

REGIONS FINANCIAL CORP

Form 8-K

November 16, 2005

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**UNITED STATES 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): November 16, 2005  
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) |                                   |

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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**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 make a presentation to investors at the Merrill Lynch Banking and Financial Services Conference in New York, New York on Wednesday, November 16, 2005, at approximately 3:40 p.m. Eastern Time discussing current prospects for the company.

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 7.01. Such visual presentation materials also will be available on Regions Web site at [www.regions.com](http://www.regions.com).

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits. The exhibit listed in the exhibit index is 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.

**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: November 16, 2005

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