

Daniel John M  
 Form 4  
 December 22, 2005

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

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**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 \*  
 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)

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

12/20/2005

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

Director of Human Resources

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 352020247

(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 Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
Common Stock	12/13/2005		J <sup>(1)</sup>	V 561.689 A \$ 0	31,151.36	D	
Common Stock	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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SEC 1474 (9-02)

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**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)			
				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		(2)	12/20/2012	Common Stock	39,504
Phantom Stock Units (401k)	\$ 0 (3)							(3)	(3)	Common Stock	251
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 (4)							(4)	(4)	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

