

Daniel John M
 Form 3
 July 11, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 *			2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â Daniel John M			(Month/Day/Year)	REGIONS FINANCIAL CORP [RF]	
(Last)	(First)	(Middle)	07/01/2005	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
P O BOX 10247				(Check all applicable)	
(Street)				<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
BIRMINGHAM,Â ALÂ 352020247				<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)	<input checked="" type="checkbox"/> Form filed by One Reporting Person
(City)	(State)	(Zip)		Director of Human Resources	<input type="checkbox"/> Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	24,541.671	D	Â

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

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

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						(1) (Instr. 5)	
Phantom Stock Units (401k)	Â (1)	Â (1)	Common Stock	251	\$ (1)	D	Â
Phantom Stock Units (UPC Deferred Comp.)	Â (2)	Â (2)	Common Stock	640	\$ (2)	D	Â
Stock Option	07/01/2004	01/18/2011	Common Stock	6,260	\$ 28.28	D	Â
Stock Option	07/01/2004	01/18/2011	Common Stock	2,533	\$ 32.44	D	Â
Stock Option	07/01/2004	01/18/2011	Common Stock	4,509	\$ 28.33	D	Â
Stock Option	07/05/2005	10/10/2011	Common Stock	18,178	\$ 35.09	D	Â
Stock Option	Â (3)	10/15/2011	Common Stock	50,000	\$ 33.82	D	Â
Stock Option	07/01/2004	10/08/2012	Common Stock	28,866	\$ 24.81	D	Â
Stock Option	07/01/2004	10/08/2012	Common Stock	2,231	\$ 32.44	D	Â
Stock Option	07/01/2004	10/08/2012	Common Stock	1,305	\$ 28.33	D	Â
Stock Option	07/01/2004	10/08/2012	Common Stock	7,057	\$ 35.12	D	Â
Stock Option	07/01/2004	10/14/2013	Common Stock	34,000	\$ 33.48	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Daniel John M P O BOX 10247 BIRMINGHAM, AL 352020247	Â	Â	Â Director of Human Resources	Â

Signatures

By: Ronald C. Jackson 07/11/2005

**Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 5(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) The reported phantom stock units were acquired under Regions' benefit plans.

(2) The reported phantom stock units were acquired under the Union Planters Corp. Deferred Compensation Plan for Executives.

(3) The option becomes exercisable in two equal installments on October 15, 2006 and 2007.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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