

REGIONS FINANCIAL CORP  
Form 4  
October 03, 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 \*  
AUSTIN ALBERT M

(Last) (First) (Middle)  
6685 POPLAR AVE., STE. 200  
(Street)

GERMANTOWN, TN 38138

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

REGIONS FINANCIAL CORP [RF]

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

09/29/2005

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

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

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

**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                    | 09/29/2005                           |  | S                              | 3,000 D \$ 31.08  | 7,500   | I  | By Acorn Hill Co.                                     |
| Common Stock                    |                                      |  |                                |   | 2,426   | I  | By Austin, Austin & Todd                              |
| Common Stock                    |                                      |  |                                |   | 1,500   | I  | By HR-10  |
| Common Stock                    |                                      |  |                                |   | 750   | I  | By Mackinac Investment Co.                            |

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|              |        |   |  |
|--------------|--------|---|--|
| Common Stock | 2,250  | I | By Manitou Investment Co.                              |
| Common Stock | 399    | I | By Spouse  |
| Common Stock | 573    | I | Cust. Acct. Albert M. Austin, III, Ttee <sup>(1)</sup> |
| Common Stock | 43,307 | D |  |
| Common Stock | 821    | I | By Austin Trust, Art. VI                               |

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 |                    | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                 | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) |                            |        |
|--|--|--------------------------------------|--|--------------------------------|------------------------------------|--------------------|--|-----------------|---|----------------------------|--------|
|  |  |                                      |  |                                | Acquired (A)                       | or Disposed of (D) | Date Exercisable   | Expiration Date | Title   | Amount or Number of Shares |        |
| Phantom Stock Units (DDSIP)                | (2)  | 09/29/2005                           |  | J(2)                           | V                                  | 413.25             |  | (2)             | (2)   | Common Stock               | 413.25 |
| Stock Option                               | \$ 25.59   |                                      |  |                                |                                    |                    | 07/01/2004   | 10/10/2011      |   | Common Stock               | 7,800  |
| Stock Option                               | \$ 29.91   |                                      |  |                                |                                    |                    | 01/02/2002   | 01/02/2012      |   | Common Stock               | 900    |
| Stock Option                               | \$ 24.81   |                                      |  |                                |                                    |                    | 07/01/2004   | 10/08/2012      |   | Common Stock               | 8,400  |
|  | \$ 33.48   |                                      |  |                                |                                    |                    | 10/14/2003   | 10/14/2013      |   |                            | 6,200  |

Stock  
Option

Common  
Stock

## Reporting Owners

| Reporting Owner Name / Address  | Relationships |           |         |       |
|---|---------------|-----------|---------|-------|
|   | Director      | 10% Owner | Officer | Other |
| AUSTIN ALBERT M<br>6685 POPLAR AVE., STE. 200<br>GERMANTOWN, TN 38138 | X             |           |         |       |

## Signatures

By: Ronald C.  
Jackson

10/03/2005

\*\*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) Custody Account for Albert M. Austin, III, Trustee under the Will of Elizabeth J. Humphrey
  - (2) The reported phantom stock units were acquired under Regions' Directors Deferred Stock Investment Plan.

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.