

REGIONS FINANCIAL CORP

Form 8-K

February 11, 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): February 11, 2004

**REGIONS FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

Delaware

0-6159

63-0589368

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(State or other  
jurisdiction of  
incorporation)

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(Commission  
File Number)

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(IRS Employer  
Identification No.)

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417 North 20th Street, Birmingham, Alabama

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35203

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(Address of principal executive offices)

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(Zip code)

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(205) 944-1300

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(Registrant's telephone number, including area code)

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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 and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

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 have scheduled meetings with institutional investors during the month of February, 2004. The same visual presentation is expected to be used during each meeting.

A copy of the visual presentation is being furnished as Exhibit 99.1 to this report, substantially in the form intended to be used. 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](http://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: February 11, 2004

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INDEX TO EXHIBITS

**Sequential  
Exhibit**

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99.1 Visual materials for Registrant s use in presentations to investors.