

MILLER PETER D  
Form 4  
February 21, 2003

<p><b>FORM 4</b></p> <p>[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).</p>	<p><b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b></p> <p>Washington, D.C. 20549</p> <p><b>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</b></p> <p>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(f) of the Investment Company Act of 1940</p>		<p>OMB APPROVAL</p> <hr/> <p>OMB Number: 3235-0287 Expires: December 31, 2001 Estimated average burden hours per response. . . . 0.5</p>
<p>1. Name and Address of Reporting Person*</p> <p><b>Miller, Peter D.</b></p> <hr/> <p>(Last) (First) (Middle)</p> <p><b>P O Drawer 937</b></p> <hr/> <p>(Street)</p> <p><b>Gainesville, GA 30305-0937</b></p> <hr/> <p>(City) (State) (Zip)</p>	<p>2. Issuer Name and Ticker or Trading Symbol</p> <p><b>Regions Financial Corp. RF</b></p> <hr/> <p>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</p>	<p>4. Statement for (Month/Year)</p> <p><b>February 20 2003</b></p> <hr/> <p>5. If Amendment, Date of Original (Month/Year)</p>	<p>6. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p>____ Director ____</p> <p>10% Owner <input checked="" type="checkbox"/> Officer ____</p> <p>Other ____</p> <p>Officer/Other Description <b>Regional President; Member Leadership Team</b></p> <hr/> <p>7. Individual or Joint/Group Filing (Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Individual Filing</p> <p><input type="checkbox"/> Joint/Group Filing</p>

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned						
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	3. Transaction Code and Voluntary Code (Instr. 8)	4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5)	5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	6. Ownership Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	02/20/2003	F	3,040.000   D   \$31.7250	60,754.000	D	
Common Stock				13,851.000	I	By Spouse
Common Stock				7,947.000	I	CLM Associates LFP
Common Stock (DRP)				60,441.316	D	
Common Stock				50,891.000	I	PDM Associates LP

(over)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
1. Title of Derivative Security (Instr. 3)	2. Con- version or Exercise Price of Deri- vative Security	3. Trans- action Date  (Month/ Day/ Year)	4. Trans- action 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)	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	\$13.8150				01/19/1995   01/19/2004	Common Stock - 2,128.0		2,128.0	I	CLM Associates LFP
Stock Option	\$13.8158				01/19/1996   01/19/2004	Common Stock - 2,128.0		2,128.0	I	CLM Associates LFP
Stock Option	\$13.8158				03/01/1996   01/19/2004	Common Stock - 6,384.0		6,384.0	I	CLM Associates LFP
Stock Option	\$12.1710				01/13/1996   01/13/2005	Common Stock - 3,268.0		3,268.0	I	CLM Associates LFP
Stock Option	\$12.1710				03/01/1996   01/13/2005	Common Stock - 13,072.0		13,072.0	I	CLM Associates LFP
Stock Option	\$41.3400				04/09/1999   04/09/2008	Common Stock - 23,832.0		23,832.0	I	CLM Associates LFP
Phantom Stock Units (401k)	(1)				(1)   (1)	Common Stock - 1,752.0		1,752.0	D	
Stock Option	\$13.8150				01/19/1995   01/19/2004	Common Stock - 2,660.0		2,660.0	D	
Stock Option	\$20.8487				01/11/1997   01/11/2006	Common Stock - 2,021.0		2,021.0	D	
Stock Option	\$20.8487				01/11/1998   01/11/2006	Common Stock - 2,021.0		2,021.0	D	
Stock Option	\$20.8487				01/11/1999   01/11/2006	Common Stock - 2,022.0		2,022.0	D	
Stock Option	\$20.8487				01/11/2000	Common Stock - 2,022.0		2,022.0	D	

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					01/11/2006					
Stock Option	\$20.8487				01/11/2001 01/11/2006	Common Stock - 2,022.0		2,022.0	D	
Stock Option	\$26.0625				01/09/1998 01/09/2007	Common Stock - 2,218.0		2,218.0	D	
Stock Option	\$41.3400				04/09/1999 04/09/2008	Common Stock - 2,418.0		2,418.0	D	
Stock Option	\$35.6562				08/30/2000 08/30/2009	Common Stock - 26,250.0		26,250.0	D	
Stock Option	\$20.0937				03/15/2001 03/15/2010	Common Stock - 60,000.0		60,000.0	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 01/16/2011	Common Stock - 20,000.0		20,000.0	D	
Stock Option	\$27.9050				01/16/2004 01/16/2011	Common Stock - 20,000.0		20,000.0	D	
Stock Option	\$30.8950				01/22/2003 01/22/2012	Common Stock - 40,000.0		40,000.0	D	
Stock Option	\$30.8950				01/22/2004 01/22/2012	Common Stock - 20,000.0		20,000.0	D	
Stock Option	\$30.8950				01/22/2005 01/22/2012	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). \*\* Signature of Reporting Person  
Date

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

See Instruction 6 for procedure.

**Ronald C. Jackson**  
**Peter D. Miller**

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.

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FOOTNOTE Descriptions for Regions Financial Corp. RF

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Peter D. Miller  
P O Drawer 937

Gainesville, GA 30305-0937

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**Explanation of responses:**

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

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