

REGIONS FINANCIAL CORP  
Form 4  
October 19, 2004

**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)

3. Date of Earliest Transaction  
(Month/Day/Year)  
10/15/2004

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

P.O. BOX 387

(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

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                    | 10/15/2004                           |  | A                              |   | 5,000   | A  | \$ 0  |
| Common Stock                    |                                      |  |                                |   | 73,302  | D  |   |
| Common Stock                    |                                      |  |                                |   | 2,951   | I  | By 401(k)   |
| Common Stock                    |                                      |  |                                |   | 191   | I  | By ESOP   |

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

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number.

**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 |
| Stock Option                               | \$ 33.82   | 10/15/2004                           |  | A                              | 90,000  | (1)  | 10/15/2011  | Common Stock | 90,000                     |
| Stock Option                               | \$ 19.17   |                                      |  |                                |   | 05/01/2001   | 05/01/2010  | Common Stock | 29,055                     |
| 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                               | \$ 28.47   |                                      |  |                                |   | 11/01/2003   | 07/01/2010  | Common Stock | 2,516                      |
| Stock Option                               | \$ 22.92   |                                      |  |                                |   | 12/20/2003   | 12/20/2010  | Common Stock | 63,000                     |
| 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                    |
| Stock Option                               | \$ 33.34   |                                      |  |                                |   | 07/01/2004   | 05/01/2012  | Common Stock | 363                        |
| Stock Option                               | \$ 24.81   |                                      |  |                                |   | 07/01/2004   | 10/08/2012  | Common Stock | 125,000                    |
| 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 |          |            |            | Common Stock |        |
|--------------|----------|------------|------------|--------------|--------|
| 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  |

## Reporting Owners

| Reporting Owner Name / Address                    | Relationships |           |           |       |
|---|---------------|-----------|-----------|-------|
|   | Director      | 10% Owner | Officer   | Other |
| WHITE JOHN V<br>P.O. BOX 387<br>MEMPHIS, TN 38147 |               |           | Group CEO |       |

## Signatures

By: Ronald C. Jackson                      10/18/2004

\*\*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) The options will vest in two equal installments on October 15, 2006 and 2007.

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