

HENRIQUES ADOLFO
Form 4
January 25, 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 *
HENRIQUES ADOLFO

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)
01/21/2005

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Group 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 Beneficial Ownership (Instr. 4)
				(A) or (D) Code V Amount (D) Price			
Common Stock	01/21/2005		X	40,000 A \$ 22.92	108,973	D	
Common Stock	01/21/2005		X	26,100 A \$ 25.587	135,073	D	
Common Stock	01/21/2005		F	52,862 D \$ 32.945	82,211	D	
Common Stock					640.124	I	By 401(k)
Common Stock					693.313	I	By ESOP

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Common Stock	338	I	By Spouse/Child(ren)
Common Stock	675	I	By Trust

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

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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 Security (Instr. 3 and 4)	Amount of Shares
					(A)	(D)	Date Exercisable	Expiration Date		
Stock Option	\$ 22.92	01/21/2005		X		40,000	12/20/2003	12/20/2010	Common Stock	40,000
Stock Option	\$ 32.95	01/21/2005		A		31,049	07/21/2005	12/20/2010	Common Stock	31,049
Stock Option	\$ 25.59	01/21/2005		X		26,100	07/01/2004	10/10/2011	Common Stock	26,100
Stock Option	\$ 32.95	01/21/2005		A		21,813	07/21/2005	10/10/2011	Common Stock	21,813
Phantom Stock Units (UPC Deferred Comp.)	\$ 0 ⁽¹⁾						⁽¹⁾	⁽¹⁾	Common Stock	80,000
Stock Option	\$ 31.29						10/14/2001	10/14/2008	Common Stock	13,000
Stock Option	\$ 26.17						07/01/2004	12/16/2009	Common Stock	45,000
Stock Option	\$ 33.32						03/17/2005	12/20/2010	Common Stock	17,000
Stock Option	\$ 33.82						⁽²⁾	10/15/2011	Common Stock	90,000
	\$ 24.81						07/01/2004	10/08/2012		12,000

Stock
Option

Common
Stock

Stock
Option \$ 33.48

07/01/2004 10/14/2013

Common
Stock

93

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HENRIQUES ADOLFO P.O. BOX 387 MEMPHIS, TN 38147			Group CEO	

Signatures

By: Ronald C. 01/25/2005
Jackson

 **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 the Union Planters Corp. Deferred Compensation Plan for Executives.
 - (2) 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.