AMSOUTH BANCORPORATION
Form 8-K
January 26, 2005

# UNITED STATES

# SECURITIES AND EXCHANGE COMMISSION

**Washington, DC 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 26, 2005

# AMSOUTH BANCORPORATION

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

| **DELAWARE** | **1-7476** | **63-0591257** |
|---|---|---|
| **(State or other jurisdiction of incorporation)** | **(Commission File Number)** | **(IRS Employer Identification No.)** |

**AMSOUTH CENTER**

**1900 FIFTH AVENUE NORTH**

**BIRMINGHAM, ALABAMA 35203**

**(Address, including zip code, of principal executive office)**

**Registrant s telephone number, including area code: (205) 320-7151**

**Not applicable**

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

¨ Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

¨ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

¨ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

¨ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 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 participate in the Smith Barney Citigroup Financial Services Conference on January 26, 2005. Executive management will make a presentation, followed by a question and answer session. Comments and the related slide presentation will be available via a live, listen-only Webcast.

A copy of the visual presentation is being furnished as Exhibit 99.1 to this report, substantially in the form intended to be used.

The presentation includes certain amounts and ratios that do not include expenses incurred in connection with settlement agreements described in previous filings made by AmSouth with the Securities and Exchange Commission. A reconciliation of these amounts and ratios to such amounts and ratios as calculated pursuant to generally accepted accounting principles is attached hereto as Exhibit 99.2. These expenses represent matters that are not indicative of AmSouth s legal and regulatory affairs arising in the normal course of business. Therefore, the presentation of this information is useful to investors in analyzing AmSouth s financial condition and results of operations.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits. The exhibits listed in the exhibit index are furnished pursuant to Regulation FD as 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.

Exhibit Index

| Exhibit No. | Exhibit |
|---|---|
| 99.1 | Visual Presentation of January 26, 2005 |
| 99.2 | Reconciliation |

**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 hereunto duly authorized.

**AMSOUTH BANCORPORATION**

By: /s/ CARL L. GORDAY
Name: **Carl L. Gorday**
Title: **Assistant Secretary**

Date: January 26, 2005