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ALABAMA NATIONAL BANCORPORATION

Form 8-K July 13, 2004

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): July 13, 2004

ALABAMA NATIONAL BANCORPORATION

(Exact Name of Registrant as Specified in its Charter)

Delaware (State of Incorporation) (Commission File Number) (IRS Employer

0-25160

63-1114426

Identification Number)

1927 First Avenue North, Birmingham, Alabama 35205 (Address of principal executive offices, including zip code)

(205) 583-3600

(Registrant's telephone number, including area code)

Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit Number

Exhibit

99.1

Press Release dated July 13, 2004

Item 12. Results of Operations and Financial Condition.

On July 13, 2004, Alabama National BanCorporation issued a press release announcing financial results for the six months and quarter ended June 30, 2004. The press release is attached as Exhibit 99.1 to this Form 8-K and is furnished to, but not filed with, the Commission.

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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 hereunto duly authorized.

Alabama National Bancorporation

By: /s/ William E. Matthews, V

William E. Matthews, V

Executive Vice President and Chief Financial Officer

Dated: July 13, 2004

INDEX TO EXHIBITS

Exhibit Number Exhibit

99.1 Press Release dated July 13, 2004 *

 $[\]star$ This exhibit is furnished to, but not filed with, the Commission by inclusion herein.