HORSLEY RICHARD D Form 4

March 06, 2003

FODM A								OM	B APPROVAL		
FORM 4 [] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).		STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP									
									OMB Number: 3235-0287 Expires: December 31, 2001		
			2. Issuer Na or Tradin	me and Ticker g Symbol	4. Statemer (Month/		6. Relation	nship of Re	porting Person(s) to		
1. Name and Address of Reporting Person* Horsley, Richard D.				Regions Financial Corp. RF		March 4 2003		(Check all applicable)			
(Last) (First) (Middle) P O Box 10247			3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		(Month/Year)		X Director 10% Owner X Officer Other				
(Street) Birmingham, AL 35202-0247			_					Officer/Other Description <u>Vice Chairman & Chief</u> <u>Operating Officer; Member Leadership</u> <u>Team</u> 7. Individual or Joint/Group Filing (Check Applicable Line)			
(City) (State) (Zip)											
									vidual Filing t/Group Filing		
Table I - Non-Derivativ 1. Title of Security (Instr. 3)	2. Tra	urities Acquired, I nsaction Date onth/Day/Year)	Disposed of, or 3. Transaction Code and Voluntary Code (Instr. 8) Code V	Amount	red (A) or	5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	or Indi	,	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	02/19/	2003	Α	I Price 20,000.000 I	A I			D			
Common Stock	03/04/	/2003	 X 	33,726.000 \$15.9375	A			D			
Common Stock	03/04/	/2003	F	22,570.000 \$31.6900	D	353,476.00	00	D			

(over) SEC 1474 (3-99)

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Table II			cquired, Disp nts, options, c		eneficially Owned curities)]				
1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exercise Price of Deri- vative Security	3. Transaction Date (Month/ Day/ Year)	Code and Voluntary (V) Code	5. Number of Derivative Securities Acquired (A) or Disposed (D) Of (Instr. 3,4 and 5)	6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	9. Number of Derivative Securities Beneficially 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)
			Code V		(DE) (ED)					
Stock Option	\$31.6750	02/19/2003	A 	(A) 37,500.0	02/19/2004	Common Stock - 37,500.0	\$31.6750	37,500.0	D	
Stock Option	\$31.6750	02/19/2003	A 	(A) 18,750.0	02/19/2005	Common Stock - 18,750.0	\$31.6750	18,750.0	D	
Stock Option	\$31.6750	02/19/2003	A 	(A) 18,750.0	02/19/2006 02/19/2010	Common Stock - 18,750.0	\$31.6750	18,750.0	D	
Stock Option	\$15.9375	03/04/2003	X 	(D) 33,726.0	03/29/1995 03/29/2004	Common Stock - 33,726.0	\$15.9375	0.0	D	
Phantom Stock Units (401k)	(1)				(1)	Common Stock - 3,838.0		3,838.0	D	
Stock Option	\$16.0000				01/04/1996 01/04/2005	Common Stock - 30,000.0		30,000.0	D	
Stock Option	\$22.4375				01/03/1997 01/03/2006	Common Stock - 25,544.0		25,544.0	D	
Stock Option	\$22.4375				01/03/1998 01/03/2006	Common Stock - 4,456.0		4,456.0	D	
Stock Option	\$38.7500				10/09/1998 10/09/2007	Common Stock - 4,600.0		4,600.0	D	
Stock Option	\$38.7500				10/09/1999 10/09/2007	Common Stock - 2,580.0		2,580.0	D	
Stock Option	\$41.3437				04/09/1999 04/09/2008	Common Stock - 23,832.0		23,832.0	D	

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Stock Option	\$41.3437	04/09/2000	Common Stock -	2,418.0	D	
Stock Option	\$35.6562	04/09/2008 08/30/2000 08/30/2009	2,418.0 Common Stock - 23,446.0	23,446.0	D	
Stock Option	\$35.6562	01/01/2001 08/30/2009	Common Stock - 2,804.0	2,804.0	D	
Stock Option	\$20.0937	03/15/2001 03/15/2010	Common Stock - 55,024.0	55,024.0	D	
Stock Option	\$20.0937	01/01/2002	Common Stock - 4,976.0	4,976.0	D	
Stock Option	\$27.9050	01/16/2002 01/16/2011	Common Stock - 40,000.0	40,000.0	D	
Stock Option	\$27.9050	01/16/2003	Common Stock - 20,000.0	20,000.0	D	
Stock Option	\$27.9050	01/16/2004	Common Stock - 20,000.0	20,000.0	D	
Stock Option	\$30.8950	01/22/2003	Common Stock - 40,000.0	40,000.0	D	
Stock Option	\$30.8950	01/22/2004	Common Stock - 20,000.0	20,000.0	D	
Stock Option	\$30.8950	01/22/2005	Common Stock - 20,000.0	20,000.0	D	

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

Ronald C. Jackson Richard D. Horsley

Date

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FOOTNOTE Descriptions for Regions Financial Corp. RF

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Richard D. Horsley P O Box 10247

Birmingham, AL 35202-0247

Explanation of responses:

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

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