

REGIONS FINANCIAL CORP  
 Form 3  
 May 19, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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)

<p>1. Name and Address of Reporting Person *</p> <p>EDWARDS G DOUGLAS</p> <p>(Last) (First) (Middle)</p> <p>50 FRONT STREET</p> <p>(Street)</p> <p>MEMPHIS, TN 38103</p> <p>(City) (State) (Zip)</p>	<p>2. Date of Event Requiring Statement</p> <p>(Month/Day/Year)</p> <p>05/18/2006</p>	<p>3. Issuer Name and Ticker or Trading Symbol</p> <p>REGIONS FINANCIAL CORP [RF]</p>	<p>4. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p><input type="checkbox"/> Director <input type="checkbox"/> 10% Owner  <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other                  (give title below) (specify below)                  CEO &amp; President, Morgan Keegan</p>	<p>5. If Amendment, Date Original Filed(Month/Day/Year)</p>	<p>6. Individual or Joint/Group Filing(Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person</p>
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**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	364,947	I	Andwards Family Partnership L.P.
Common Stock	10,000	I	Gedwards Family Partnership L.P.
Common Stock	10,000	I	Nanwards Family Partnership L.P.
Common Stock	208,395.953	D	^

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

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Stock Option	03/30/2004	03/30/2011	Common Stock	141,469	\$ 23.34	D	Â
Stock Option	Â <u>(1)</u>	03/08/2012	Common Stock	24,692	\$ 27.62	D	Â
Stock Option	02/19/2006	02/19/2010	Common Stock	27,161	\$ 25.66	D	Â
Stock Option	12/20/2005	04/21/2011	Common Stock	60,650	\$ 28.17	D	Â
Stock Option	04/21/2007	04/21/2011	Common Stock	3,549	\$ 28.17	D	Â
Stock Option	12/20/2005	10/15/2011	Common Stock	90,000	\$ 33.82	D	Â
Stock Option	12/20/2005	03/01/2012	Common Stock	2,469	\$ 32.6	D	Â
Stock Option	Â <u>(2)</u>	12/20/2012	Common Stock	56,434	\$ 34.66	D	Â
Stock Option	Â <u>(3)</u>	04/03/2013	Common Stock	2,000	\$ 35.38	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
EDWARDS G DOUGLAS 50 FRONT STREET MEMPHIS, TN 38103	Â	Â	Â CEO & President, Morgan Keegan	Â

## Signatures

By: Ronald C.  
Jackson

05/18/2006

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(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) The option becomes exercisable in three installments: one-half on March 8, 2003; one-fourth on March 8, 2004; and one-fourth on March 8, 2005.
- (2) The option becomes exercisable in three equal installments on December 20, 2006, 2007 and 2008.
- (3) The option becomes exercisable in three equal installments on April 3, 2007, 2008 and 2009.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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