

WHITE JOHN V
Form 4
December 22, 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 *
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)
P.O. BOX 387

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

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Regional CEO

(Street)
MEMPHIS, TN 38147

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 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	V 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.

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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)		
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 ⁽³⁾					⁽³⁾	⁽³⁾	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

