

REGIONS FINANCIAL CORP
 Form 4
 February 15, 2005

FORM 4

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

OMB APPROVAL

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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 *
MOORE JACKSON W

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)
P.O. BOX 10247
 (Street)

3. Date of Earliest Transaction
 (Month/Day/Year)
02/11/2005

Director 10% Owner
 Officer (give title below) Other (specify below)
 Pres. & CEO Desig.

BIRMINGHAM, AL 35202
 (City) (State) (Zip)

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

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 Indirect Beneficial Ownership (Instr. 4)
Common Stock ⁽¹⁾				(A) or (D)	1,386,779	D	
Common Stock				Code V Amount (D) Price	19,986	I	By 401(k)
Common Stock					6,674	I	By ESOP
Common Stock					39,872	I	By Family Trust
Common Stock					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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(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)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 32.57	02/11/2005		A	17,512		08/11/2005	02/11/2015	Common Stock	17,512
Stock Option	\$ 32.64						01/08/2003	12/20/2010	Common Stock	124,310
Stock Option	\$ 33						07/25/2005	12/20/2010	Common Stock	175,947
Stock Option	\$ 32.64						01/08/2003	01/04/2011	Common Stock	7,215
Stock Option	\$ 32.64						01/08/2003	07/05/2011	Common Stock	21,389
Stock Option	\$ 32.64						01/08/2003	10/10/2011	Common Stock	158,621
Stock Option	\$ 33						07/25/2005	01/07/2012	Common Stock	271,409
Stock Option	\$ 32.64						01/08/2003	07/08/2012	Common Stock	24,736
Stock Option	\$ 32.33						01/08/2004	10/08/2012	Common Stock	3,077
Stock Option	\$ 33						07/25/2005	10/08/2012	Common Stock	412,514
Stock Option	\$ 32.33						01/08/2004	01/08/2013	Common Stock	19,635
Stock Option	\$ 32.33						01/08/2004	07/08/2013	Common Stock	24,489
Stock Option	\$ 33.48						10/14/2003	10/14/2013	Common Stock	412,500

Stock Option	\$ 33	07/25/2005	01/27/2014	Common Stock	10,382
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Reporting Owners

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

Signatures

By: Ronald C.
Jackson

02/15/2005

__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).
Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred 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).

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