### JORDAN D BRYAN

Form 4

March 06, 2003

FORM 4						O	MB APPROVAL	
[] Check this box if no long		UNITED STATES SECURITIES AND EXCHANGE COMMISSION						
subject to Section 16. Form or Form 5 obligations may continue See Instruction 1(b).		Washington, D.C. 20549  STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP						
	Public Utility	Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the						
Name and Address of Rep	parting Person*		2. Issuer Name and Ticker or Trading Symbol			6. Relationship of Reporting Person(s) to Issuer		
Jordan, D. Bryan	Regions Fina	Regions Financial Corp. RF		February 20 2003		(Check all applicable)		
(Last) (First) P O Box 10247	(Middle)	tification Reporting an entity	5. If Amendment, Date of Original (Month/Year) 2/21/2003		Director 10% Owner X Officer Other			
(Stree Birmingham, AL 35202-				Des <u><b>Pre</b></u>		rer/Other ription <u>Executive Vice</u> ident & Chief Financial Officer; uber Leadership Team		
(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 Owned	i	-	- voint, Group 1 iii		
1. Title of Security (Instr. 3)  2. Transaction Date (Month/Day/Year)		. Transaction Code and Voluntary Code (Instr. 8)  Code   V  Amount		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)	
Common Stock 0	2/19/2003	A	10,000.000	<b>A</b> 1		D		
Common Stock 0	2/20/2003	F		782.000   D   \$31.7250		0 D		

(over)

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Table II	- Derivative (e.g., puts,	e Securities A , calls, warraı	.cquired, Disp nts, options, c	oosed of, or B convertible se	eneficially Owned curities)					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/ Day/ Year)	4.	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)	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) 20,000.0	(DE)   (ED) 02/19/2004	Common Stock -	\$31.6750	20,000.0	D	
Stock Option	\$31.6750	02/19/2003	A	(A) 10,000.0	02/19/2010 02/19/2005	20,000.0 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	Common Stock - 10,000.0	\$31.6750	10,000.0	D	
Phantom Stock Units (401k)	(1)				(1)   (1)	Common Stock - 1,023.0		1,023.0	D	
Stock Option	\$21.0312				07/19/2001   07/19/2010	Common Stock - 40,000.0		40,000.0	D	
Stock Option	\$27.9050				01/16/2002   01/16/2011	Common Stock - 10,000.0		10,000.0	D	
Stock Option	\$27.9050				01/16/2003	Common Stock - 5,000.0		5,000.0	D	
Stock Option	\$27.9050				01/16/2004   01/16/2011	Common Stock - 5,000.0		5,000.0	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	

Explanation of Responses :

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\*\* 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.

\*\* Signature of Reporting Person Date

Ronald C. Jackson

D. Bryan Jordan

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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D. Bryan Jordan 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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