

REGIONS FINANCIAL CORP

Form 8-K

February 11, 2004

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): February 11, 2004

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 exhibits listed in the exhibit index are 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.

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.

Representatives of the Registrant have scheduled meetings with institutional investors during the month of February, 2004. The same visual presentation is expected to be used during each meeting.

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 9. Such visual presentation materials also will be available on Regions' Web site at www.regions.com.

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: February 11, 2004

INDEX TO EXHIBITS

**Sequential
Exhibit**

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99.1 Visual materials for Registrant s use in presentations to investors.