GOETHE ROBERT A
Form 4
November 15, 2005

FORM 4

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

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

OMB APPROVAL

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

(Print or Type Responses)

1. Name and Address of Reporting Person [*] **GOETHE ROBERT A**	2. Issuer Name **and** Ticker or Trading Symbol **REGIONS FINANCIAL CORP [RF]**	5. Relationship of Reporting Person(s) to Issuer
(Last) (First) (Middle)	3. Date of Earliest Transaction (Month/Day/Year) 11/14/2005	(Check all applicable) _____ Director _____ 10% Owner __X__ Officer (give title _____ Other (specify below) below) Chmn & CEO--Regions Mortgage
7130 GOODLETT FARMS PKWY., A4E		
(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person ___ Form filed by More than One Reporting Person
CORDOVA, TN 38016		
(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	11/14/2005		S		5,949	D	$ 33.742	44,730.2	D	
Common Stock	11/14/2005		G	V	812	D	$ 0	43,918.2	D	
Common Stock	11/14/2005		J[(1)]		69	A	$ 0	43,987.2	D	
Common Stock	11/14/2005		J[(2)]	V	1,129.132	A	$ 0	45,116.332	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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 (401k)	(3)	11/14/2005		J(3)	V	1,023		(3)	(3)	Common Stock	1,023
Stock Option	$ 18.17							01/03/1997	01/03/2006	Common Stock	14,815
Stock Option	$ 16.89							01/11/1997	01/11/2006	Common Stock	1,012
Stock Option	$ 16.89							01/11/1998	01/11/2006	Common Stock	1,014
Stock Option	$ 16.89							01/11/1999	01/11/2006	Common Stock	1,014
Stock Option	$ 16.89							01/11/2000	01/11/2006	Common Stock	1,014
Stock Option	$ 16.89							01/11/2001	01/11/2006	Common Stock	1,013
Stock Option	$ 31.39							10/09/1998	10/09/2007	Common Stock	4,875
Stock Option	$ 33.48							04/09/1999	04/09/2008	Common Stock	13,889
Stock Option	$ 28.88							08/30/2000	08/30/2009	Common Stock	13,889
Stock Option	$ 25.66							02/19/2004	02/19/2010	Common Stock	24,692
Stock Option	$ 25.66							02/19/2005	02/19/2010	Common Stock	12,346

Stock Option	$ 25.66		02/19/2006	02/19/2010	Common Stock	12,346
Stock Option	$ 16.28		03/15/2001	03/15/2010	Common Stock	18,519
Stock Option	$ 22.6		01/16/2002	01/16/2011	Common Stock	15,433
Stock Option	$ 22.6		01/16/2003	01/16/2011	Common Stock	7,716
Stock Option	$ 22.6		01/16/2004	01/16/2011	Common Stock	7,716
Stock Option	$ 28.17		(4)	04/21/2011	Common Stock	61,730
Stock Option	$ 33.82		(5)	10/15/2011	Common Stock	90,000
Stock Option	$ 25.02		01/22/2003	01/22/2012	Common Stock	15,433
Stock Option	$ 25.02		01/22/2004	01/22/2012	Common Stock	7,716
Stock Option	$ 25.02		01/22/2005	01/22/2012	Common Stock	7,716

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
GOETHE ROBERT A 7130 GOODLETT FARMS PKWY., A4E CORDOVA, TN 38016			Chmn & CEO--Regions Mortgage	

Signatures

By: Ronald C. Jackson	11/15/2005
**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).

(1)   Adjustment to reflect revision in shares delivered in previous restricted share release.

(2)   Stock purchased through the dividend reinvestment program.

(3)   The reported phantom stock units were acquired under Regions' benefit plans.

(4)   The option becomes exercisable in three equal installments on April 21, 2005, 2006 and 2007.

(5)   The option becomes exercisable in two equal installments on October 15, 2006 and 2007.

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.

Explanation of Responses: