# REGIONS FINANCIAL CORP

Form 4

March 06, 2003

FORM 4						ON	MB APPROVAL		
[] Check this box if no longer	UNITE								
subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).		_	OMB Number: 3235-0287						
See Instruction 1(b).	STATEMENT		Expires 2001	Expires: December 31, 2001					
	Public Utility	Act of 1935 or Section 30(f) of the Investment Company Act of 1940					Estimated average burden hours per response 0.5		
Name and Address of Reporting Person*  Jackson, Ronald C.		Issuer Name and Ticker or Trading Symbol     Regions Financial Corp. RF		4. Statement for (Month/Year)  February 19 2003		Relationship of Reporting Person(s) to suer			
(Last) (First) (Middle) P.O. Box 10247		3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		5. If Amendment, Date of Original (Month/Year)		(Check all applicable)  Director 10%  Owner X Officer Other  Officer/Other Description SVP & Comptroller			
(Street) Birmingham, AL 35202									
(City) (State) (Zip)						7. Individual or Joint/Group Filing (Check Applicable Line)  X Individual Filing			
Table I - Non-Derivative Se	curities Acquired, l	l Disposed of, or I	Beneficially Own	ed	<b> </b>	Joint/Group Filing	g		
1. Title of Security 2. T	Transaction Date Month/Day/Year)	nsaction Date 3. Transaction		4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5)		6. Owner-ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
		Code   V	Amount   Pric						
Common Stock 02/2	19/2003	A 	4,500.000	A I	4,688.00	0 D			

(over)

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# Form 4 (continued)

Table II	- Derivative	Securities A	.cquired, Disp nts, options, c		eneficially Owned	]				
1. Title of Derivative Security (Instr. 3)	2. Conver-	3. Transaction Date  (Month/ Day/ Year)	4. Transaction Code and Voluntary (V) Code	5. Number of Derivative Securities	6. Date Exercisable(DE) and Expiration	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	Owned at End of Month (Instr.4)	10. Owner-ship Form of Deriv- ative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr.4)
Stock Option	\$31.6750	02/19/2003	Code   V  A	(A) 7,500.0	(DE)   (ED) 02/19/2004   02/19/2010	Common Stock - 7,500.0	\$31.6750	7,500.0	D	
Stock Option	\$31.6750	02/19/2003	A	(A) 3,750.0	02/19/2005	Common Stock - 3,750.0	\$31.6750	3,750.0	D	
Stock Option	\$31.6750	02/19/2003	A 	(A) 3,750.0	02/19/2006	Common Stock - 3,750.0	\$31.6750	3,750.0	D	
Phantom Stock Units (401k)	(1)				(1)  (1)	Common Stock - 1,055.0		1,055.0	D	
Stock Option	\$38.7500				10/09/1998   10/09/2007	Common Stock - 718.0		718.0	D	
Stock Option	\$41.3400				04/09/1999   04/09/2008	Common Stock - 3,750.0		3,750.0	D	
Stock Option	\$35.6562				08/30/2000   08/30/2009	Common Stock - 3,750.0		3,750.0	D	
Stock Option	\$27.9050				01/16/2002   01/16/2011	Common Stock - 5,500.0		5,500.0	D	
Stock Option	\$27.9050				01/16/2003   01/16/2011	Common Stock - 2,750.0		2,750.0	D	
Stock Option	\$27.9050				01/16/2004   01/16/2011	Common Stock - 2,750.0		2,750.0	D	
Stock Option	\$30.8950				01/22/2003	Common Stock - 6,250.0		6,250.0	D	
Stock Option	\$30.8950				01/22/2004	Common Stock - 3,125.0		3,125.0	D	
Stock Option	\$30.8950				01/22/2005	Common Stock - 3,125.0		3,125.0	D	
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### Explanation of Responses:

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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.

\*\* Signature of Reporting Person

D. Bryan Jordan Ronald C. Jackson

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### Form 4 (continued)

FOOTNOTE Descriptions for Regions Financial Corp. RF

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Ronald C. Jackson P.O. Box 10247

Birmingham, AL 35202

Explanation of responses:

(1) The reported phantom stock units were acquired under Regions' benefits plans.