Daniel John M Form 4 December 22, 2005

FORM 4

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

OMB APPROVAL

OMB 3235-0287 Number:

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obligations may continue.

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

1(b).

Stock

(Print or Type Responses)

See Instruction

1. Name and Address of Reporting Person * Daniel John M			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)												
(Last)	(First) (1	viidule)	3. Date of Earliest Transaction					D:	100	0		
P O BOX 10	(Month/Day/Year) 12/20/2005						Director 10% OwnerX Officer (give title Other (specify below) Director of Human Resources					
				ndment th/Day/		te Original		6. Individual or Joint/Group Filing(Check Applicable Line) X Form filed by One Reporting Person				
BIRMINGHAM, AL 352020247									Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Tabl	e I - No	n-D	erivative Se	curitie	es Acqu	uired, Disposed of	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	med on Date, if Day/Year)	Date, if Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5)					5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Indirect Form: Direct Beneficial (D) or Ownership Indirect (I) (Instr. 4) (Instr. 4)			
Common Stock	12/13/2005			<u>J(1)</u>	V	561.689	A	\$0	31,151.36	D		
Common	12/20/2005			A		5,175	A	\$0	36,326.36	D		

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

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$\label{thm:convergence} \begin{tabular}{ll} Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned \\ (\emph{e.g.}, puts, calls, warrants, options, convertible securities) \\ \end{tabular}$

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. 5. Number of TransactionDerivative Code Securities (Instr. 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exerci Expiration Date (Month/Day/Y	te	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 32.44						07/01/2004	01/18/2011	Common Stock	2,533
Stock Option	\$ 34.66	12/20/2005		A	39,504		<u>(2)</u>	12/20/2012	Common Stock	39,504
Phantom Stock Units (401k)	\$ 0 (3)						(3)	<u>(3)</u>	Common Stock	251
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 <u>(4)</u>						<u>(4)</u>	<u>(4)</u>	Common Stock	640
Stock Option	\$ 28.28						07/01/2004	01/18/2011	Common Stock	5,227
Stock Option	\$ 28.33						07/01/2004	01/18/2011	Common Stock	4,509
Stock Option	\$ 35.09						07/05/2005	10/10/2011	Common Stock	18,178
Stock Option	\$ 33.82						12/20/2005	10/15/2011	Common Stock	50,000
Stock Option	\$ 32.44						07/01/2004	10/08/2012	Common Stock	2,231
Stock Option	\$ 28.33						07/01/2004	10/08/2012	Common Stock	1,305
Stock Option	\$ 35.12						07/01/2004	10/08/2012	Common Stock	7,057
Stock Option	\$ 34.39						12/20/2005	10/08/2012	Common Stock	22,952
	\$ 33.48						07/01/2004	10/14/2013		34,000

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 Stock
 Common

 Option
 Stock

 Stock
 12/20/2005 01/18/2011 Common Stock
 899

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Daniel John M Director of P O BOX 10247 Human BIRMINGHAM, AL 352020247 Resources

Signatures

By: Ronald C. Jackson

**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 dividend reinvestment program.
- (2) The option becomes exercisable in three equal installments on December 20, 2006, 2007 and 2008.
- (3) The reported phantom stock units were acquired under Regions' benefit plans.
- (4) The reported phantom stock units were acquired under the Union Planters Corp. Deferred Compensation Plan for Executives.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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