

REGIONS FINANCIAL CORP  
Form 4  
June 23, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
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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 \*  
MOORE JACKSON W

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)  
P.O. BOX 10247

3. Date of Earliest Transaction (Month/Day/Year)  
06/22/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Pres. & CEO Desig.

(Street)  
BIRMINGHAM, AL 35202

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

(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                    | 06/21/2005                           |  | J <sup>(1)</sup>               | V   | 590.6   | A  | \$ 0  | 20,576.6   | I | By 401(k)       |
| Common Stock                    | 06/21/2005                           |  | J <sup>(2)</sup>               | V   | 199.548   | A  | \$ 0  | 6,873.548  | I | By ESOP         |
| Common Stock                    | 06/21/2005                           |  | J <sup>(3)</sup>               | V   | 1,195.203   | A  | \$ 0  | 41,067.203 | I | By Family Trust |
| Common Stock                    | 06/22/2005                           |  | J <sup>(4)</sup>               |   | 41,067.203  | D  | \$ 0  | 0          | I | By Family Trust |
|                                 |                                      |  |                                |   |   |  |   | 1,386,779  | D |                 |

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Common  
Stock <sup>(5)</sup>

Common  
Stock

318,524

I

By  
Spouse

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 number.**

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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) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| Phantom Stock Units (401k)                 | <u>(6)</u>   | 06/22/2005                           |  | J <u>(6)</u>                   | V 389   | <u>(6)</u> <u>(6)</u>                                    | Common Stock  | 389                           |
| Stock Option                               | \$ 32.64   |                                      |  |                                |   | 01/08/2003    12/20/2010                                 | Common Stock  | 124,310                       |
| Stock Option                               | \$ 33  |                                      |  |                                |   | 07/25/2005    12/20/2010                                 | Common Stock  | 175,947                       |
| Stock Option                               | \$ 32.64   |                                      |  |                                |   | 01/08/2003    01/04/2011                                 | Common Stock  | 7,215                         |
| Stock Option                               | \$ 32.64   |                                      |  |                                |   | 01/08/2003    07/05/2011                                 | Common Stock  | 21,389                        |
| Stock Option                               | \$ 32.64   |                                      |  |                                |   | 01/08/2003    10/10/2011                                 | Common Stock  | 158,621                       |
| Stock Option                               | \$ 33  |                                      |  |                                |   | 07/25/2005    01/07/2012                                 | Common Stock  | 271,409                       |
| Stock Option                               | \$ 32.64   |                                      |  |                                |   | 01/08/2003    07/08/2012                                 | Common Stock  | 24,736                        |
| Stock Option                               | \$ 32.33   |                                      |  |                                |   | 01/08/2004    10/08/2012                                 | Common Stock  | 3,077                         |

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|              |          |            |            |              |         |
|--------------|----------|------------|------------|--------------|---------|
| Stock Option | \$ 33    | 07/25/2005 | 10/08/2012 | Common Stock | 412,514 |
| Stock Option | \$ 32.33 | 01/08/2004 | 01/08/2013 | Common Stock | 19,635  |
| Stock Option | \$ 32.33 | 01/08/2004 | 07/08/2013 | Common Stock | 24,489  |
| Stock Option | \$ 33.48 | 10/14/2003 | 10/14/2013 | Common Stock | 412,500 |
| Stock Option | \$ 33    | 07/25/2005 | 01/27/2014 | Common Stock | 10,382  |
| Stock Option | \$ 32.57 | 08/11/2005 | 02/11/2015 | Common Stock | 17,512  |

## Reporting Owners

| Reporting Owner Name / Address                            | Relationships |           |                    |       |
|---|---------------|-----------|--------------------|-------|
|   | Director      | 10% Owner | Officer            | Other |
| MOORE JACKSON W<br>P.O. BOX 10247<br>BIRMINGHAM, AL 35202 | X             |           | Pres. & CEO Desig. |       |

## Signatures

By: Ronald C. Jackson                      06/23/2005

                              Date  
\*\*Signature of 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) Stock purchased through the 401(k) plan
- (2) Stock purchased through the ESOP
- (3) Stock purchased through the dividend reinvestment program
- (4) Trust terminated and assets distributed due to all children reaching age of 25.  
Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred
- (5) pursuant to an irrevocable Stock Option Deferral Agreement, but which shares are reported as beneficially owned by the reporting person for purposes of Section 16(a).
- (6) The reported phantom stock units were acquired under Regions' benefit plans.

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.