STONE EDMOND C

Form 4

March 06, 2003

FORM 4						C	MB APPROVAL
[] Check this box if no lon		UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549					
subject to Section 16. Form or Form 5 obligations may continue See Instruction 1(b).	n 4						
see instruction 1(b).	Filed pursuant to Public Utility	Section 16(a) or	f the Securities Exch r Section 30(f) of the	ange Act of	1934, Section 17(a)	Expire 2001 Sof the Estima burder	s: December 31, tted average
1. Name and Address of Residence, E. C.	porting Person*	or Trading	me and Ticker g Symbol nancial Corp. RF	4. Statemer (Month/		suer	Reporting Person(s) to all applicable)
(Last) (First) (Middle) P O Box 10247		5. I.It.b. Ide	of Reporting an entity	5. If Amen Date of (Month/ 2/21/200	Original 10 Year)	Direction of the Direct	ector
(Streen Birmingham, AL 35202	,			2/21/200	C		EVP Corporate r Leadership Team
(City) (State) (Zip)						Individual or Joi Filing (Check A Individual Filir Joint/Group Fil	pplicable Line)
Table I - Non-Derivative	Securities Acquired,	Disposed of, or	Beneficially Owned	ì	<u></u>		
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	3. Transaction Code and Voluntary Code (Instr. 8)	4. Securities Acqu Disposed (D) Of (Instr. 3, 4, and		5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	6. Owner-ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Amount Price	A/D			
Common Stock	02/19/2003	A 	15,000.000	A I		D	
Common Stock	02/20/2003	F 	2,208.000 \$31.7250	D	122,225.00	0 D	
Common Stock					1,100.00	0 I	By Spouse
			1				

(over)

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Table II		e Securities A , calls, warrai			eneficially Owned					
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)	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)
Stock Option	\$31.6750	02/19/2003	Code V A	(A) 25,000.0	(DE) (ED) 02/19/2004 02/19/2010	Common Stock - 25,000.0	\$31.6750	25,000.0	D	
Stock Option	\$31.6750	02/19/2003	A & A	(A) 12,500.0	02/19/2005	Common Stock - 12,500.0	\$31.6750	12,500.0	D	
Stock Option	\$31.6750	02/19/2003	A 	(A) 12,500.0	02/19/2006	Common Stock - 12,500.0	\$31.6750	12,500.0	D	
Phantom Stock Units (401k)	(1)				(1)	Common Stock - 1,612.0		1,612.0	D	
Stock Option	\$16.1562				08/30/1994 08/30/2003	Common Stock - 5,188.0		5,188.0	D	
Stock Option	\$16.1562				08/30/1995 08/30/2003	Common Stock - 1,812.0		1,812.0	D	
Stock Option	\$15.9375				03/29/1995	Common Stock - 12,162.0		12,162.0	D	
Stock Option	\$15.9375				03/29/1996 03/29/2004	Common Stock - 1,838.0		1,838.0	D	
Stock Option	\$16.0000				01/04/1996 01/04/2005	Common Stock - 16,000.0		16,000.0	D	
Stock Option	\$22.4375				01/03/1997	Common Stock - 8,694.0		8,694.0	D	
Stock Option	\$22.4375				01/03/1998	Common Stock - 1,306.0		1,306.0	D	
Stock Option	\$38.7500				10/09/1998 10/09/2007	Common Stock - 3,949.0		3,949.0	D	
Stock Option	\$41.3400				04/09/1999	Common Stock -		26,250.0	D	

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		104/09/2008	26,250.0			
Stock Option	\$35.6562	08/30/2000	Common Stock - 26,250.0	26,250.0	D	
Stock Option	\$20.0937	03/15/2001	Common Stock - 60,000.0	60,000.0	D	
Stock Option	\$27.9050	01/16/2002	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).	** Signature of Reporting Person
	Date
Note: File three copies of this Form, one of	
which must be manually signed. If space is	Ronald C. Jackson
insufficient,	E. C. Stone
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.

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FOOTNOTE Descriptions for Regions Financial Corp. RF				
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E. C. Stone P O Box 10247				
Birmingham, AL 35202-0247				
Explanation of responses:				
(1) The reported phantom stock units	s were acquired under Regions' benefits plans			

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