REGIONS FINANCIAL CORP

Form 5

January 11, 2007

FORM 5

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

Washington, D.C. 20549

Expires: January 31, 2005
Estimated average

OMB

Number:

Form 4 or Form 5 obligations may continue. *See* Instruction

Check this box if

no longer subject

to Section 16.

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

burden hours per response... 1.0

3235-0362

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 30(h) of the Investment Company Act of 1940

Form 4 30(h) of the Investment Company Act of 1940
Transactions
Reported

1. Name and Address of Reporting Person BARTHOLOMEW JR SAMUEL	-	5. Relationship of Reporting Person(s) to Issuer			
(Last) (First) (Middle)	REGIONS FINANCIAL CORP [RF] 3. Statement for Issuer's Fiscal Year Ended	(Check all applicable)			
	(Month/Day/Year) 12/31/2006	X Director 10% Owner Officer (give title below) Other (specify below)			
424 CHURCH ST., STE. 2800		,			
(Street)	4. If Amendment, Date Original	6. Individual or Joint/Group Reporting			
	Filed(Month/Day/Year)	(check applicable line)			

NASHVILLE, TNÂ 37219

X 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) (A) or Amount (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 Indirect Beneficial Ownership (Instr. 4)	
Common Stock (phantom stock) (1)	12/28/2006	Â	J(2)	63.32	A	\$ 0	6,740.55	I	By Trustee Director's Def Stock Inv Plan (3)
Common Stock	Â	Â	Â	Â	Â	Â	2,775	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	228	I	By Custodian For Child

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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)

D

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)	Number		6. Date Exercise Expiration Date (Month/Day/Y	e	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (Right to buy)	\$ 26.47	Â	Â	Â	Â	Â	07/01/2004	10/18/2011	Common Stock	37,800
Stock Option (Right to buy)	\$ 24.81	Â	Â	Â	Â	Â	07/01/2004	10/08/2012	Common Stock	8,400
Stock Option (Right to buy)	\$ 29.18	Â	Â	Â	Â	Â	01/02/2003	01/02/2013	Common Stock	8,600
Stock Option (Right to buy)	\$ 33.48	Â	Â	Â	Â	Â	10/14/2003	10/14/2013	Common Stock	6,200
Stock Option (Right to buy)	\$ 31.21	Â	Â	Â	Â	Â	01/02/2004	01/02/2014	Common Stock	7,900
Stock Option (Right to buy)	\$ 32.06	Â	Â	Â	Â	Â	01/31/2005	01/31/2015	Common Stock	1,385

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

BARTHOLOMEW JR SAMUEL W 424 CHURCH ST., STE. 2800 NASHVILLE, TNÂ 37219

 $\hat{A} \ X \qquad \hat{A} \qquad \hat{A} \qquad \hat{A}$

Signatures

By: D. Bryan Jordan 12/31/2006

**Signature of Date
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) Previously reported in Table II as derivative phantom stock; interests under benefit plans recharacterized as non-derivative and reported on Table I for treatment consistent with other of the issuer's reporting persons.
- (2) The reported phantom stock units were acquired under Regions' Directors Deferred Stock Investment Plan.
- (3) Represents share equivalent of phantom stock in Directors' Deferred Stock Investment Plan.

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.

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