

REGIONS FINANCIAL CORP  
 Form 5  
 February 13, 2008

**FORM 5**

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

OMB APPROVAL  
 OMB Number: 3235-0362  
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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).  
 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 \*  
**ROBERTS JOHN R**  
 (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)  
**12/31/2007**

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 352020247**

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                    | 11/30/2007                           | Â  | J  | 407.9<br>(1)  | A          | \$ 0  | 9,966.93   | D  | Â  |
| Common Stock (phantom stock)    | 01/15/2007                           | Â  | J  | 70.96<br>(1)  | A          | \$ 0  | 10,229.88  | I  | By Trustee Director's Def Stock Inv Plan |
| Common Stock (phantom stock)    | 04/15/2007                           | Â  | J  | 84.79<br>(1)  | A          | \$ 0  | 10,314.67  | I  | By Trustee Director's Def Stock Inv Plan |

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|                                       |            |   |   |             |   |      |           |   |   |
|---------------------------------------|------------|---|---|-------------|---|------|-----------|---|---|
| Common<br>Stock<br>(phantom<br>stock) | 07/15/2007 | Â | J | 93.6<br>(1) | A | \$ 0 | 10,408.27 | I | By Trustee<br>Director's<br>Def Stock<br>Inv Plan |
|---------------------------------------|------------|---|---|-------------|---|------|-----------|---|---|

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<br>Derivative<br>Security<br>(Instr. 3) | 2. Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 4.<br>Transaction<br>Code<br>(Instr. 8) | 5.<br>Number<br>of<br>Derivative<br>Securities<br>Acquired<br>(A) or<br>Disposed<br>of (D)<br>(Instr. 3,<br>4, and 5) | 6. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) | 7. Title and<br>Amount of<br>Underlying<br>Securities<br>(Instr. 3 and 4) | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) | 9. |
|---|--|---|---|---|---|--|---|---|----|
|---|--|---|---|---|---|--|---|---|----|

|                     |                    |       |  |
|---------------------|--------------------|-------|--|
| Date<br>Exercisable | Expiration<br>Date | Title | Amount<br>or<br>Number<br>of<br>Shares |
| (A)                 | (D)                |       |  |

## Reporting Owners

| Reporting Owner Name / Address                              | Relationships |           |         |       |
|---|---------------|-----------|---------|-------|
|   | Director      | 10% Owner | Officer | Other |
| ROBERTS JOHN R<br>P O BOX 10247<br>BIRMINGHAM, AL 352020247 | Â X           | Â         | Â       | Â     |

## Signatures

By: Alton E. Yother                      02/12/2008

\_\_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) These shares were acquired through regular quarterly dividend reinvestments.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.