

REGIONS FINANCIAL CORP  
Form 4  
April 19, 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 \*  
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)  
04/15/2005

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 Ownership (Instr. 4)
				(A) or (D) Price			
Common Stock					10,500	I	By Acorn Hill Co.
Common Stock					821	I	By Austin Trust, Art. VI
Common Stock					2,426	I	By Austin, Austin & Todd
Common Stock					1,500	I	By HR-10
Common					750	I	By

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Stock						Mackinac Investment Co.
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, Tee <u>(1)</u>
Common Stock		43,307	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 number.**

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**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)		
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock Units (DDSIP)	<u>(2)</u>	02/25/2005		J <u>(2)</u>	V	5.87		<u>(2)</u>	<u>(2)</u>	Common Stock	5.87
Phantom Stock Units (DDSIP)	<u>(2)</u>	04/15/2005		P		134.85		<u>(2)</u>	<u>(2)</u>	Common Stock	134.85
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

