

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**  
  
 (Last) (First) (Middle)  
  
**P.O. BOX 10247**  
  
 (Street)

2. Issuer Name and Ticker or Trading Symbol  
**REGIONS FINANCIAL CORP [RF]**  
  
 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2005**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 Pres. & CEO

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)		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)	
				Amount	(A) or (D)	Price			
Common Stock	12/09/2005	Â	W	2,092	A	\$ 0	2,092	I	BW Moore LP
Common Stock	12/30/2005	Â	J <sup>(1)</sup>	20,576.6	D	\$ 0	0	I	By 401(k)
Common Stock	12/30/2005	Â	J <sup>(1)</sup>	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 <sup>(2)</sup>    ^                    ^                    ^                    ^                    ^    ^    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) (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)		
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount Number of Shares
Phantom Stock Units (401k)	^	12/30/2005	^	J <sup>(3)</sup>	27,936	^	^ <sup>(3)</sup>	^ <sup>(3)</sup>	Common Stock	27,936
Stock Option	\$ 32.64	^	^	^	^	^	01/08/2003	12/20/2010	Common Stock	124,300
Stock Option	\$ 33	^	^	^	^	^	07/25/2005	12/20/2010	Common Stock	175,900
Stock Option	\$ 32.64	^	^	^	^	^	01/08/2003	01/04/2011	Common Stock	7,200
Stock Option	\$ 32.64	^	^	^	^	^	01/08/2003	07/05/2011	Common Stock	21,300
Stock Option	\$ 32.64	^	^	^	^	^	01/08/2003	10/10/2011	Common Stock	158,600
Stock Option	\$ 33	^	^	^	^	^	07/25/2005	01/07/2012	Common Stock	271,400
Stock Option	\$ 32.64	^	^	^	^	^	01/08/2003	07/08/2012	Common Stock	24,700
Stock Option	\$ 32.33	^	^	^	^	^	01/08/2004	10/08/2012	Common Stock	3,000
Stock Option	\$ 33	^	^	^	^	^	07/25/2005	10/08/2012	Common Stock	412,500
Stock Option	\$ 32.33	^	^	^	^	^	01/08/2004	01/08/2013	Common Stock	19,600
Stock	\$ 32.33	^	^	^	^	^	01/08/2004	07/08/2013	Common	24,400

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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