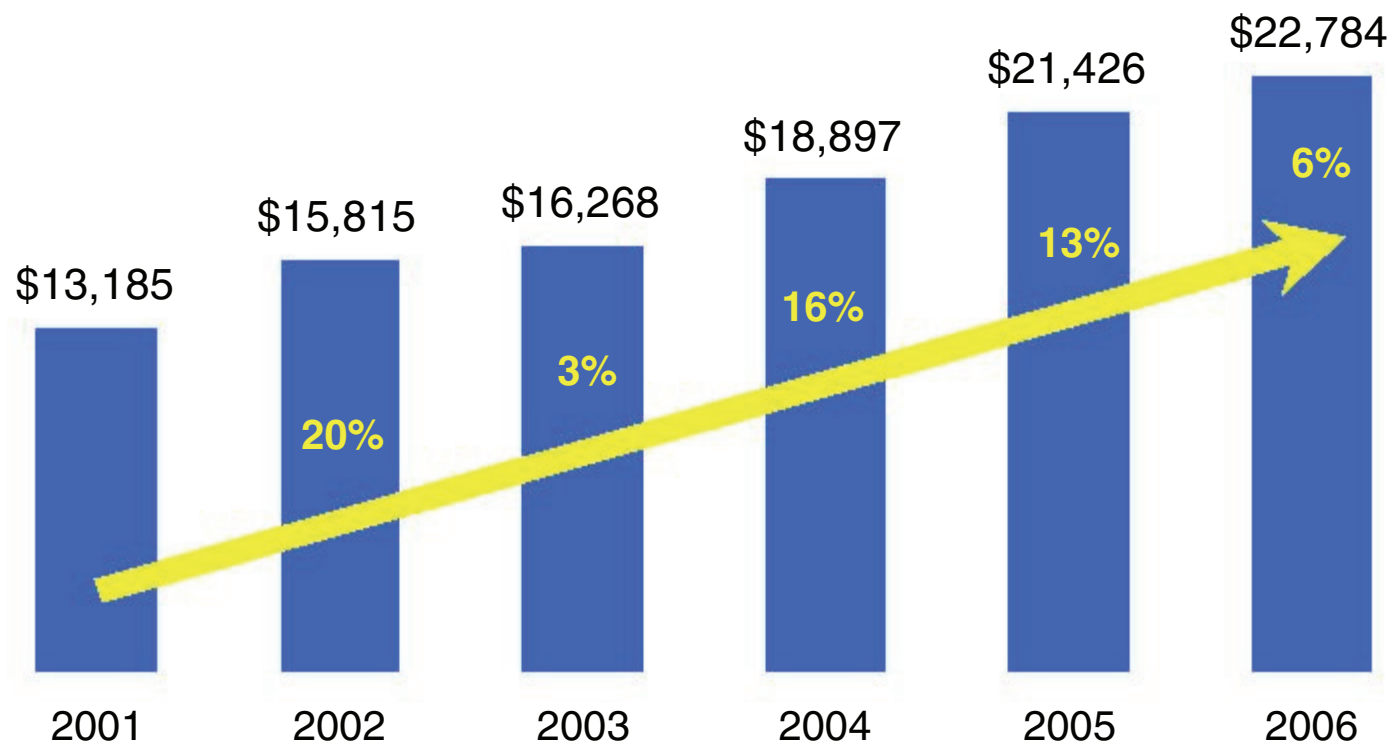


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Growth in Assets

(\$ in millions)

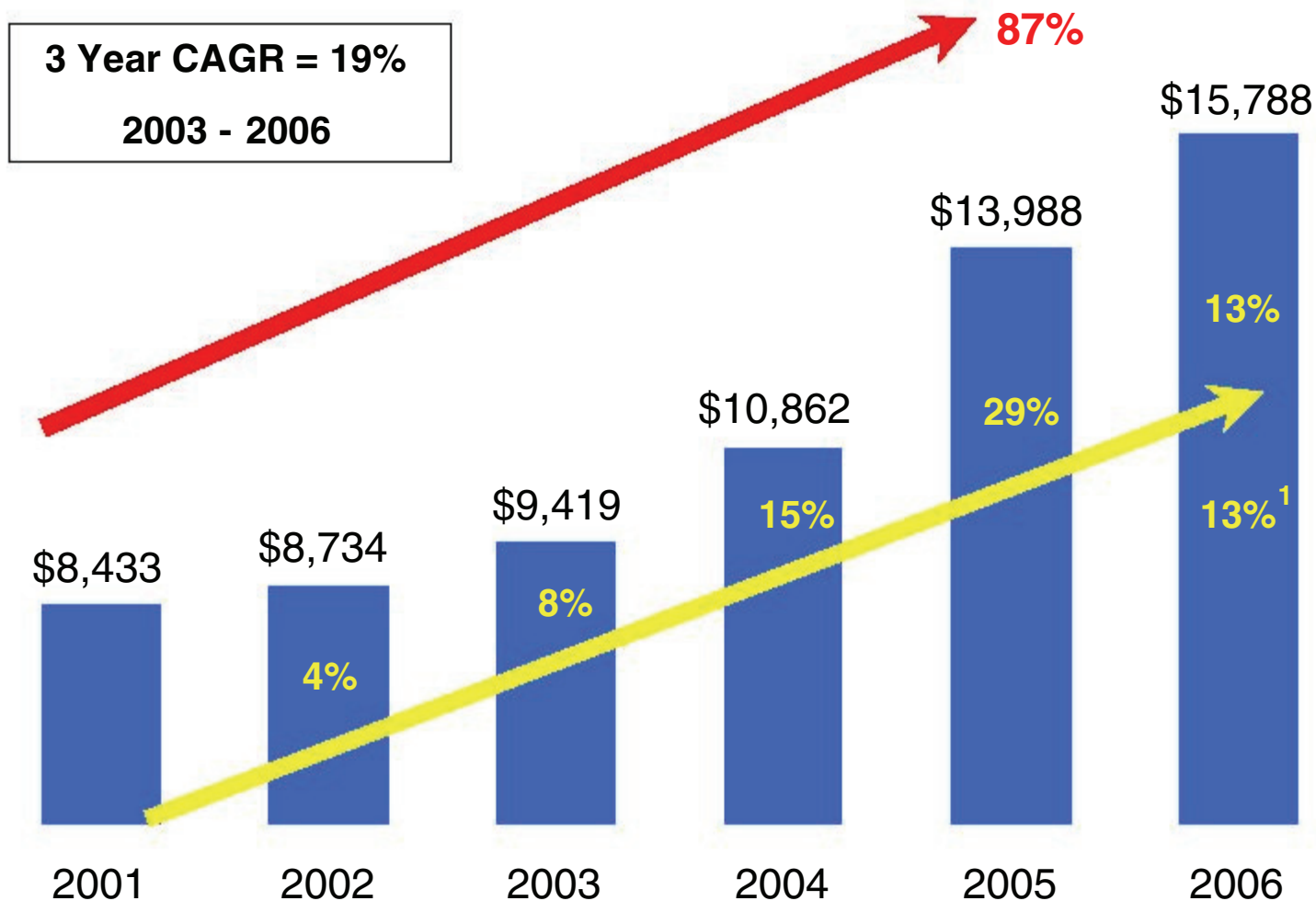


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Average Deposits

(\$ in millions)

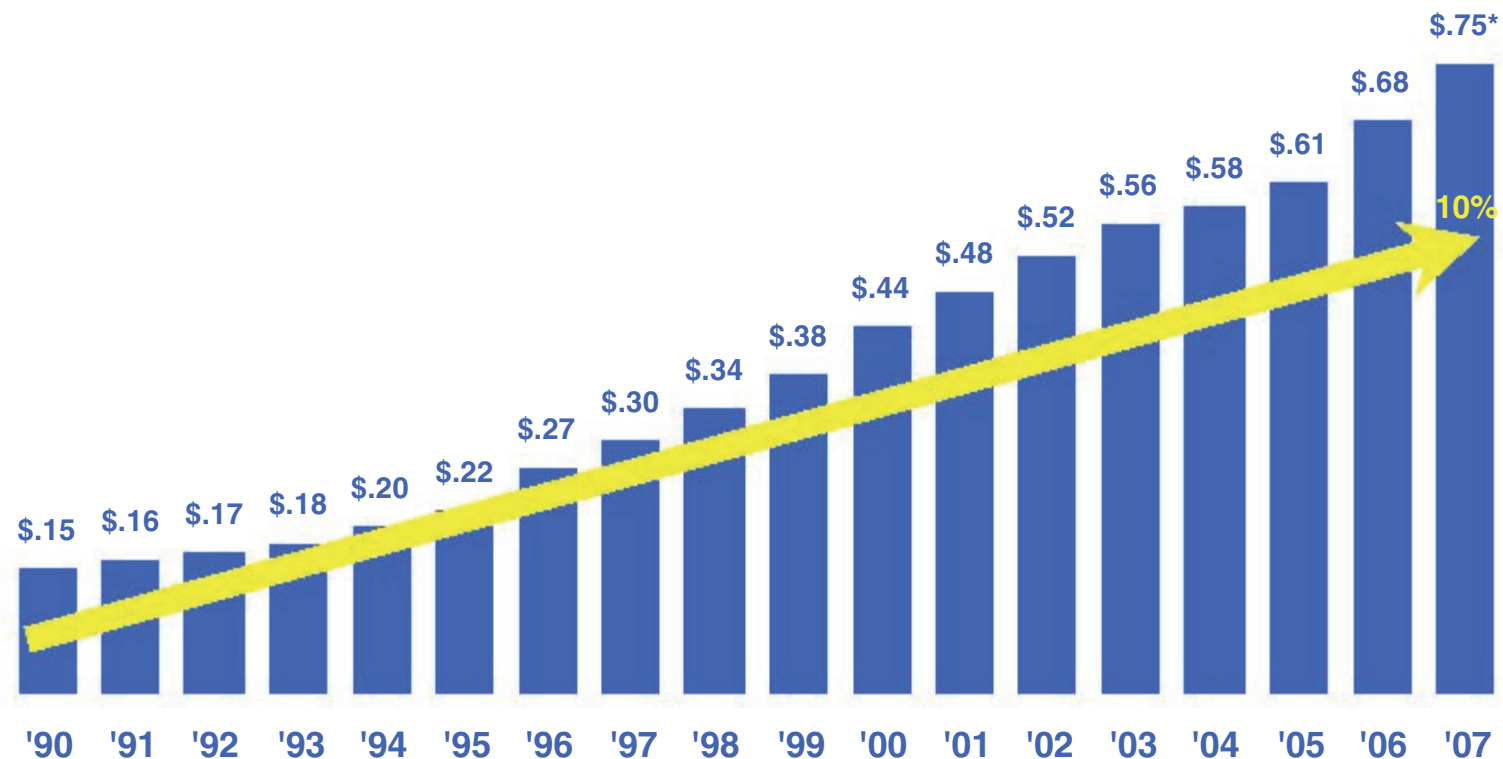


¹Excluding acquisitions, sale of branches, and brokered deposits

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17 YEARS OF INCREASED DIVIDENDS



*Estimated

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2006 Total Shareholder Return



	<u>Total</u>	<u>Annualized</u>
1 Year	11%	11%
2 Year	28%	13%
3 Year	62%	17%
5 Year	115%	17%

- **Headquartered in Miami, FL**

- **At 12/31/06:**
 - **\$1 billion in assets**
 - **Total deposits of \$841 million**
 - **Loans of \$611 million**

- **Operates 10 branch locations in Miami-Dade county and 4 in Broward county**