

HORSLEY RICHARD D
 Form 4
 February 18, 2003

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| <p>FORM 4</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>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</p> <p>Washington, D.C. 20549</p> <p>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</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> |
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|---|---|--|---|
| <p>1. Name and Address of Reporting Person* Horsley, Richard D.</p> <hr/> <p>(Last) (First) (Middle)</p> <p>P O Box 10247</p> <hr/> <p>(Street)</p> <p>Birmingham, AL 35202-0247</p> <hr/> <p>(City) (State) (Zip)</p> | <p>2. Issuer Name and Ticker or Trading Symbol Regions Financial Corp. RF</p> <hr/> <p>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</p> | <p>4. Statement for (Month/Year) February 14 2003</p> <hr/> <p>5. If Amendment, Date of Original (Month/Year)</p> | <p>6. Relationship of Reporting Person(s) to Issuer (Check all applicable)</p> <p><input checked="" type="checkbox"/> Director _____</p> <p><input type="checkbox"/> 10% Owner _____</p> <p><input checked="" type="checkbox"/> Officer _____</p> <p>Other _____</p> <p>Officer/Other Description Vice Chairman & Chief Operating Officer: Member Leadership Team</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> |
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| 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) |
| | | Code V | Amount A/D Price | | | |
| Common Stock | 02/14/2003 | F sp | 2,226,000 D \$31.2850 | 324,528.000 | D | |
| | | | | | | |

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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. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 4. Transaction Code and Voluntary 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. Ownership Form of Derivative Security: Direct (D) or Indirect (I) | 11. Nature of Indirect Beneficial Ownership (Instr.4) |
| Phantom Stock Units (401k) | (1) | | J (1) V | (A) 110.0 | (1) (1) | Common Stock - 110.0 | | 3,838.0 | D | |
| Stock Option | \$15.9375 | | | | 03/29/1995 03/29/2004 | Common Stock - 33,726.0 | | 33,726.0 | 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 | |
| Stock Option | \$41.3437 | | | | 04/09/2000 04/09/2008 | Common Stock - 2,418.0 | | 2,418.0 | D | |
| Stock Option | \$35.6562 | | | | 08/30/2000 08/30/2009 | 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 03/15/2010 | Common Stock - 4,976.0 | | 4,976.0 | D | |

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|--------------|-----------|--|--|--|----------------------------|-------------------------|--|----------|---|--|
| 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,

Ronald C. Jackson
Richard D. Horsley

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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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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