GOETHE ROBERT A

Form 4

March 06, 2003

FORM 4							OM	OMB APPROVAL		
[] Check this box if no lon		UNITED STATES SECURITIES AND EXCHANGE COMMISSION								
subject to Section 16. Form or Form 5 obligations may continue	1 4	Washington, D.C. 20549						OMB Number:		
See Instruction 1(b).	OF CHANGES IN BENEFICIAL OWNERSHIP Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the y Act of 1935 or Section 30(f) of the Investment Company Act of 1940				3235-0287 Expires: December 31, 2001 Estimated average burden hours per response 0.5					
- '		2. Issuer Name and Ticker or Trading Symbol 4. Statement from (Month/Ye					onship of Rep	nship of Reporting Person(s) to		
1. Name and Address of Reporting Person* Goethe, Robert A.		Regions Financial Corp. RF		February 20 2003		(Check all applicable)				
(Last) (First) P.O. Box 669	Person, if an entity Da (voluntary) (M		(Month/Year) 2/21/2003		Director10% OwnerX Officer Other Officer/Other Description Chairman, CEO & President of Regions Mortgage Inc.; Member Leadership Team					
(Street) Montgomery, AL 36104										
(City) (State) (Zip)						7. Individual or Joint/Group Filing (Check Applicable Line) X Individual Filing Joint/Group Filing				
Table I - Non-Derivative	Securities Acquired, I	Disposed of, or I	Beneficially Owne	d			1 0			
1. Title of Security (Instr. 3)	(Month/Day/Year) Code and Voluntary Code (Instr. 8) Code V Amount		4. Securities Acqu Disposed (D) Of (Instr. 3, 4, and	Securities Beneficially Owned at End of Mon (Instr. 3 and		sh Fe D on Ir	Owner- nip orm: Oirect(D) r ndirect (I) (instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock 0	02/19/2003	A 	Price 10,000.000 A				D			
Common Stock 0	02/20/2003	F 	586.000 \$31.725	D	14,550.000		D			
Common Stock (DRP)					11,771	.220	D			
			I							

(over) SEC 1474 (3-99)

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Table II					eneficially Owned					
	(e.g., puts	, calls, warra	nts, options, c	onvertible se	curities)		1	1	1	1
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/ Day/ Year)	4. Transaction Code and Voluntary (V) Code (Instr.8)	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)	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) 20,000.0	02/19/2004 02/19/2010	Common Stock - 20,000.0	\$31.6750	20,000.0	D	
Stock Option	\$31.6750	02/19/2003	A 	(A) 10,000.0	02/19/2005 02/19/2010	Common Stock - 10,000.0	\$31.6750	10,000.0	D	
Stock Option	\$31.6750	02/19/2003	A 	(A) 10,000.0	02/19/2006 02/19/2010	Common Stock - 10,000.0	\$31.6750	10,000.0	D	
Phantom Stock Units (401k)	(1)				(1)	Common Stock - 1,646.0		1,646.0	D	
Stock Option	\$12.1710				01/13/1996 01/13/2005	Common Stock - 1,352.0		1,352.0	D	
Stock Option	\$12.1710				03/01/1996 01/13/2005	Common Stock - 5,412.0		5,412.0	D	
Stock Option	\$22.4375				01/03/1997	Common Stock - 12,000.0		12,000.0	D	
Stock Option	\$20.8487				01/11/1997 01/11/2006	Common Stock - 820.0		820.0	D	
Stock Option	\$20.8487				01/11/1998 01/11/2006	Common Stock - 821.0		821.0	D	
Stock Option	\$20.8487				01/11/1999 01/11/2006	Common Stock - 821.0		821.0	D	
Stock Option	\$20.8487				01/11/2000 01/11/2006	Common Stock - 821.0		821.0	D	
	\$20.8487				01/11/2001			821.0	D	

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Stock Option		01/11/2006	Common Stock - 821.0			
Stock Option	\$38.7500	10/09/1998	Common Stock - 3,949.0	3,949.0	D	
Stock Option	\$41.3437	04/09/1999	Common Stock - 11,250.0	11,250.0	D	
Stock Option	\$35.6562	08/30/2000	Common Stock - 11,250.0	11,250.0	D	
Stock Option	\$20.0937	03/15/2001	Common Stock - 15,000.0	15,000.0	D	
Stock Option	\$27.9050	01/16/2002	Common Stock - 12,500.0	12,500.0	D	
Stock Option	\$27.9050	01/16/2003	Common Stock - 6,250.0	6,250.0	D	
Stock Option	\$27.9050	01/16/2004	Common Stock - 6,250.0	6,250.0	D	
Stock Option	\$30.8950	01/22/2003	Common Stock - 12,500.0	12,500.0	D	
Stock Option	\$30.8950	01/22/2004	Common Stock - 6,250.0	6,250.0	D	
Stock Option	\$30.8950	01/22/2005	Common Stock - 6,250.0	6,250.0	D	
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Explanation of Responses:

** Signature of Reporting Person Date
Ronald C. Jackson Robert A. Goethe
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FOOTNOTE Descriptions for Regions Financial Corp. RF

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1	bert A. Goethe O. Box 669
Mo	ontgomery, AL 36104
Ex	planation of responses:
(1)	The reported phantom stock units were acquired under Regions' benefits plans.