REGIONS FINANCIAL CORP Form 8-K October 16, 2003

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): October 16, 2003

REGIONS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

0-6159

63-0589368

(State or other jurisdiction of incorporation)

(Commission File Number) (IRS Employer Identification No.)

417 North 20th Street, Birmingham, Alabama35203(Address of principal executive offices)(Zip code)

(205) 944-1300

(Registrant's telephone number, including area code)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The exhibit listed in the exhibit index is furnished pursuant to Item 9 and Item 12 and should not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

ITEM 9. REGULATION FD DISCLOSURE

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

In accordance with general instructions B.2. and B.6. of Form 8-K, the following information is furnished and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

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On October 16, 2003, the registrant Regions Financial Corporation issued a press release reporting on its results of operations for the quarter ended September 30, 2003. The press release is included in this report as exhibit 99.1.

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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.

REGIONS FINANCIAL CORPORATION (Registrant)

By: /s/ Ronald C. Jackson

Ronald C. Jackson Senior Vice President and Comptroller

Date: October 16, 2003

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INDEX TO EXHIBITS

Exhibit

Sequential Page No.

99.1 Press release dated October 16, 2003.

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