

MORGAN ALLEN B JR
 Form 4
 May 09, 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 *
MORGAN ALLEN B JR

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)
50 N. FRONT ST., 21ST FLOOR
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
03/01/2005

Director 10% Owner
 Officer (give title below) Other (specify below)
Chm, Mrgn Kgn; VChm, Regions

MEMPHIS, TN 38103

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

(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 | | 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) |
|---------------------------------|--------------------------------------|--|---------------------|---|---|------------|---|--|-----------------------------------|
| | | | Code | V | Amount | (A) or (D) | | | |
| Common Stock | 01/21/2005 | | G | V | 1,330 | A | \$ 0 152,859 | I | By Children |
| Common Stock | 01/21/2005 | | G | V | 2,655 | D | \$ 0 3,716,444.818 | D | |
| Common Stock | 03/24/2005 | | J ⁽¹⁾ | V | 0.59 | D | \$ 0 3,716,444.228 | D | |
| Common Stock | 05/05/2005 | | F | | 490 | D | \$ 32.13 3,715,954.228 | D | |
| Common Stock | 05/05/2005 | | J ⁽²⁾ | V | 228.772 | A | \$ 0 3,716,183 | D | |
| | | | | | | | 99,729 | I | By Spouse |

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Common
Stock

Common
Stock

114,398.036 I

Children's
Trust

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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(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) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| Stock Option | \$ 32.6 | 03/01/2005 | | A | 2,469 | ⁽³⁾ 03/01/2012 | Common Stock | 2,469 |
| Stock Option | \$ 25.66 | | | | | 02/19/2004 02/19/2010 | Common Stock | 25,926 |
| Stock Option | \$ 25.66 | | | | | 02/19/2005 02/19/2010 | Common Stock | 12,963 |
| Stock Option | \$ 25.66 | | | | | 02/19/2006 02/19/2010 | Common Stock | 12,964 |
| Stock Option | \$ 23.34 | | | | | 03/30/2002 03/30/2011 | Common Stock | 51,441 |
| Stock Option | \$ 23.34 | | | | | 03/30/2003 03/30/2011 | Common Stock | 51,441 |
| Stock Option | \$ 23.34 | | | | | 03/30/2004 03/30/2011 | Common Stock | 51,443 |
| Stock Option | \$ 28.17 | | | | | ⁽⁴⁾ 04/21/2011 | Common Stock | 33,334 |
| Stock Option | \$ 33.82 | | | | | ⁽⁵⁾ 10/15/2011 | Common Stock | 31,000 |

