REGIONS FINANCIAL CORP

Form 5

January 25, 2006

FORM 5 UNITED STATES SECURITIES AND EVOLANCE COMMISSION OMB

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

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue.

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires. 2005
Estimated average burden hours per response... 1.0

Number:

Expires:

3235-0362

January 31,

See Instruction
1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
Reported
Form 4
30(h) of the Investment Company Act of 1940

Form 4 Transactions Reported

1. Name and Ad MOORE JAC	*	orting Person *	2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer		
			REGIONS FINANCIAL CORP [RF]	(Check all applicable)		
(Last)	(Last) (First) (Middle)		3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)	X Director 10% Owner		
P.O. BOX 10247 (Street)			12/31/2005	_X_ Officer (give titleOther (specify below)		
				Pres. & CEO		
			4. If Amendment, Date Original	6. Individual or Joint/Group Reporting		
			Filed(Month/Day/Year)			
				(check applicable line)		

BIRMINGHAM, ALÂ 35202

(7in)

(City)

X Form Filed by One Reporting Person ___ Form Filed by More than One Reporting Person

(City)	(State)	(Zip) Tab	ole I - Non-De	rivative Securi	ities A	cquire	d, Disposed of,	or Beneficiall	y 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 a or Disposed of (Instr. 3, 4 and	of (D) d 5) (A) or		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 Indirect Beneficial Ownership (Instr. 4)
Common Stock	12/09/2005	Â	W	Amount 2,092	(D)	Price \$ 0	2,092	I	BW Moore LP
Common Stock	12/30/2005	Â	<u>J(1)</u>	20,576.6	D	\$0	0	I	By 401(k)
Common Stock	12/30/2005	Â	<u>J(1)</u>	6,873.548	D	\$0	0	I	By ESOP
Common Stock	Â	Â	Â	Â	Â	Â	318,524	I	By Spouse

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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)

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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 Derivative Securities Acquired (or Dispose (D) (Instr. 3, 4 and 5)	(A) ed of	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount Underlying Securitie (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amour Number Shares
Phantom Stock Units (401k)	Â	12/30/2005	Â	J(3)	27,936	Â	(3)	(3)	Common Stock	27,9
Stock Option	\$ 32.64	Â	Â	Â	Â	Â	01/08/2003	12/20/2010	Common Stock	124,3
Stock Option	\$ 33	Â	Â	Â	Â	Â	07/25/2005	12/20/2010	Common Stock	175,9
Stock Option	\$ 32.64	Â	Â	Â	Â	Â	01/08/2003	01/04/2011	Common Stock	7,21
Stock Option	\$ 32.64	Â	Â	Â	Â	Â	01/08/2003	07/05/2011	Common Stock	21,3
Stock Option	\$ 32.64	Â	Â	Â	Â	Â	01/08/2003	10/10/2011	Common Stock	158,6
Stock Option	\$ 33	Â	Â	Â	Â	Â	07/25/2005	01/07/2012	Common Stock	271,4
Stock Option	\$ 32.64	Â	Â	Â	Â	Â	01/08/2003	07/08/2012	Common Stock	24,7
Stock Option	\$ 32.33	Â	Â	Â	Â	Â	01/08/2004	10/08/2012	Common Stock	3,07
Stock Option	\$ 33	Â	Â	Â	Â	Â	07/25/2005	10/08/2012	Common Stock	412,5
Stock Option	\$ 32.33	Â	Â	Â	Â	Â	01/08/2004	01/08/2013	Common Stock	19,6
Stock	\$ 32.33	Â	Â	Â	Â	Â	01/08/2004	07/08/2013	Common	24,4

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(Option									Stock	
	Stock Option	\$ 33.48	Â	Â	Â			10/14/2003			
(Stock Option	\$ 33	Â	Â	Â			07/25/2005			
	Stock Option	\$ 32.57	Â	Â	Â	Â	Â	08/11/2005	02/11/2015	Common Stock	17,5

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
MOORE JACKSON W P.O. BOX 10247 BIRMINGHAM, AL 35202	ÂX	Â	Pres. & CEO	Â				

Signatures

By: Ronald C.
Jackson

**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) Union Planters Corp. benefit plan shares transferred to Regions benefit plans.
- Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred (2) 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).
- (3) The reported phantom stock units were acquired under Regions' benefit plans.

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