

GOETHE ROBERT A  
Form 4  
January 20, 2006

**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 \*  
GOETHE ROBERT A

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)  
7130 GOODLETT FARMS PKWY.,  
A4E  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
01/18/2006

\_\_\_\_ Director  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
Chmn & CEO--Regions Mortgage

CORDOVA, TN 38016

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 (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) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
|                                 |                                      |  |                                | (A) or (D) Price  |   |  |   |
| Common Stock                    | 01/18/2006                           |  | A                              | 24,009 A \$ 0   | 88,375.798  | D  |   |
| Common Stock                    |                                      |  |                                |   | 172   | I  | By Child(ren)   |

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

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SEC 1474 (9-02)

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**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. Price or Value 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)                 | \$ 0 <sup>(1)</sup>                                    |                                      |  |                                |   | <u>(1)</u>   | <u>(1)</u>  | Common Stock  | 5,071                      |
| 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   |                                      |  |                                |   | 12/20/2005   | 02/19/2010  | Common Stock  | 8,448                      |
| Stock Option                               | \$ 25.66   |                                      |  |                                |   | 02/19/2006   | 02/19/2010  | Common Stock  | 3,898                      |
| 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   |                                      |  |                                |   | 04/21/2005   | 04/21/2011  | Common Stock  | 20,577                     |

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|              |          |            |            |              |        |
|--------------|----------|------------|------------|--------------|--------|
| Stock Option | \$ 28.17 | 12/20/2005 | 04/21/2011 | Common Stock | 37,604 |
| Stock Option | \$ 28.17 | 04/21/2007 | 04/21/2011 | Common Stock | 3,549  |
| Stock Option | \$ 33.82 | 12/20/2005 | 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  |
| Stock Option | \$ 34.66 | (2)        | 12/20/2012 | Common Stock | 39,504 |

## Reporting Owners

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

## Signatures

By: Ronald C. Jackson                      01/18/2006

\_\_\_\_Signature of                      Date  
Reporting Person

## 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) The reported phantom stock units were acquired under Regions' benefit plans.
- (2) The option becomes exercisable in three equal installments on December 20, 2006, 2007 and 2008.

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.