

UNION PLANTERS CORP

Form 8-K

January 20, 2004

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UNITED STATES 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

January 15, 2004

Date of Report (Date of earliest event reported)

UNION PLANTERS CORPORATION

(Exact name of registrant as specified in charter)

TENNESSEE

1-10160

62-0859007

(State of incorporation)

(Commission File Number)
UNION PLANTERS CORPORATION
6200 POPLAR AVE
MEMPHIS, TENNESSEE 38119

(IRS Employer Identification No.)

(Address of principal executive offices)

Registrant's telephone number, including area code: (901) 580-6000

Not Applicable

(Former name or former address, if changed since last report)

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Item 7. Financial Statements, Pro Forma Financial Statements and Exhibits.

Item 12. Results of Operations and Financial Condition.

SIGNATURE

SLIDES FROM 1/15/04 PRERECORDED EARNINGS MESSAGE

TRANSCRIPT OF 1/15/04 PRERECORDED EARNINGS MESSAGE

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Item 7. Financial Statements, Pro Forma Financial Statements and Exhibits.

C. Exhibit furnished pursuant to Item 12:

99.1 Slides from January 15, 2004 prerecorded earnings message

99.2 Transcript of January 15, 2004 prerecorded earnings message

Item 12. Results of Operations and Financial Condition.

On January 15, 2004, Union Planters Corporation hosted a prerecorded earnings message. The slides referred to in that earnings message and a transcript of the earnings message are attached as Exhibits 99.1 and 99.2, respectively, and are incorporated by reference herein.

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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.

Union Planters Corporation

Registrant

Date: January 15, 2004

/s/ Bobby L. Doxey

Bobby L. Doxey
Senior Executive Vice President, Chief
Financial Officer and Chief Accounting Officer