

REGIONS FINANCIAL CORP  
Form 3  
November 08, 2006

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

OMB APPROVAL

OMB Number: 3235-0104  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

**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)

|   |         |          |   |  |  |
|---|---------|----------|---|--|--|
| 1. Name and Address of Reporting Person * |         |          | 2. Date of Event Requiring Statement (Month/Day/Year)   | 3. Issuer Name <b>and</b> Ticker or Trading Symbol | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| Â RITTER C DOWD                           |         |          | 11/04/2006  | REGIONS FINANCIAL CORP [RF]                        |  |
| (Last)                                    | (First) | (Middle) |   |  |  |
| P O BOX 10247                             |         |          |   |  |  |
| (Street)                                  |         |          | (Check all applicable)  |  |  |
| BIRMINGHAM,Â ALÂ 352020247                |         |          | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)<br>President & CEO      |  |  |
| (City)                                    | (State) | (Zip)    | 6. Individual or Joint/Group Filing(Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person |  |  |

**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                    | 243,994   | D  | Â   |
| Common Stock                    | 83,962.864  | I  | By 401(k)   |
| Common Stock                    | 239,220   | I  | By GRAT   |
| Common Stock                    | 15,416  | I  | By Spouse <sup>(1)</sup>                              |

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 | 2. Date Exercisable and Expiration Date | 3. Title and Amount of Securities Underlying | 4. Conversion | 5. Ownership | 6. Nature of Indirect Beneficial |
|---------------------------------|---|--|---------------|--------------|----------------------------------|
|---------------------------------|---|--|---------------|--------------|----------------------------------|

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| (Instr. 4)   | (Month/Day/Year)          |                    | Derivative Security<br>(Instr. 4) |                                  | or Exercise<br>Price of<br>Derivative<br>Security | Form of<br>Derivative<br>Security:<br>Direct (D)<br>or Indirect<br>(I)<br>(Instr. 5) | Ownership<br>(Instr. 5) |
|--------------|---------------------------|--------------------|-----------------------------------|----------------------------------|---|--|-------------------------|
|              | Date Exercisable          | Expiration<br>Date | Title                             | Amount or<br>Number of<br>Shares |   |  |                         |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 10/04/2009         | Common<br>Stock                   | 318,960                          | \$ 30.96  | D  | Â                       |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 02/11/2010         | Common<br>Stock                   | 151,247                          | \$ 20.1436  | D  | Â                       |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 01/30/2011         | Common<br>Stock                   | 493,690                          | \$ 21.3444  | D  | Â                       |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 01/29/2012         | Common<br>Stock                   | 511,700                          | \$ 25.4076  | D  | Â                       |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 02/09/2013         | Common<br>Stock                   | 476,144                          | \$ 25.696   | D  | Â                       |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 02/04/2014         | Common<br>Stock                   | 464,405                          | \$ 30.5493  | D  | Â                       |
| Stock Option | 11/04/2006 <sup>(2)</sup> | 02/07/2015         | Common<br>Stock                   | 423,260                          | \$ 32.0166  | D  | Â                       |
| Stock Option | 04/02/2007 <sup>(2)</sup> | 04/02/2016         | Common<br>Stock                   | 296,075                          | \$ 34.462   | D  | Â                       |

## Reporting Owners

| Reporting Owner Name / Address                             | Relationships |           |                      |       |
|--|---------------|-----------|----------------------|-------|
|  | Director      | 10% Owner | Officer              | Other |
| RITTER C DOWD<br>P O BOX 10247<br>BIRMINGHAM, AL 352020247 | Â X           | Â         | Â President<br>& CEO | Â     |

## Signatures

By: D. Bryan  
Jordan 11/08/2006

\*\*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) Reporting person disclaims beneficial ownership of these shares.
- (2) Provisions exist to these shares to allow for the withholding of shares to satisfy tax withholding obligations and the withholding of shares to satisfy the payment of the exercise price.

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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