

REGIONS FINANCIAL CORP

Form 8-K

January 28, 2003

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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 28, 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, Alabama

35203

(Address of principal executive offices)

(Zip code)

(205) 944-1300

(Registrant's telephone number, including area code)

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SIGNATURE

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EX-99.1 PRESENTATION TO ANALYSTS

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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The exhibits listed in the exhibit index are furnished pursuant to Regulation FD as a part of this current report on Form 8-K.

ITEM 9. REGULATION FD DISCLOSURE

In accordance with general instruction B.2. 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.

Representatives of the Registrant are scheduled to make a presentation at Salomon Smith Barney's Sixth Annual Financial Services Conference in New York City on Wednesday, January 29, 2003, beginning at 2:45 p.m. Central Standard Time.

A copy of the visual portion of the materials to be discussed during the presentation is being furnished as Exhibit 99.1 to this report, substantially in the form intended to be presented. Exhibit 99.1 is incorporated by reference under this Item 9. Such visual presentation materials also will be available on Regions' Web site at www.regions.com.

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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: January 28, 2003

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**Sequential
Exhibit**

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99.1 Visual materials for Registrant s January 29, 2003, presentation to analysts in New York, New York.

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