

REGIONS FINANCIAL CORP
 Form 4
 January 27, 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 *
 MOORE JACKSON W

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)
 01/25/2005

Director 10% Owner
 Officer (give title below) Other (specify below)
 Pres. & CEO Desig.

P.O. BOX 10247
 (Street)

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

BIRMINGHAM, AL 35202

(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 or Price		
Common Stock	01/25/2005		X		21,371 A \$ 30.013	D	
Common Stock	01/25/2005		X		276,444 A \$ 30.013	D	
Common Stock	01/25/2005		X		146,869 A \$ 32.33	D	
Common Stock	01/25/2005		X		13,005 A \$ 31.83	D	
Common Stock	01/25/2005		X		20,334 A \$ 31.83	D	

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Common Stock	01/25/2005	X	141,946	A	\$ 32.33	1,962,968	D	
Common Stock	01/25/2005	X	283,306	A	\$ 31.83	2,246,274	D	
Common Stock	01/25/2005	X	10,757	A	\$ 31.83	2,257,031	D	
Common Stock	01/25/2005	F	870,252	D	\$ 33	1,386,779	D	
Common Stock						19,986	I	By 401(k)
Common Stock						6,674	I	By ESOP
Common Stock						39,872	I	By Family Trust
Common Stock						318,524	I	By Spouse

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 Security (Instr. 3 and 4)
					V	(A) (D)	Date Exercisable	Expiration Date	
Stock Option	\$ 31.83	01/25/2005		X		20,334	07/01/2004	01/07/2012	Common Stock
Stock Option	\$ 33	01/25/2005		A		271,409	07/25/2005	01/07/2012	Common Stock
Stock Option	\$ 32.33	01/25/2005		X		141,946	01/08/2004	10/08/2012	Common Stock
Stock Option	\$ 31.83	01/25/2005		X		283,306	07/01/2004	10/08/2012	Common Stock
Stock Option	\$ 33	01/25/2005		A		412,514	07/25/2005	10/08/2012	Common Stock

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Stock Option	\$ 31.83	01/25/2005	X	10,757	07/01/2004	01/27/2014	Common Stock
Stock Option	\$ 33	01/25/2005	A	10,382	07/25/2005	01/27/2014	Common Stock
Stock Option	\$ 32.64				01/08/2003	12/20/2010	Common Stock
Stock Option	\$ 32.64				01/08/2003	01/04/2011	Common Stock
Stock Option	\$ 32.64				01/08/2003	07/05/2011	Common Stock
Stock Option	\$ 32.64				01/08/2003	10/10/2011	Common Stock
Stock Option	\$ 32.64				01/08/2003	07/08/2012	Common Stock
Stock Option	\$ 32.33				01/08/2004	01/08/2013	Common Stock
Stock Option	\$ 32.33				01/08/2004	07/08/2013	Common Stock
Stock Option	\$ 33.48				10/14/2003	10/14/2013	Common Stock
Stock Option	\$ 30.01	01/25/2005	X	21,371	07/07/2002	12/20/2010	Common Stock
Stock Option	\$ 32.33	01/25/2005	X	146,869	01/08/2004	12/20/2010	Common Stock
Stock Option	\$ 31.83	01/25/2005	X	13,005	07/01/2004	12/20/2010	Common Stock
Stock Option	\$ 33	01/25/2005	A	175,947	07/25/2005	12/20/2010	Common Stock
Stock Option	\$ 30.01	01/25/2005	X	276,444	07/07/2002	10/10/2011	Common Stock

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MOORE JACKSON W P.O. BOX 10247 BIRMINGHAM, AL 35202	X		Pres. & CEO Desig.	

Signatures

By: Ronald C.
Jackson

01/27/2005

__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).

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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