

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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**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 Reported): April 16, 2003

**CHARTER ONE FINANCIAL, INC**

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*(Exact name of registrant as specified in its charter)*

**Delaware**

**001-15495**

**34-1567092**

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*(State or other jurisdiction  
of incorporation or organization)*

*(Commission File Number)*

*(I.R.S. Employer  
Identification No.)*

**1215 Superior Avenue, Cleveland, Ohio**

**44114**

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*(Address of principal executive offices)*

*(Zip Code)*

**(216) 566-5300**

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*(Registrant's telephone number, including area code)*

**NOT APPLICABLE**

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

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**ITEM 7. Financial Statements and Exhibits**

(c) Exhibits

99.1 Press Release dated April 16, 2003.

**ITEM 9. Regulations FD Disclosure (Information Furnished in this Item 9 is Furnished under Item 12)**

On April 16, 2003, the Registrant issued its earnings release for the quarterly period ended March 31, 2003. The earnings release is attached to this report as Exhibit 99.1, which is incorporated herein by reference.

This information furnished under this “Item 9. Regulation FD Disclosure” is intended to be furnished under “Item 12. Disclosure of Results of Operations and Financial Condition.”

**SIGNATURES**

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 thereunto duly authorized.

**CHARTER ONE FINANCIAL, INC.**

Date: April 16, 2003

By: /s/ Robert J. Vana

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Robert J. Vana  
Senior Vice President, Chief  
Corporate Counsel and Corporate Secretary