

Daniel John M
 Form 4
 December 22, 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 *
 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)
 P O BOX 10247

3. Date of Earliest Transaction (Month/Day/Year)
 12/20/2005

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

Director of Human Resources

(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)
			Code	V Amount (A) or (D) Price			
Common Stock	12/13/2005		J ⁽¹⁾	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

