

FIDELITY SOUTHERN CORP

Form 8-K

January 28, 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):

January 22, 2004

FIDELITY SOUTHERN CORPORATION

(Exact Name of Registrant as Specified in Charter)

Georgia

0-22374

58-1416811

(State or Other
Jurisdiction of
Incorporation)

(Commission File Number)

(I.R.S. Employer
Identification
Number)

3490 Piedmont Road, Suite 1550, Atlanta, Georgia 30305

(Address of Principal Executive Offices)

Registrant's Telephone Number, including area code: (404) 240-1504

Item 9. Regulation FD Disclosure.

The following information is being furnished as provided under Item 12 of Form 8-K.

Exhibit 99.9 is the press release issued by Fidelity Southern Corporation on January 22, 2004 reporting 2003 fourth quarter and annual earnings results.

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.

FIDELITY SOUTHERN CORPORATION

BY: /s/ M. Howard Griffith, Jr.

M. Howard Griffith, Jr.
Chief Financial Officer

Date: January 28, 2004