

REGIONS FINANCIAL CORP

Form 8-K

January 16, 2003

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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): January 16, 2003

REGIONS FINANCIAL CORPORATION

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(Exact name of registrant as specified in its charter)

Delaware

0-6159

63-0589368

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(State or other  
jurisdiction of  
incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

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417 North 20th Street, Birmingham, Alabama

35203

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(Address of principal executive offices)

(Zip code)

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(205) 944-1300

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(Registrant's telephone number, including area code)

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SIGNATURE

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PRESS RELEASE

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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.

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.

On January 16, 2003, the registrant Regions Financial Corporation issued a press release reporting on its results of operations for the quarter and year ended December 31, 2002. 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

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Ronald C. Jackson  
Senior Vice President and Comptroller

Date: January 16, 2003

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| <b><u>Exhibit</u></b> |                                       | <b><u>Sequential<br/>Page No.</u></b> |
|-----------------------|---------------------------------------|---------------------------------------|
| 99.1                  | Press release dated January 16, 2003. |                                       |

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