

Vinson Steve R
 Form 3
 July 11, 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 and Ticker or Trading Symbol | |
| Â Vinson Steve R | | | (Month/Day/Year) | REGIONS FINANCIAL CORP [RF] | |
| (Last) | (First) | (Middle) | 07/01/2005 | 4. Relationship of Reporting Person(s) to Issuer | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| P O BOX 10247 | | | | (Check all applicable) | |
| (Street) | | | | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner | 6. Individual or Joint/Group Filing(Check Applicable Line) |
| BIRMINGHAM,Â ALÂ 352020247 | | | | <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below) | <input type="checkbox"/> Form filed by One Reporting Person |
| (City) | (State) | (Zip) | | Chief Risk Officer | <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 | 4,382.847 | 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 | 179 | \$ (1) | D | Â |
| Stock Option | 02/19/2004 | 02/19/2010 | Common Stock | 7,716 | \$ 25.66 | D | Â |
| Stock Option | 02/19/2005 | 02/19/2010 | Common Stock | 3,858 | \$ 25.66 | D | Â |
| Stock Option | 02/19/2006 | 02/19/2010 | Common Stock | 3,858 | \$ 25.66 | D | Â |
| Stock Option | 11/18/2003 | 11/18/2012 | Common Stock | 15,432 | \$ 27.36 | D | Â |
| Stock Option | 11/18/2004 | 11/18/2012 | Common Stock | 7,717 | \$ 27.36 | D | Â |
| Stock Option | 11/18/2005 | 11/18/2012 | Common Stock | 7,716 | \$ 27.36 | D | Â |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---------------|-----------|----------------------|-------|
| | Director | 10% Owner | Officer | Other |
| Vinson Steve R P O BOX 10247 BIRMINGHAM, AL 352020247 | Â | Â | Â Chief Risk Officer | Â |

Signatures

By: Ronald C. Jackson 07/11/2005

**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.

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.