

STONE EDMOND C  
Form 4  
October 17, 2005

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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 \*  
STONE EDMOND C

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)

04/25/2005

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

EVP, Ln Rsk Mgt/Credit Policy

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	04/25/2005		X	5,501 A \$ 18.17	191,254	D	
Common Stock	08/15/2005		J <sup>(1)</sup>	V 22,525 D \$ 0	167,434	D	
Common Stock	10/13/2005		X	13,271 A \$ 22.603	180,705	D	
Common Stock					13,704	I	By Spouse

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

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SEC 1474  
(9-02)

**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
Phantom Stock Units (401k)	<u>(2)</u>	10/14/2005		J <u>(2)</u>	V	756		<u>(2)</u>	<u>(2)</u>	Common Stock	756
Stock Option	\$ 18.17	04/25/2005		X		5,501		01/03/1997	01/03/2006	Common Stock	5,501
Stock Option	\$ 25.66	08/01/2005		J <u>(3)</u>	V	15,432		02/19/2006	02/19/2010	Common Stock	15,432
Stock Option	\$ 28.17	08/01/2005		J <u>(3)</u>	V	32,922		<u>(4)</u>	04/21/2011	Common Stock	32,922
Stock Option	\$ 22.6	10/13/2005		X		13,271		01/16/2002	01/16/2011	Common Stock	13,271
Stock Option	\$ 18.17							01/03/1998	01/03/2006	Common Stock	1,612
Stock Option	\$ 31.39							10/09/1998	10/09/2007	Common Stock	4,876
Stock Option	\$ 33.48							04/09/1999	04/09/2008	Common Stock	32,408
Stock Option	\$ 28.88							08/30/2000	08/30/2009	Common Stock	32,408
Stock Option	\$ 25.66							02/19/2004	02/19/2010	Common Stock	30,865
Stock Option	\$ 25.66							02/19/2005	02/19/2010	Common Stock	15,432
Stock Option	\$ 16.28							03/15/2001	03/15/2010	Common Stock	67,932
	\$ 22.6							01/16/2003	01/16/2011		24,692

Stock Option				Common Stock	
Stock Option	\$ 22.6	01/16/2004	01/16/2011	Common Stock	24,692
Stock Option	\$ 25.02	01/22/2003	01/22/2012	Common Stock	49,384
Stock Option	\$ 25.02	01/22/2004	01/22/2012	Common Stock	24,692
Stock Option	\$ 25.02	01/22/2005	01/22/2012	Common Stock	24,692

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
STONE EDMOND C P O BOX 10247 BIRMINGHAM, AL 352020247			EVP, Ln Rsk Mgt/Credit Policy	

## Signatures

By: Ronald C. Jackson                      10/17/2005

\_\_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) Cancellation of restricted stock grant due to retirement
- (2) The reported phantom stock units were acquired under Regions' benefit plans.
- (3) Cancellation of stock option due to retirement
- (4) The option becomes exercisable in three equal installments on April 21, 2005, 2006 and 2007.

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.