

REGIONS FINANCIAL CORP

Form 8-K

October 15, 2004

**Table of Contents**

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**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 15, 2004

**REGIONS FINANCIAL CORPORATION**

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(Exact name of registrant as specified in its charter)

Delaware

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0-6159

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63-0589368

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(State or other  
jurisdiction of  
incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

417 North 20th Street, Birmingham, Alabama

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35203

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(Address of principal executive offices)

(Zip code)

Registrant's telephone number, including area code: (205) 944-1300

N/A

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(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 (see General Instruction A.2. below):

- Written communications 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))
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**TABLE OF CONTENTS**

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

ITEM 7.01. REGULATION FD DISCLOSURE

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

SIGNATURE

INDEX TO EXHIBITS

EX-99.1 PRESS RELEASE

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**Table of Contents**

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

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.

On October 15, 2004, the registrant Regions Financial Corporation issued a press release reporting on its results of operations for the quarter ended September 30, 2004. The press release, with its accompanying financial supplement, is included in this report as exhibit 99.1.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The exhibit listed in the exhibit index relates to Item 2.02 and Item 7.01 and, in accordance with general instruction B.2. of Form 8-K, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

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**Table of Contents**

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 15, 2004

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**Table of Contents**

INDEX TO EXHIBITS

<b><u>Exhibit</u></b>		<b><u>Sequential Page No.</u></b>
99.1	Press release dated October 15, 2004.	