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AMSOUTH BANCORPORATION Form 8-K July 13, 2004

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): July 13, 2004

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

DELAWARE (State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification No.)

1-7476

63-0591257

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

On July 13, 2004 AmSouth Bancorporation issued a press release announcing its preliminary results of operations for the quarter ended June 30, 2004. A copy of the press release is attached hereto and incorporated herein as Exhibit 99.1. Supplemental financial information for the quarter ended June 30, 2004 is included as Exhibit 99.2 and may also be found on AmSouth's website at 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

Name: Carl L. Gorday
Title: Assistant Secretary

Date: July 13, 2004

Exhibit Index

Exhibit No. Exhibit

99.1 Press Release of July 13, 2004

99.2 Supplemental Financial Information