

REGIONS FINANCIAL CORP  
Form 5  
January 10, 2007

**FORM 5**

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

OMB APPROVAL

OMB Number: 3235-0362  
Expires: January 31, 2005  
Estimated average burden hours per response... 1.0

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL 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

1. Name and Address of Reporting Person \*  
**MOORE JACKSON W**  
  
(Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
**REGIONS FINANCIAL CORP [RF]**

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

**P.O. BOX 10247**  
  
(Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2006**

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

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting (check applicable line)

**BIRMINGHAM, AL 35202**

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) | (A) or (D) | Price | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |
| Common Stock <sup>(1)</sup>     | 12/28/2006                           | Â  | J <sup>(2)</sup>   | 1,368   | A          | \$ 0  | 29,693   | I  | By 401(k)                         |
| Common Stock <sup>(3)</sup>     | Â                                    | Â  | Â  | Â   | Â          | Â     | 1,416,779  | D  | Â                                 |
| Common Stock                    | Â                                    | Â  | Â  | Â   | Â          | Â     | 2,092  | I  | BW Moore LP                       |
| Common Stock                    | Â                                    | Â  | Â  | Â   | Â          | Â     | 318,524  | I  | By Spouse                         |

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

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SEC 2270  
(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) |                            |
|--|--|--------------------------------------|--|--------------------------------|---|-----|--|-----------------|---|----------------------------|
|  |  |                                      |  |                                | (A)   | (D) | Date Exercisable   | Expiration Date | Title   | Amount or Number of Shares |
| Stock Option (Right to buy)                | \$ 33.48   | Â                                    | Â  | Â                              | Â   | Â   | 10/14/2003   | 10/14/2013      | Common Stock  | 412,500                    |
| Stock Option (Right to buy)                | \$ 33  | Â                                    | Â  | Â                              | Â   | Â   | 07/25/2005   | 01/27/2014      | Common Stock  | 10,382                     |
| Stock Option (Right to buy)                | \$ 32.57   | Â                                    | Â  | Â                              | Â   | Â   | 08/11/2005   | 02/11/2015      | Common Stock  | 17,512                     |
| Stock Option (Right to buy)                | \$ 32.64   | Â                                    | Â  | Â                              | Â   | Â   | 01/08/2003   | 12/20/2010      | Common Stock  | 124,310                    |
| Stock Option (Right to buy)                | \$ 33  | Â                                    | Â  | Â                              | Â   | Â   | 07/25/2005   | 12/20/2010      | Common Stock  | 175,947                    |
| Stock Option (Right to buy)                | \$ 32.64   | Â                                    | Â  | Â                              | Â   | Â   | 01/08/2003   | 01/04/2011      | Common Stock  | 7,215                      |
| Stock Option (Right to buy)                | \$ 32.64   | Â                                    | Â  | Â                              | Â   | Â   | 01/08/2003   | 07/05/2011      | Common Stock  | 21,389                     |

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|                             |          |   |   |   |   |   |            |            |              |         |
|-----------------------------|----------|---|---|---|---|---|------------|------------|--------------|---------|
| Stock Option (Right to buy) | \$ 32.64 | Â | Â | Â | Â | Â | 01/08/2003 | 10/10/2011 | Common Stock | 158,621 |
| Stock Option (Right to buy) | \$ 33    | Â | Â | Â | Â | Â | 07/25/2005 | 01/07/2012 | Common Stock | 271,409 |
| Stock Option (Right to buy) | \$ 32.64 | Â | Â | Â | Â | Â | 01/08/2003 | 07/08/2012 | Common Stock | 24,736  |
| Stock Option (Right to buy) | \$ 32.33 | Â | Â | Â | Â | Â | 01/08/2004 | 10/08/2012 | Common Stock | 3,077   |
| Stock Option (Right to buy) | \$ 33    | Â | Â | Â | Â | Â | 07/25/2005 | 10/08/2012 | Common Stock | 412,514 |
| Stock Option (Right to buy) | \$ 35.38 | Â | Â | Â | Â | Â | 11/04/2006 | 12/20/2012 | Common Stock | 130,000 |
| Stock Option (Right to buy) | \$ 32.33 | Â | Â | Â | Â | Â | 01/08/2004 | 01/08/2013 | Common Stock | 19,635  |
| Stock Option (Right to buy) | \$ 32.33 | Â | Â | Â | Â | Â | 01/08/2004 | 07/08/2013 | Common Stock | 24,489  |

## Reporting Owners

| Reporting Owner Name / Address                            | Relationships |           |         |       |
|---|---------------|-----------|---------|-------|
|   | Director      | 10% Owner | Officer | Other |
| MOORE JACKSON W<br>P.O. BOX 10247<br>BIRMINGHAM, AL 35202 | Â X           | Â         | Â       | Â     |

## Signatures

By: D. Bryan  
Jordan  
Date  
12/31/2006

Signature of  
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) Previously reported in Table II as derivative phantom stock; interests under benefit plans recharacterized as non-derivative and reported on Table I for treatment consistent with other of the issuer's reporting persons.
- (2) The reported stock units were acquired under Regions' benefit plans.  
Includes 43,780 'profit shares' issuable upon exercise of the stock options shown in Table II, the receipt of which shares has been deferred pursuant to an irrevocable Stock Option Deferral Agreement, but which shares are reported as beneficially owned by the reporting person for purposes of Section 16(a).
- (3)

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