

MILLER PETER D  
Form 4  
January 25, 2005

**FORM 4**

**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).

**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 \*  
MILLER PETER D

2. Issuer Name and Ticker or Trading Symbol

5. Relationship of Reporting Person(s) to Issuer

REGIONS FINANCIAL CORP [RF]

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)

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

P O DRAWER 937

01/24/2005

Group CEO

(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

GAINESVILLE, GA 303050937

(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	01/24/2005		X		36,113	A	\$ 22.603
Common Stock	01/24/2005		X		24,692	A	\$ 22.603
Common Stock	01/24/2005		X		24,692	A	\$ 22.603
Common Stock	01/24/2005		F		67,355	D	\$ 32.955
Common Stock					16,100	I	
							By Spouse

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Common Stock	31,507	I	CLM Associates LFP
Common Stock	62,830	I	PDM Associates LP

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

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(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
Stock Option	\$ 28.88					08/30/2000	08/30/2009	Common Stock	32,408
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	\$ 25.66					02/19/2004	02/19/2010	Common Stock	46,298
Stock Option	\$ 25.66					02/19/2005	02/19/2010	Common Stock	23,148
Stock Option	\$ 25.66					02/19/2006	02/19/2010	Common Stock	23,149
Stock Option	\$ 28.17					(2)	04/21/2011	Common Stock	111,114
Stock Option	\$ 33.82					(3)	10/15/2011	Common Stock	90,000
Stock Option	\$ 22.6	01/24/2005		X	36,113	01/16/2002	01/16/2011	Common Stock	36,113
Stock Option	\$ 22.6	01/24/2005		X	24,692	01/16/2003	01/16/2011		24,692

Stock Option							Common Stock	
Stock Option	\$ 22.6	01/24/2005	X	24,692	01/16/2004	01/16/2011	Common Stock	24,692
Phantom Stock Units (401k)	\$ 0 <sup>(1)</sup>				<u>(1)</u>	<u>(1)</u>	Common Stock	4,736
Stock Option	\$ 33.48				04/09/1999	04/09/2008	Common Stock	29,423
Stock Option	\$ 33.48				04/09/1999	04/09/2008	Common Stock	2,985
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
MILLER PETER D P O DRAWER 937 GAINESVILLE, GA 303050937			Group CEO	

## Signatures

By: Ronald C. Jackson                      01/25/2005

          
\*\*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) The reported phantom stock units were acquired under Regions' benefit plans.
- (2) The option becomes exercisable in three equal installments on April 21, 2005, 2006 and 2007.
- (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.