

Daniel John M  
 Form 4/A  
 August 08, 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 \*  
 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)  
 07/22/2005

\_\_\_\_ 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)  
 07/25/2005

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 Ownership (Instr. 4)
				(A) or (D) Code V Amount Price			
Common Stock	07/22/2005		X	28,866 A \$ 24.81	53,407.671	D	
Common Stock	07/22/2005		X	1,033 A \$ 28.28	54,440.671	D	
Common Stock	07/22/2005		F	23,851 D \$ 34.39	30,589.671	D	

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control**

SEC 1474 (9-02)

number.

**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 Security (Instr. 3 and 4)	Amount or Number of Shares
					(A)	(D)	Date Exercisable	Expiration Date		
Stock Option	\$ 28.28	07/22/2005		X		1,033	07/01/2004	01/18/2011	Common Stock	1,033
Stock Option	\$ 34.39	07/22/2005		A	899		02/22/2006	01/18/2011	Common Stock	899
Stock Option	\$ 24.81	07/22/2005		X		28,866	07/01/2004	10/08/2012	Common Stock	28,866
Stock Option	\$ 34.39	07/22/2005		A	22,952		02/22/2006	10/08/2012	Common Stock	22,952
Phantom Stock Units (401k)	\$ 0 <sup>(1)</sup>						<u>(1)</u>	<u>(1)</u>	Common Stock	25,000
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 <sup>(2)</sup>						<u>(2)</u>	<u>(2)</u>	Common Stock	64,000
Stock Option	\$ 32.44						07/01/2004	01/18/2011	Common Stock	2,500
Stock Option	\$ 28.33						07/01/2004	01/18/2011	Common Stock	4,500
Stock Option	\$ 35.09						07/05/2005	10/10/2011	Common Stock	18,000
Stock Option	\$ 33.82						<u>(3)</u>	10/15/2011	Common Stock	50,000
Stock Option	\$ 32.44						07/01/2004	10/08/2012	Common Stock	2,200
Stock Option	\$ 28.33						07/01/2004	10/08/2012	Common Stock	1,300
	\$ 35.12						07/01/2004	10/08/2012		7,000

Stock  
Option

Common  
Stock

Stock  
Option      \$ 33.48

07/01/2004 10/14/2013

Common  
Stock      34,

## 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.                      07/22/2005  
Jackson

           \*\*Signature of                      Date  
Reporting Person

## 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) The reported phantom stock units were acquired under Regions' benefit plans.
- (2) The reported phantom stock units were acquired under the Union Planters Corp. Deferred Compensation Plan for Executives.
- (3) The option becomes exercisable in two equal installments on October 15, 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.