

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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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 \*  
AUSTIN ALBERT M

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)  
6685 POPLAR AVE., STE. 200  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
04/15/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)

GERMANTOWN, TN 38138  
(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 Ownership (Instr. 4)
Common Stock				(A) or (D) Price	10,500	I	By Acorn Hill Co.
Common Stock				(A) or (D) Price	821	I	By Austin Trust, Art. VI
Common Stock				(A) or (D) Price	2,426	I	By Austin, Austin & Todd
Common Stock				(A) or (D) Price	1,500	I	By HR-10
Common Stock				(A) or (D) Price	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 <sup>(1)</sup>
Common Stock		43,307	D			

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	
Phantom Stock Units (DDSIP)	(2)	02/25/2005		J(2)	V	5.87		(2)	(2)	Common Stock	5.87
Phantom Stock Units (DDSIP)	(2)	04/15/2005		P		134.85		(2)	(2)	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

Stock Option	\$ 24.81		07/01/2004	10/08/2012	Common Stock	8,400
Stock Option	\$ 33.48		10/14/2003	10/14/2013	Common Stock	6,200

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
AUSTIN ALBERT M 6685 POPLAR AVE., STE. 200 GERMANTOWN, TN 38138	X			

## Signatures

By: Ronald C.  
Jackson

04/19/2005

         \*\*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).
- (1) Custody Account for Albert M. Austin, III, Trustee under the Will of Elizabeth J. Humphrey
  - (2) The reported phantom stock units were acquired under Regions' Directors Deferred Stock Investment Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.  
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