

REGIONS FINANCIAL CORP

Form 4

April 27, 2005

FORM 4

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

OMB APPROVAL

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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 *
JONES CARL E JR

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)

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

P O BOX 10247

04/25/2005

Chairman & CEO

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)

BIRMINGHAM, AL 352020247

Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(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	02/07/2005		G	V 13,111 D \$ 0	35,465	I	By Spouse
Common Stock	02/24/2005		G	V 2,394 D \$ 0	33,071	I	By Spouse
Common Stock	04/25/2005		X	62,000 A \$ 25.024	867,962	D	
Common Stock	04/25/2005		X	3,462 A \$ 28.881	871,424	D	
Common Stock	04/25/2005		X	4,424 A \$ 22.603	875,848	D	

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Common Stock 04/25/2005 F 47,425 D \$ 32.715 828,423 D

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 Security (Instr. 3 and 4)	Amount or Number of Shares
					V	(A)	(D)	Date Exercisable	Expiration Date		
Phantom Stock Units (401k)	<u>(1)</u>	04/25/2005		J <u>(1)</u>	V	2,127		<u>(1)</u>	<u>(1)</u>	Common Stock	2,127
Stock Option	\$ 28.88	04/25/2005		X		3,462		01/01/2001	08/30/2009	Common Stock	3,462
Stock Option	\$ 22.6	04/25/2005		X		4,424		01/16/2005	01/16/2011	Common Stock	4,424
Stock Option	\$ 25.02	04/25/2005		X		62,000		01/22/2003	01/22/2012	Common Stock	62,000
Stock Option	\$ 31.39							10/09/1998	10/09/2007	Common Stock	14,500
Stock Option	\$ 31.39							10/09/1999	10/09/2007	Common Stock	3,125
Stock Option	\$ 33.48							04/09/1999	04/09/2008	Common Stock	38,600
Stock Option	\$ 33.49							04/09/2000	04/09/2008	Common Stock	2,900
Stock Option	\$ 25.66							02/19/2004	02/19/2010	Common Stock	71,600
Stock Option	\$ 25.66							02/19/2005	02/19/2010	Common Stock	35,800
Stock Option	\$ 25.66							02/19/2006	02/19/2010	Common Stock	35,800

