

REGIONS FINANCIAL CORP

Form 4

April 19, 2005

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 *
AUSTIN ALBERT M

(Last) (First) (Middle)

6685 POPLAR AVE., STE. 200

(Street)

GERMANTOWN, TN 38138

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading
Symbol
REGIONS FINANCIAL CORP [RF]3. Date of Earliest Transaction
(Month/Day/Year)

04/15/2005

4. If Amendment, Date Original
Filed(Month/Day/Year)5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

☒ Director ☐ 10% Owner
☐ Officer (give title below) ☐ Other (specify below)

6. Individual or Joint/Group Filing(Check
Applicable Line)

☒ Form filed by One Reporting Person
☐ Form filed by More than One Reporting Person

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 Ownership (Instr. 4)
Common Stock				(A) or (D)	Price		By Acorn Hill Co.
Common Stock					10,500	I	
Common Stock					821	I	By Austin Trust, Art. VI
Common Stock					2,426	I	By Austin, Austin & Todd
Common Stock					1,500	I	By HR-10
Common					750	I	By

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Stock				Mackinac Investment Co.
Common Stock	2,250	I		By Manitou Investment Co.
Common Stock	399	I		By Spouse
Common Stock	573	I		Cust. Acct. Albert M. Austin, III, Tee ⁽¹⁾
Common Stock	43,307	D		

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 (DDSIP)	(2)	02/25/2005		J(2)	V	5.87		(2)	(2)	Common Stock	5.87
Phantom Stock Units (DDSIP)	(2)	04/15/2005		P		134.85		(2)	(2)	Common Stock	134.85
Stock Option	\$ 25.59							07/01/2004	10/10/2011	Common Stock	7,800
Stock Option	\$ 29.91							01/02/2002	01/02/2012	Common Stock	900

Stock Option	\$ 24.81	07/01/2004	10/08/2012	Common Stock	8,400
Stock Option	\$ 33.48	10/14/2003	10/14/2013	Common Stock	6,200

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
AUSTIN ALBERT M 6685 POPLAR AVE., STE. 200 GERMANTOWN, TN 38138			X	

Signatures

By: Ronald C. Jackson 04/19/2005

__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) Custody Account for Albert M. Austin, III, Trustee under the Will of Elizabeth J. Humphrey
- (2) The reported phantom stock units were acquired under Regions' Directors Deferred Stock Investment Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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