

REGIONS FINANCIAL CORP  
Form 4  
June 23, 2005

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
MOORE JACKSON W

2. Issuer Name and Ticker or Trading Symbol

REGIONS FINANCIAL CORP [RF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)

06/22/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

Pres. & CEO Desig.

P.O. BOX 10247

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)

Form filed by One Reporting Person

Form filed by More than One Reporting Person

BIRMINGHAM, AL 35202

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
			Code	V	Amount	(A) or (D)	Price			
Common Stock	06/21/2005		J <sup>(1)</sup>	V	590.6	A	\$ 0	20,576.6	I	By 401(k)
Common Stock	06/21/2005		J <sup>(2)</sup>	V	199.548	A	\$ 0	6,873.548	I	By ESOP
Common Stock	06/21/2005		J <sup>(3)</sup>	V	1,195.203	A	\$ 0	41,067.203	I	By Family Trust
Common Stock	06/22/2005		J <sup>(4)</sup>		41,067.203	D	\$ 0	0	I	By Family Trust
								1,386,779	D	

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Common  
Stock <sup>(5)</sup>

Common  
Stock

318,524

I

By  
Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Phantom Stock Units (401k)	<u>(6)</u>	06/22/2005		J <u>(6)</u>	V 389	<u>(6)</u> <u>(6)</u>	Common Stock	389
Stock Option	\$ 32.64					01/08/2003    12/20/2010	Common Stock	124,310
Stock Option	\$ 33					07/25/2005    12/20/2010	Common Stock	175,947
Stock Option	\$ 32.64					01/08/2003    01/04/2011	Common Stock	7,215
Stock Option	\$ 32.64					01/08/2003    07/05/2011	Common Stock	21,389
Stock Option	\$ 32.64					01/08/2003    10/10/2011	Common Stock	158,621
Stock Option	\$ 33					07/25/2005    01/07/2012	Common Stock	271,409
Stock Option	\$ 32.64					01/08/2003    07/08/2012	Common Stock	24,736
Stock Option	\$ 32.33					01/08/2004    10/08/2012	Common Stock	3,077

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Stock Option	\$ 33	07/25/2005	10/08/2012	Common Stock	412,514
Stock Option	\$ 32.33	01/08/2004	01/08/2013	Common Stock	19,635
Stock Option	\$ 32.33	01/08/2004	07/08/2013	Common Stock	24,489
Stock Option	\$ 33.48	10/14/2003	10/14/2013	Common Stock	412,500
Stock Option	\$ 33	07/25/2005	01/27/2014	Common Stock	10,382
Stock Option	\$ 32.57	08/11/2005	02/11/2015	Common Stock	17,512

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MOORE JACKSON W P.O. BOX 10247 BIRMINGHAM, AL 35202	X		Pres. & CEO Desig.	

## Signatures

By: Ronald C. Jackson                      06/23/2005

\_\_Signature of                      Date  
Reporting Person

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Stock purchased through the 401(k) plan
- (2) Stock purchased through the ESOP
- (3) Stock purchased through the dividend reinvestment program
- (4) Trust terminated and assets distributed due to all children reaching age of 25.
- (5) Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred pursuant to an irrevocable Stock Option Deferral Agreement, but which shares are reported as beneficially owned by the reporting person for purposes of Section 16(a).
- (6) The reported phantom stock units were acquired under Regions' benefit plans.

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