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REGIONS FINANCIAL CORP
Form 8-K
July 17, 2003

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): July 17, 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)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits. The exhibit listed in the exhibit index is furnished pursuant to Item 9 and Item 12 and should not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

ITEM 9. REGULATION FD DISCLOSURE (FURNISHED UNDER ITEM 9 AND ITEM 12)

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 July 17, 2003, the registrant Regions Financial Corporation issued a press release reporting on its results of operations for the quarter ended June

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30, 2003. The press release is included in this report as exhibit 99.1.

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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: July 17, 2003

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INDEX TO EXHIBITS

Exhibit

Sequential
Page No.

99.1 Press release dated July 17, 2003.