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REGIONS FINANCIAL CORP

Form 8-K

October 11, 2002

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): October 10, 2002

REGIONS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware

(State or other
jurisdiction of
incorporation)

0-6159

(Commission
File Number)

63-0589368

(IRS Employer
Identification No.)

417 North 20th Street, Birmingham, Alabama

(Address of principal executive offices)

35203

(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.

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 October 10, 2002, the registrant Regions Financial Corporation issued a press release reporting on its results of operations for the quarter

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and nine months ended September 30, 2002. The press release is included in this report as exhibit 99.1.

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/ D. Bryan Jordan

D. Bryan Jordan
Executive Vice President and Comptroller

Date: October 10, 2002

INDEX TO EXHIBITS

| Exhibit ----- | Sequential Page No. ----- |
|------------------|---------------------------------------|
| 99.1 | Press release dated October 10, 2002. |