

REGIONS FINANCIAL CORP
Form 5
January 10, 2007

FORM 5

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

OMB APPROVAL

OMB Number: 3235-0362
Expires: January 31, 2005
Estimated average burden hours per response... 1.0

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL 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

1. Name and Address of Reporting Person *
JORDAN D BRYAN

(Last) (First) (Middle)

P O BOX 10247

(Street)

2. Issuer Name and Ticker or Trading Symbol
REGIONS FINANCIAL CORP [RF]

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
12/31/2006

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

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

6. Individual or Joint/Group Reporting

(check applicable line)

BIRMINGHAM, AL 352020247

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) | (A) or (D) | Price | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
| Common Stock | 12/28/2006 | Â | J(1) | 453 | A | \$ 0 | 2,169 | I | By 401(k) |
| Common Stock (phantom stock) | 12/28/2006 | Â | J(2) | 1,257 | A | \$ 0 | 3,631 | I | By 401(k) Supplemental Plan (3) |
| Common Stock | Â | Â | Â | Â | Â | Â | 98,185 | D | Â |

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

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SEC 2270
(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 |
|--|--|--------------------------------------|--|--------------------------------|---|--|-----------------|---|-------------------------------|
| | | | | | (A) (D) | Date Exercisable | Expiration Date | Title | |
| Stock Option (Right to buy) | \$ 34.66 | Â | Â | Â | Â Â | Â ⁽⁴⁾ | 12/20/2012 | Common Stock | 79,007 |
| Stock Option (Right to buy) | \$ 25.66 | Â | Â | Â | Â Â | 02/19/2006 | 02/19/2010 | Common Stock | 3,898 |
| Stock Option (Right to buy) | \$ 22.6 | Â | Â | Â | Â Â | 01/16/2002 | 01/16/2011 | Common Stock | 12,346 |
| Stock Option (Right to buy) | \$ 22.6 | Â | Â | Â | Â Â | 01/16/2003 | 01/16/2011 | Common Stock | 6,173 |
| Stock Option (Right to buy) | \$ 22.6 | Â | Â | Â | Â Â | 01/16/2004 | 01/16/2011 | Common Stock | 6,173 |
| Stock Option (Right to buy) | \$ 28.17 | Â | Â | Â | Â Â | 04/21/2005 | 04/21/2011 | Common Stock | 20,577 |
| Stock Option (Right to buy) | \$ 28.17 | Â | Â | Â | Â Â | 04/21/2007 | 04/21/2011 | Common Stock | 3,549 |

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| | | | | | | | | | | |
|-----------------------------|----------|---|---|---|---|---|------------|------------|--------------|--------|
| Stock Option (Right to buy) | \$ 33.82 | Â | Â | Â | Â | Â | 12/20/2005 | 10/15/2011 | Common Stock | 90,000 |
| Stock Option (Right to buy) | \$ 25.02 | Â | Â | Â | Â | Â | 01/22/2005 | 01/22/2012 | Common Stock | 7,716 |
| Stock Option (Right to buy) | \$ 25.66 | Â | Â | Â | Â | Â | 02/19/2004 | 02/19/2010 | Common Stock | 24,692 |
| Stock Option (Right to buy) | \$ 25.66 | Â | Â | Â | Â | Â | 02/19/2005 | 02/19/2010 | Common Stock | 12,346 |
| Stock Option (Right to buy) | \$ 25.66 | Â | Â | Â | Â | Â | 12/20/2005 | 02/19/2010 | Common Stock | 8,448 |
| Stock Option (Right to buy) | \$ 25.02 | Â | Â | Â | Â | Â | 01/22/2003 | 01/22/2012 | Common Stock | 15,433 |
| Stock Option (Right to buy) | \$ 25.02 | Â | Â | Â | Â | Â | 01/22/2004 | 01/22/2012 | Common Stock | 7,716 |
| Stock Option (Right to buy) | \$ 28.17 | Â | Â | Â | Â | Â | 12/20/2005 | 04/21/2011 | Common Stock | 37,604 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|--------------|-------|
| | Director | 10% Owner | Officer | Other |
| JORDAN D BRYAN P O BOX 10247 BIRMINGHAM, AL 352020247 | Â | Â | Â SEVP & CFO | Â |

Signatures

By: Ronald C. Jackson
Date: 12/31/2006

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) The reported stock units were acquired under Regions' benefit plans.
- (2) The reported phantom stock units were acquired under Regions' benefit plans.
- (3) Represents share equivalent of phantom stock in supplemental 401(k) plan.
- (4) The option becomes exercisable in three equal installments on December 20, 2006, 2007 and 2008.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.