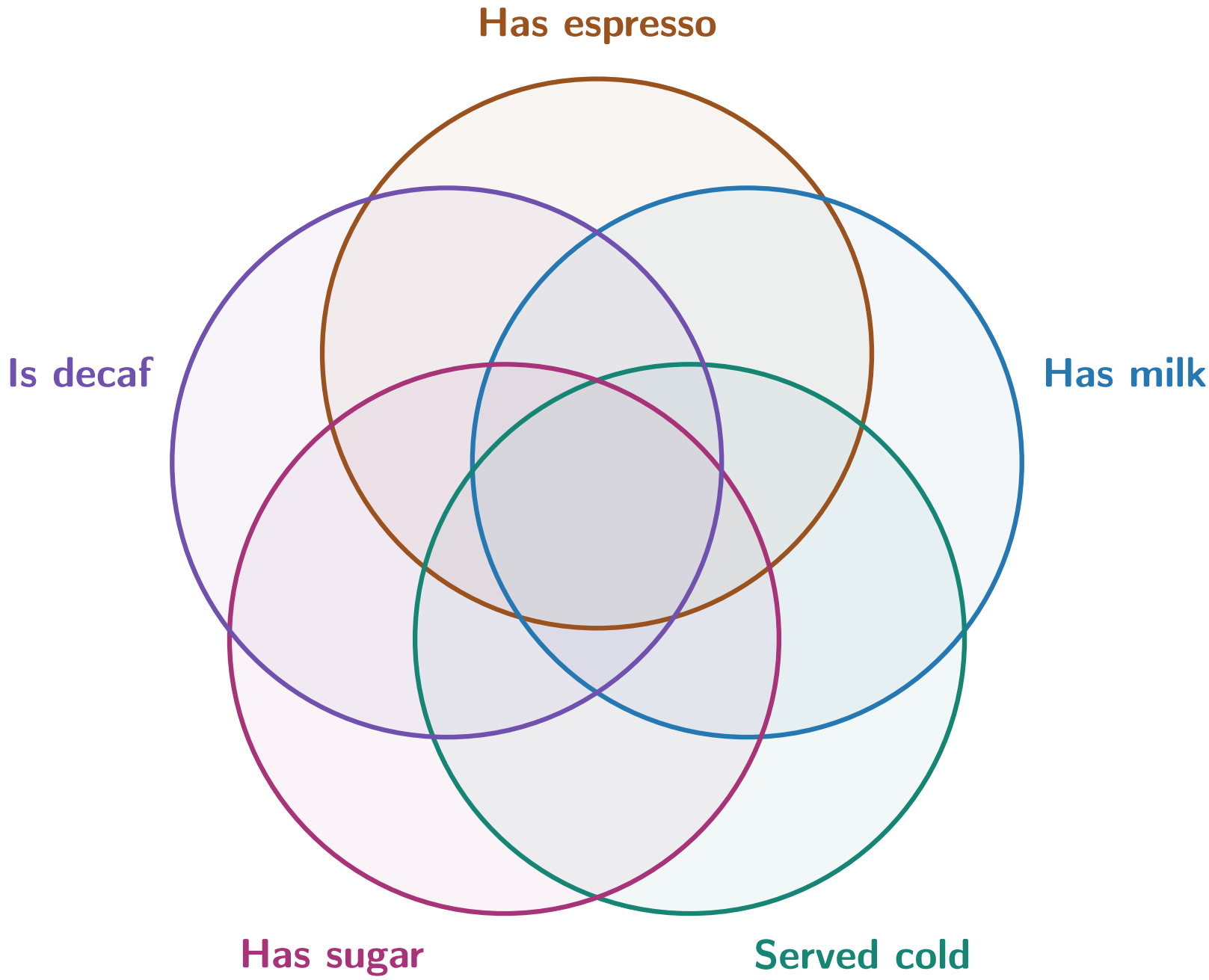


All 31 regions are impossible with circles.

Five circles have at most $2 + 5(5 - 1) = 22$ planar regions, including the exterior: at most 21 inside, not the required 31.