

Daniel John M
 Form 4/A
 August 08, 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)

3. Date of Earliest Transaction
 (Month/Day/Year)
 07/22/2005

____ 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)
 07/25/2005

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	07/22/2005		X	28,866 A	\$ 24.81	53,407.671	D
Common Stock	07/22/2005		X	1,033 A	\$ 28.28	54,440.671	D
Common Stock	07/22/2005		F	23,851 D	\$ 34.39	30,589.671	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)

number.

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 Security (Instr. 3 and 4)	Amount or Number of Shares
					(A)	(D)	Date Exercisable	Expiration Date		
Stock Option	\$ 28.28	07/22/2005		X		1,033	07/01/2004	01/18/2011	Common Stock	1,033
Stock Option	\$ 34.39	07/22/2005		A	899		02/22/2006	01/18/2011	Common Stock	899
Stock Option	\$ 24.81	07/22/2005		X		28,866	07/01/2004	10/08/2012	Common Stock	28,866
Stock Option	\$ 34.39	07/22/2005		A	22,952		02/22/2006	10/08/2012	Common Stock	22,952
Phantom Stock Units (401k)	\$ 0 ⁽¹⁾						⁽¹⁾	⁽¹⁾	Common Stock	25,000
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 ⁽²⁾						⁽²⁾	⁽²⁾	Common Stock	64,000
Stock Option	\$ 32.44						07/01/2004	01/18/2011	Common Stock	2,500
Stock Option	\$ 28.33						07/01/2004	01/18/2011	Common Stock	4,500
Stock Option	\$ 35.09						07/05/2005	10/10/2011	Common Stock	18,000
Stock Option	\$ 33.82						⁽³⁾	10/15/2011	Common Stock	50,000
Stock Option	\$ 32.44						07/01/2004	10/08/2012	Common Stock	2,200
Stock Option	\$ 28.33						07/01/2004	10/08/2012	Common Stock	1,300
	\$ 35.12						07/01/2004	10/08/2012		7,000

