

REGIONS FINANCIAL CORP  
Form 5  
January 25, 2006

**FORM 5**

**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).  
Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL 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

1. Name and Address of Reporting Person \*  
**MOORE JACKSON W**  
  
(Last) (First) (Middle)  
  
**P.O. BOX 10247**  
  
(Street)

2. Issuer Name and Ticker or Trading Symbol  
**REGIONS FINANCIAL CORP [RF]**  
  
3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2005**

5. Relationship of Reporting Person(s) to Issuer  
  
(Check all applicable)  
  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**Pres. & CEO**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting  
  
(check applicable line)

**BIRMINGHAM, AL 35202**

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 at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |             |
|                                 |                                      |  |  | Amount  | (A) or (D) | Price  |  |   |             |
| Common Stock                    | 12/09/2005                           | Â  | W  | 2,092   | A          | \$ 0   | 2,092  | I   | BW Moore LP |
| Common Stock                    | 12/30/2005                           | Â  | J <sup>(1)</sup>   | 20,576.6  | D          | \$ 0   | 0  | I   | By 401(k)   |
| Common Stock                    | 12/30/2005                           | Â  | J <sup>(1)</sup>   | 6,873.548   | D          | \$ 0   | 0  | I   | By ESOP     |
| Common Stock                    | Â                                    | Â  | Â  | Â   | Â          | Â  | 318,524  | I   | By Spouse   |



| Option       |          |   |   |   |   |   |            |            |              | Stock |  |
|--------------|----------|---|---|---|---|---|------------|------------|--------------|-------|--|
| Stock Option | \$ 33.48 | ^ | ^ | ^ | ^ | ^ | 10/14/2003 | 10/14/2013 | Common Stock | 412,5 |  |
| Stock Option | \$ 33    | ^ | ^ | ^ | ^ | ^ | 07/25/2005 | 01/27/2014 | Common Stock | 10,3  |  |
| Stock Option | \$ 32.57 | ^ | ^ | ^ | ^ | ^ | 08/11/2005 | 02/11/2015 | Common Stock | 17,5  |  |

## Reporting Owners

| Reporting Owner Name / Address                            | Relationships |           |               |       |
|---|---------------|-----------|---------------|-------|
|   | Director      | 10% Owner | Officer       | Other |
| MOORE JACKSON W<br>P.O. BOX 10247<br>BIRMINGHAM, AL 35202 | ^ X           | ^         | ^ Pres. & CEO | ^     |

## Signatures

By: Ronald C. Jackson                      01/04/2006

\_\_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) Union Planters Corp. benefit plan shares transferred to Regions benefit plans.  
Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred
- (2) pursuant to an irrevocable Stock Option Deferral Agreement, but which shares are reported as beneficially owned by the reporting person for purposes of Section 16(a).
- (3) The reported phantom stock units were acquired under Regions' benefit plans.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.