

REGIONS FINANCIAL CORP  
Form 8-K  
January 03, 2008

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, DC 20549

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**FORM 8-K**

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**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 3, 2008**

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**REGIONS FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

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**DELAWARE**  
(State or other jurisdiction

of incorporation)

**000-50831**  
(Commission File Number)

**1900 FIFTH AVENUE NORTH**  
**BIRMINGHAM, ALABAMA 35203**

(Address, including zip code, of principal executive office)

Registrant's telephone number, including area code: **(205) 944-1300**

**63-0589368**  
(IRS Employer

Identification No.)

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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:

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- .. Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01 Regulation FD Disclosure**

On January 3, 2008 Regions Financial Corporation issued a press release announcing that it plans to increase its loan loss provision for the fourth quarter of 2007 in response to weakening credit quality, primarily in its residential builder loan portfolio, and to record other special charges in the fourth quarter. A copy of the press release is attached hereto and incorporated herein as Exhibit 99.1 and may also be found on Region's website at [www.regions.com](http://www.regions.com).

In accordance with general instruction B.2 of Form 8-K, this information is being furnished and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

99.1 Press Release dated January 3, 2008.

**SIGNATURES**

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**

By: /s/ John D. Buchanan  
Name: John D. Buchanan  
Title: Executive Vice President, General Counsel and  
Corporate Secretary

Date: January 3, 2008