

WHITE JOHN V  
Form 4  
December 22, 2005

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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 \*  
WHITE JOHN V

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)

3. Date of Earliest Transaction (Month/Day/Year)  
12/20/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Regional CEO

P.O. BOX 387

(Street)

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

MEMPHIS, TN 38147

(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)	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)
			Code	V Amount (A) or (D) Price			
Common Stock	12/13/2005		J(1)	V 2,435.949 A \$ 0	127,088.96	D	
Common Stock	12/20/2005		A	7,393 A \$ 0	134,481.96	D	
Common Stock					3,319.674	I	By 401(k)
Common Stock					194.711	I	By ESOP

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.

SEC 1474  
(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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 <sup>(3)</sup>					<sup>(3)</sup>	<sup>(3)</sup>	Common Stock	2,182.65
Stock Option	\$ 29.79					01/31/2002	05/01/2010	Common Stock	1,260
Stock Option	\$ 33.34					11/02/2002	05/01/2010	Common Stock	1,263
Stock Option	\$ 29					05/01/2003	05/01/2010	Common Stock	2,467
Stock Option	\$ 33.69					05/03/2004	05/01/2010	Common Stock	5,781
Stock Option	\$ 27.75					07/01/2004	05/01/2010	Common Stock	7,234
Stock Option	\$ 32.96					07/24/2005	05/01/2010	Common Stock	20,115
Stock Option	\$ 28.47					11/01/2003	07/01/2010	Common Stock	2,516
Stock Option	\$ 32.96					07/24/2005	12/20/2010	Common Stock	48,892
Stock Option	\$ 29.79					07/31/2002	07/31/2011	Common Stock	273
Stock Option	\$ 25.59					07/01/2004	10/10/2011	Common Stock	112,500
	\$ 33.82					12/20/2005	10/15/2011		90,000

Stock Option							Common Stock		
Stock Option	\$ 33.34				07/01/2004	05/01/2012	Common Stock	363	
Stock Option	\$ 34.31				12/20/2005	10/08/2012	Common Stock	99,555	
Stock Option	\$ 29				07/01/2004	11/01/2012	Common Stock	495	
Stock Option	\$ 28.47				07/01/2004	05/01/2013	Common Stock	478	
Stock Option	\$ 33.48				07/01/2004	10/14/2013	Common Stock	93,750	
Stock Option	\$ 33.69				07/01/2004	11/03/2013	Common Stock	1,708	
Stock Option	\$ 34.66	12/20/2005		A	56,434	<u>(2)</u>	12/20/2012	Common Stock	56,434

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
WHITE JOHN V P.O. BOX 387 MEMPHIS, TN 38147			Regional CEO	

## Signatures

By: Ronald C. Jackson  
12/20/2005

\_\_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) Stock purchased through the dividend reinvestment program.

(2) The option becomes exercisable in three equal installments on December 20, 2006, 2007 and 2008.

(3) The reported phantom stock units were acquired under the Union Planters Corp. Deferred Compensation Plan for Executives.

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.