REGIONS FINANCIAL CORP Form 8-K November 03, 2005

Table of Contents

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 3, 2005 REGIONS FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware 0-6159 63-0589368

(State or other jurisdiction of Commission (IRS Employer Identification No.)

incorporation)

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):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

TABLE OF CONTENTS

ITEM 7.01 REGULATION FD DISCLOSURE

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

SIGNATURE

INDEX TO EXHIBITS

EX-99.1 VISUAL MATERIALS FOR REGISTRANT'S PRESENTATION

Table of Contents

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 BancAnalysts Association of Boston, Inc., Fall Conference in Boston, Massachusetts on Thursday, November 3, 2005, at approximately 9:00 a.m. Central 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.

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.

Table of Contents

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 3, 2005

Table of Contents

INDEX TO EXHIBITS

| Sequential | | |
|------------|---|----------|
| Exhibit | | Page No. |
| 99.1 | Visual materials for Registrant s November 3, 2005, presentation to analysts in Boston, | _ |
| | Massachusetts. | |