

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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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 Indirect Beneficial 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

Stock Option				Common Stock	
Stock Option	\$ 34.39	12/20/2005	01/18/2011	Common Stock	899

## Reporting Owners

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

## Signatures

By: Ronald C. Jackson                      12/20/2005

\_\_Signature of Reporting Person                      Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(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) Stock purchased through the dividend reinvestment program.
  - (2) The option becomes exercisable in three equal installments on December 20, 2006, 2007 and 2008.
  - (3) The reported phantom stock units were acquired under Regions' benefit plans.
  - (4) The reported phantom stock units were acquired under the Union Planters Corp. Deferred Compensation Plan for Executives.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.