

STONE EDMOND C  
Form 4  
October 28, 2005

**FORM 4**

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

OMB APPROVAL

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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 \*  
STONE EDMOND C

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)  
P O BOX 10247

3. Date of Earliest Transaction (Month/Day/Year)  
10/26/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
EVP, Ln Rsk Mgt/Credit Policy

(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 Indirect Beneficial Ownership (Instr. 4)
				(A) or (D)	Price		
Common Stock	10/26/2005		X	A	\$ 5,233 18.174	185,938	D
Common Stock	10/26/2005		X	A	\$ 1,612 18.174	187,550	D
Common Stock	10/26/2005		F	D	\$ 0	182,599	D
Common Stock						13,704	I By Spouse

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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(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
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	
Stock Option	\$ 18.17	10/26/2005		X	5,233	01/03/1997	01/03/2006	Common Stock	5,233
Stock Option	\$ 18.17	10/26/2005		X	1,612	01/03/1998	01/03/2006	Common Stock	1,612
Phantom Stock Units (401k) <sup>(1)</sup>	\$ 0 <sup>(1)</sup>					<u>(1)</u>	<u>(1)</u>	Common Stock	5,124
Stock Option	\$ 31.39					10/09/1998	10/09/2007	Common Stock	4,876
Stock Option	\$ 33.48					04/09/1999	04/09/2008	Common Stock	32,408
Stock Option	\$ 28.88					08/30/2000	08/30/2009	Common Stock	32,408
Stock Option	\$ 25.66					02/19/2004	02/19/2010	Common Stock	30,865
Stock Option	\$ 25.66					02/19/2005	02/19/2010	Common Stock	15,433
Stock Option	\$ 16.28					03/15/2001	03/15/2010	Common Stock	67,933
Stock Option	\$ 22.6					01/16/2002	01/16/2011	Common Stock	36,113
Stock Option	\$ 22.6					01/16/2003	01/16/2011	Common Stock	24,692
Stock Option	\$ 22.6					01/16/2004	01/16/2011	Common Stock	24,692

