

REGIONS FINANCIAL CORP
Form 5
January 25, 2006

FORM 5

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).
Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL 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

1. Name and Address of Reporting Person *
MOORE JACKSON W

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. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
12/31/2005

Director 10% Owner
 Officer (give title below) Other (specify below)
Pres. & CEO

P.O. BOX 10247

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

BIRMINGHAM, AL 35202

Form Filed by One Reporting Person
 Form Filed by More than One Reporting Person

(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)	(A) or (D)	Amount	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	12/09/2005	Â	W	2,092	A	\$ 0	2,092	I	BW Moore LP	
Common Stock	12/30/2005	Â	J ⁽¹⁾	20,576.6	D	\$ 0	0	I	By 401(k)	
Common Stock	12/30/2005	Â	J ⁽¹⁾	6,873.548	D	\$ 0	0	I	By ESOP	
Common Stock	Â	Â	Â	Â	Â	Â	318,524	I	By Spouse	

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Common Stock ⁽²⁾ [^] [^] [^] [^] [^] [^] 1,386,779 D [^]

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

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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)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Security (Instr. 3 and 4)
					(A)	(D)	Date Exercisable	Expiration Date	
Phantom Stock Units (401k)	[^]	12/30/2005	[^]	J ⁽³⁾	27,936	[^]	[^] ⁽³⁾	[^] ⁽³⁾	Common Stock 27,9
Stock Option	\$ 32.64	[^]	[^]	[^]	[^]	[^]	01/08/2003	12/20/2010	Common Stock 124,3
Stock Option	\$ 33	[^]	[^]	[^]	[^]	[^]	07/25/2005	12/20/2010	Common Stock 175,9
Stock Option	\$ 32.64	[^]	[^]	[^]	[^]	[^]	01/08/2003	01/04/2011	Common Stock 7,21
Stock Option	\$ 32.64	[^]	[^]	[^]	[^]	[^]	01/08/2003	07/05/2011	Common Stock 21,3
Stock Option	\$ 32.64	[^]	[^]	[^]	[^]	[^]	01/08/2003	10/10/2011	Common Stock 158,6
Stock Option	\$ 33	[^]	[^]	[^]	[^]	[^]	07/25/2005	01/07/2012	Common Stock 271,4
Stock Option	\$ 32.64	[^]	[^]	[^]	[^]	[^]	01/08/2003	07/08/2012	Common Stock 24,7
Stock Option	\$ 32.33	[^]	[^]	[^]	[^]	[^]	01/08/2004	10/08/2012	Common Stock 3,07
Stock Option	\$ 33	[^]	[^]	[^]	[^]	[^]	07/25/2005	10/08/2012	Common Stock 412,5
Stock Option	\$ 32.33	[^]	[^]	[^]	[^]	[^]	01/08/2004	01/08/2013	Common Stock 19,6
Stock	\$ 32.33	[^]	[^]	[^]	[^]	[^]	01/08/2004	07/08/2013	Common 24,4

Option										Stock	
Stock Option	\$ 33.48	^	^	^	^	^	10/14/2003	10/14/2013	Common Stock	412,5	
Stock Option	\$ 33	^	^	^	^	^	07/25/2005	01/27/2014	Common Stock	10,3	
Stock Option	\$ 32.57	^	^	^	^	^	08/11/2005	02/11/2015	Common Stock	17,5	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MOORE JACKSON W P.O. BOX 10247 BIRMINGHAM, AL 35202	^ X	^	^ Pres. & CEO	^

Signatures

By: Ronald C. Jackson 01/04/2006

__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) Union Planters Corp. benefit plan shares transferred to Regions benefit plans.
Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred
- (2) pursuant to an irrevocable Stock Option Deferral Agreement, but which shares are reported as beneficially owned by the reporting person for purposes of Section 16(a).
- (3) The reported phantom stock units were acquired under Regions' benefit plans.

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