

DUNCAN HELENA THOMAS  
 Form 5  
 January 24, 2005

**FORM 5**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
 DUNCAN HELENA THOMAS

2. Issuer Name and Ticker or Trading Symbol  
 COLONIAL BANCGROUP INC  
 [CNB]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2004

Director 10% Owner  
 Officer (give title below)  Other (specify below)  
 Executive Vice President

413 FOREST TRAIL COURT

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

MONTGOMERY, AL 36117

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|--|--|---|
|                                 |                                      |  |                                | (A) or (D)  | Amount or Price \$   |  |   |
| Common Stock                    | 12/31/2004                           | Â  | J <sup>(1)</sup>               | 5 A   | 21.31<br><u>(2)</u>  | 1,097  | D Â   |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|
|  |  |                                      |  |                                | (A) (D)   | Date Exercisable<br>Expiration Date                      | Title<br>Amount or Number of Shares                           |
| Incentive Stock Option (right to buy)      | \$ 21.45   | Â                                    | Â  | Â                              | Â Â   | 12/28/2005 <sup>(3)</sup> 12/28/2014                     | Common Stock 10,000   |
| Incentive Stock option (right to buy)      | \$ 12.54   | Â                                    | Â  | Â                              | Â Â   | 06/18/2001 06/18/2011                                    | Common Stock 2,000  |
| Incentive Stock option (right to buy)      | \$ 14.81   | Â                                    | Â  | Â                              | Â Â   | 12/28/2002 <sup>(4)</sup> 12/28/2011                     | Common Stock 2,000  |
| Incentive Stock option (right to buy)      | \$ 11.75   | Â                                    | Â  | Â                              | Â Â   | 12/30/2003 <sup>(5)</sup> 12/30/2012                     | Common Stock 2,000  |
| Incentive Stock option (right to buy)      | \$ 17.28   | Â                                    | Â  | Â                              | Â Â   | 12/23/2004 <sup>(6)</sup> 12/23/2013                     | Common Stock 2,000  |

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |                            |       |
|--|---------------|-----------|----------------------------|-------|
|  | Director      | 10% Owner | Officer                    | Other |
| DUNCAN HELENA THOMAS<br>413 FOREST TRAIL COURT<br>MONTGOMERY,Â ALÂ 36117 | Â             | Â         | Â Executive Vice President | Â     |

## Signatures

Helena T.  
Duncan

01/24/2005

  Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

- (1) Shares acquired through the Colonial BancGroup, Inc. Employee Stock Purchase Plan.
- (2) Average purchase price of ESPP shares issued throughout the reporting period.
- (3) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (0% vested)
- (4) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (60% Vested)
- (5) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (40% vested)
- (6) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (20% vested)

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.