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AMSOUTH BANCORPORATION  
Form 8-K  
October 14, 2003

SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 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 14, 2003

AMSOUTH BANCORPORATION  
(Exact name of registrant as specified in its charter)

|   |                             |                                      |
|---|-----------------------------|--------------------------------------|
| DELAWARE  | 1-7476                      | 63-0591257                           |
| (State or other jurisdiction<br>of incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification No.) |

AMSOUTH CENTER  
1900 FIFTH AVENUE NORTH  
BIRMINGHAM, ALABAMA 35203  
(Address, including zip code, of principal executive office)

Registrant's telephone number, including area code: (205) 320-7151

Not applicable  
(Former name or former address, if changed since last report.)

Item 12. Results of Operations and Financial Condition  
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On October 14, 2003 AmSouth Bancorporation issued a press release announcing its preliminary results of operations for the quarter ended September 30, 2003. A copy of the press release is attached hereto and incorporated herein as Exhibit 99.1. Supplemental financial information for the quarter ended September 30, 2003 is included as Exhibit 99.2 and may also be found on AmSouth's website at [www.amsouth.com](http://www.amsouth.com). In accordance with general instruction B.6 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.

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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.

AMSOUTH BANCORPORATION

By: /s/ Carl L. Gorday

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Name: Carl L. Gorday  
Title: Assistant Secretary

Date: October 14, 2003

Exhibit Index

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Exhibit No.

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Exhibit

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99.1

99.2

Press Release of October 14, 2003  
Supplemental Financial Information