

Stein Andrew W  
Form 3  
August 15, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 *			2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â Stein Andrew W			(Month/Day/Year)	REGIONS FINANCIAL CORP [RF]	
(Last)	(First)	(Middle)	08/08/2005	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
P.O. BOX 10247					
(Street)				(Check all applicable)	
BIRMINGHAM,Â ALÂ 352020247				<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)		<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)	<input type="checkbox"/> Form filed by One Reporting Person
				Regional CEO	<input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	22,582	D	Â

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

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

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						(1) (Instr. 5)	
Phantom Stock Units (401k)	Â (1)	Â (1)	Common Stock	4,265	\$ (1)	D	Â
Stock Option	04/09/1999	04/09/2008	Common Stock	1,158	\$ 33.49	D	Â
Stock Option	08/30/2000	08/30/2009	Common Stock	1,158	\$ 28.88	D	Â
Stock Option	02/19/2004	02/19/2010	Common Stock	12,346	\$ 25.66	D	Â
Stock Option	02/19/2005	02/19/2010	Common Stock	6,173	\$ 25.66	D	Â
Stock Option	02/19/2006	02/19/2010	Common Stock	6,173	\$ 25.66	D	Â
Stock Option	01/16/2002	01/16/2011	Common Stock	4,630	\$ 22.6	D	Â
Stock Option	01/16/2003	01/16/2011	Common Stock	2,314	\$ 22.6	D	Â
Stock Option	01/16/2004	01/16/2011	Common Stock	2,315	\$ 22.6	D	Â
Stock Option	Â (2)	04/21/2011	Common Stock	37,038	\$ 28.17	D	Â
Stock Option	Â (3)	10/15/2011	Common Stock	14,000	\$ 33.82	D	Â
Stock Option	01/22/2003	01/22/2012	Common Stock	6,173	\$ 25.02	D	Â
Stock Option	01/22/2004	01/22/2012	Common Stock	3,087	\$ 25.02	D	Â
Stock Option	01/22/2005	01/22/2012	Common Stock	3,086	\$ 25.02	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Stein Andrew W P.O. BOX 10247 BIRMINGHAM, AL 352020247	Â	Â	Â Regional CEO	Â

## Signatures

By: Ronald C. Jackson 08/09/2005

\_\_Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(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 Regions' benefit plans.
- (2) The option becomes exercisable in three equal installments on April 21, 2005, 2006 and 2007.
- (3) 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.

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