

Daniel John M  
Form 4/A  
August 08, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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 \*  
Daniel John M

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)  
07/22/2005

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

Director of Human Resources

P O BOX 10247

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)  
07/25/2005

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
\_\_\_\_ Form filed by More than One Reporting Person

BIRMINGHAM, AL 352020247

(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)
				(A) or (D) Code V Amount (D) Price			
Common Stock	07/22/2005		X	28,866 A \$ 24.81	53,407.671	D	
Common Stock	07/22/2005		X	1,033 A \$ 28.28	54,440.671	D	
Common Stock	07/22/2005		F	23,851 D \$ 34.39	30,589.671	D	

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**

SEC 1474 (9-02)

number.

**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
					(A)	(D)	Date Exercisable	Expiration Date		
Stock Option	\$ 28.28	07/22/2005		X		1,033	07/01/2004	01/18/2011	Common Stock	1,033
Stock Option	\$ 34.39	07/22/2005		A	899		02/22/2006	01/18/2011	Common Stock	899
Stock Option	\$ 24.81	07/22/2005		X		28,866	07/01/2004	10/08/2012	Common Stock	28,866
Stock Option	\$ 34.39	07/22/2005		A	22,952		02/22/2006	10/08/2012	Common Stock	22,952
Phantom Stock Units (401k)	\$ 0 <sup>(1)</sup>						<u>(1)</u>	<u>(1)</u>	Common Stock	25,000
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 <sup>(2)</sup>						<u>(2)</u>	<u>(2)</u>	Common Stock	64,000
Stock Option	\$ 32.44						07/01/2004	01/18/2011	Common Stock	2,500
Stock Option	\$ 28.33						07/01/2004	01/18/2011	Common Stock	4,500
Stock Option	\$ 35.09						07/05/2005	10/10/2011	Common Stock	18,000
Stock Option	\$ 33.82						<u>(3)</u>	10/15/2011	Common Stock	50,000
Stock Option	\$ 32.44						07/01/2004	10/08/2012	Common Stock	2,200
Stock Option	\$ 28.33						07/01/2004	10/08/2012	Common Stock	1,300
	\$ 35.12						07/01/2004	10/08/2012		7,000

