

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

REGIONS FINANCIAL CORP  
Form 13F-HR  
February 13, 2003

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 13F

Form 13F COVER PAGE

Report for the Quarter Ended: December 31, 2002

Check here if Amendment [ ]; Amendment Number:  
This Amendment (Check only one.): [ ] is a restatement  
[ ] adds new holdings entries  
Institutional Investment Manager Filing this Report:

Name: Regions Financial Corporation  
Address: 417 North 20th Street  
Birmingham, AL 35202

Form 13F File Number: 28-01129

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Ronald C. Jackson  
Title: Senior Vice President and Comptroller  
Phone: 205/326-7090

Signature, Place, and Date of Signing:

/s/Ronald C. Jackson                      Birmingham, Alabama                      February 13, 2003  
[Signature]                                      [City, State]                                      [Date]

Report Type (Check only one.):

[X] 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

[ ] 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

[ ] 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager: None

Form 13F SUMMARY PAGE

## Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 758

Form 13F Information Table Value Total: \$2,056,395 (thousands)

List of Other Included Managers: None

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

### Form 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (THOUSANDS)	COLUMN 5 SHRS OR SH/ PRN AMT PRN CALL	
XCELERA INC	COM	G31611109	11	18,036	S
GLOBALSANTAFE CORPORATION	SHS	G3930E101	191	7,873	S
GLOBALSANTAFE CORPORATION	SHS	G3930E101	131	5,400	S
INGERSOLL-RAND COMPANY LTD	CL A	G4776G101	3,805	88,355	S
INGERSOLL-RAND COMPANY LTD	CL A	G4776G101	37	859	S
NABORS INDUSTRIES LTD	SHS	G6359F103	196	5,566	S
NABORS INDUSTRIES LTD	SHS	G6359F103	8	240	S
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	196	8,444	S
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	252	10,869	S
WEATHERFORD INTL LTD	COM	G95089101	2,531	63,392	S
FLEXTRONICS INTL ADR	ORD	Y2573F102	10,731	1,310,308	S
FLEXTRONICS INTL ADR	ORD	Y2573F102	6	680	S
AFLAC INC	COM	001055102	6,509	216,105	S
AFLAC INC	COM	001055102	1,317	43,715	S
AGL RES INC	COM	001204106	43	1,760	S
AGL RES INC	COM	001204106	357	14,672	S
AOL TIME WARNER INC	COM	00184A105	361	27,586	S
AOL TIME WARNER INC	COM	00184A105	103	7,831	S
AT&T CORP	COM NEW	001957505	283	10,846	S
AT&T CORP	COM NEW	001957505	134	5,117	S
AT & T WIRELESS SERVICES INC	COM	00209A106	92	16,354	S
AT & T WIRELESS SERVICES INC	COM	00209A106	31	5,514	S
ABBOTT LABORATORIES	COM	002824100	15,315	382,886	S
ABBOTT LABORATORIES	COM	002824100	1,031	25,775	S
ABERCROMBIE & FITCH CO CLASS A	CL A	002896207	13,228	646,540	S
ABERCROMBIE & FITCH CO CLASS A	CL A	002896207	65	3,200	S
ABERDEEN ASIA PAC PRIME INC	COM	003009107	51	11,000	S
ABERDEEN ASIA PAC PRIME INC	COM	003009107	116	25,000	S
AEGON N V ADR	ORD AMER REG	007924103	308	23,989	S
AEGON N V ADR	ORD AMER REG	007924103	289	22,533	S
AFFILIATED COMPUTER SVCS INC	CL A	008190100	2,239	42,535	S
AFFILIATED COMPUTER SVCS INC	CL A	008190100	11	200	S
AGILENT TECHNOLOGIES INC	COM	00846U101	114	6,360	S
AGILENT TECHNOLOGIES INC	COM	00846U101	72	3,992	S
AIR PRODUCTS & CHEMICALS INC	COM	009158106	130	3,041	S
AIR PRODUCTS & CHEMICALS INC	COM	009158106	215	5,032	S
ALABAMA NATL BANCORPORATION DEL	COM	010317105	419	9,625	S
ALABAMA NATL BANCORPORATION DEL	COM	010317105	22	500	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

ALBERTSONS INC	COM	013104104	302	13,585	S
ALBERTSONS INC	COM	013104104	29	1,315	S
ALCOA INC	COM	013817101	3,098	136,000	S
ALCOA INC	COM	013817101	171	7,525	S
ALFA CORP	COM	015385107	481	40,008	S
ALFA CORP	COM	015385107	17	1,396	S
ALLSTATE CORP	COM	020002101	2,444	66,077	S
ALLSTATE CORP	COM	020002101	347	9,388	S
ALLTEL CORP	COM	020039103	1,138	22,303	S
ALLTEL CORP	COM	020039103	349	6,835	S
AMERICAN EAGLE OUTFITTERS IN	COM	02553E106	3,858	280,000	S
AMERICAN ELECTRIC POWER INC	COM	025537101	377	13,784	S
AMERICAN ELECTRIC POWER INC	COM	025537101	10	377	S
AMERICAN EXPRESS CO	COM	025816109	11,574	327,415	S
AMERICAN EXPRESS CO	COM	025816109	1,526	43,159	S
AMERICAN INTL GROUP INC	COM	026874107	19,091	330,018	S
AMERICAN INTL GROUP INC	COM	026874107	2,450	42,343	S
AMGEN INC	COM	031162100	9,812	202,984	S
AMGEN INC	COM	031162100	882	18,243	S
AMSOUTH BANCORPORATION	COM	032165102	8,839	460,342	S
AMSOUTH BANCORPORATION	COM	032165102	6,412	333,984	S
ANADARKO PETE CORP	COM	032511107	2,106	43,977	S
ANADARKO PETE CORP	COM	032511107	59	1,237	S
ANHEUSER BUSCH COS INC	COM	035229103	13,396	276,778	S
ANHEUSER BUSCH COS INC	COM	035229103	556	11,491	S
AON CORP	COM	037389103	888	47,000	S
APACHE CORP	COM	037411105	4,826	84,678	S
APACHE CORP	COM	037411105	33	573	S
APPLIED MATLS INC	COM	038222105	12,993	997,142	S
APPLIED MATLS INC	COM	038222105	186	14,240	S
ARCHER DANIELS MIDLAND CO	COM	039483102	510	41,165	S
ARCHER DANIELS MIDLAND CO	COM	039483102	48	3,903	S
ASTRAZENECA PLC	SPONSORED ADR	046353108	220	6,270	S
ATLANTIC COAST AIR HLDGS INC	COM	048396105	1,925	160,000	S
AUBURN NATIONAL BANCORPORATION	COM	050473107	147	11,000	S
AUBURN NATIONAL BANCORPORATION	COM	050473107	330	24,650	S
AUTOMATIC DATA PROCESSING INC	COM	053015103	8,369	213,211	S
AUTOMATIC DATA PROCESSING INC	COM	053015103	480	12,217	S
AVANT IMMUNOTHERAPEUTICS INC	COM	053491106	13	11,542	S
AVERY DENNISON CORP	COM	053611109	225	3,679	S
AVERY DENNISON CORP	COM	053611109	61	1,000	S
AVOCENT CORP	COM	053893103	11,423	514,099	S
AVON PRODS INC	COM	054303102	120	2,220	S
AVON PRODS INC	COM	054303102	277	5,136	S
BISYS GROUP INC	COM	055472104	1,590	100,000	S
BJS WHSL CLUB INC	COM	05548J106	2,636	144,066	S
BP PLC ADR	SPONSORED ADR	055622104	9,469	232,937	S
BP PLC ADR	SPONSORED ADR	055622104	2,887	71,021	S
BMC SOFTWARE INC	COM	055921100	5,089	297,447	S
BMC SOFTWARE INC	COM	055921100	2	100	S
BANCORPSOUTH INC	COM	059692103	60	3,064	S
BANCORPSOUTH INC	COM	059692103	194	10,000	S
BANCTRUST FINANCIAL GP	COM	05978R107	248	22,355	S
BANK AMER CORP	COM	060505104	19,488	280,119	S
BANK AMER CORP	COM	060505104	15,701	225,684	S
BANK NEW YORK INC	COM	064057102	1,224	51,095	S
BANK NEW YORK INC	COM	064057102	91	3,780	S
BANK ONE CORP	COM	06423A103	311	8,498	S
BANK ONE CORP	COM	06423A103	352	9,623	S
BANKNORTH GROUP INC	COM	06646R107	922	40,800	S
BARRICK GOLD CORP ADR	COM	067901108	808	52,447	S
BARRICK GOLD CORP ADR	COM	067901108	60	3,900	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

BARR LABS INC	COM	068306109	184	2,830	S
BARR LABS INC	COM	068306109	19	285	S
BAXTER INTERNATIONAL INC	COM	071813109	4,481	160,047	S
BAXTER INTERNATIONAL INC	COM	071813109	362	12,940	S
BEAR STEARNS COS INC	COM	073902108	161	2,716	S
BEAR STEARNS COS INC	COM	073902108	70	1,177	S
BECTON DICKINSON & CO	COM	075887109	333	10,850	S
BECTON DICKINSON & CO	COM	075887109	31	1,008	S
BED BATH & BEYOND INC	COM	075896100	5,589	161,870	S
BED BATH & BEYOND INC	COM	075896100	76	2,195	S
BELLSOUTH CORP	COM	079860102	6,988	270,131	S
BELLSOUTH CORP	COM	079860102	2,964	114,565	S
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	4,874	67	S
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	1,601	22	S
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	3,855	1,591	S
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	773	319	S
BEST BUY INC	COM	086516101	3,965	164,195	S
BEST BUY INC	COM	086516101	193	7,980	S
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	1	1,500	S
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	105	109,054	S
BIOGEN INC	COM	090597105	267	6,657	S
BIOGEN INC	COM	090597105	47	1,171	S
BLACK & DECKER MFG CO	COM	091797100	246	5,725	S
BLACK & DECKER MFG CO	COM	091797100	7	165	S
BLACKROCK INSD MUN TERM TR INC	COM	092474105	274	25,000	S
BLACKROCK INSD MUN INCOME TR	COM	092479104	288	19,500	S
BLACKROCK MUNICIPAL BOND TR	COM	09249H104	209	15,000	S
BLOCK H & R INC	COM	093671105	245	6,085	S
BLOCK H & R INC	COM	093671105	200	4,980	S
BLOUNT INTL INC NEW	COM	095180105	159	41,851	S
BOEING CO	COM	097023105	6,849	207,616	S
BOEING CO	COM	097023105	299	9,053	S
BRINKER INTL INC	COM	109641100	1,953	60,573	S
BRISTOL MYERS SQUIBB CO	COM	110122108	13,106	566,116	S
BRISTOL MYERS SQUIBB CO	COM	110122108	2,804	121,125	S
BROWN & BROWN INC	COM	115236101	685	21,200	S
BUCKEYE PARTNERS LP UNITS	UNIT LTD PARTN	118230101	269	7,000	S
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	2,517	96,762	S
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	86	3,325	S
BURLINGTON RESOURCES INC	COM	122014103	513	12,024	S
BURLINGTON RESOURCES INC	COM	122014103	50	1,168	S
CDW COMPUTER CTRS INC	COM	125129106	2,456	56,000	S
CIGNA CORP	COM	125509109	864	21,000	S
CIGNA CORP	COM	125509109	90	2,196	S
CSX CORP	COM	126408103	188	6,628	S
CSX CORP	COM	126408103	57	2,020	S
CVS CORPORATION (DEL)	COM	126650100	7,149	286,315	S
CVS CORPORATION (DEL)	COM	126650100	129	5,174	S
CABOT MICROELECTRONICS CORP	COM	12709P103	4,132	87,533	S
CAMPBELL SOUP CO	COM	134429109	202	8,600	S
CAMPBELL SOUP CO	COM	134429109	87	3,700	S
CARDINAL HEALTH INC	COM	14149Y108	254	4,295	S
CARDINAL HEALTH INC	COM	14149Y108	90	1,524	S
CARLISLE COS INC	COM	142339100	245	5,915	S
CATERPILLAR INC	COM	149123101	462	10,113	S
CATERPILLAR INC	COM	149123101	305	6,668	S
CEDAR FAIR L P	DEPOSITRY UNIT	150185106	365	15,450	S
CENTERPOINT ENERGY INC	COM	15189T107	107	12,544	S
CENTERPOINT ENERGY INC	COM	15189T107	64	7,573	S
CENTURYTEL INC	COM	156700106	7,380	251,194	S
CENTURYTEL INC	COM	156700106	24	800	S
CHEVRONTEXACO CORP	COM	166764100	16,087	241,978	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

CHEVRONTEXACO CORP	COM	166764100	3,300	49,636	S
CHICOS FAS INC	COM	168615102	2,651	140,215	S
CINERGY CORP	COM	172474108	141	4,187	S
CINERGY CORP	COM	172474108	413	12,245	S
CIRCUIT CITY STORES GROUP	COM	172737108	948	127,795	S
CIRCUIT CITY STORES GROUP	COM	172737108	12	1,600	S
CISCO SYS INC	COM	17275R102	13,760	1,050,418	S
CISCO SYS INC	COM	17275R102	936	71,436	S
CITIGROUP INC	COM	172967101	17,887	508,309	S
CITIGROUP INC	COM	172967101	3,784	107,521	S
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	13,113	351,645	S
CLEAR CHANNEL COMMUNICATIONS	COM	184502102	102	2,730	S
CLOROX CO	COM	189054109	2,190	53,102	S
CLOROX CO	COM	189054109	367	8,889	S
COCA COLA CO	COM	191216100	39,521	901,475	S
COCA COLA CO	COM	191216100	36,700	837,140	S
COCA COLA ENTERPRISES INC	COM	191219104	3	125	S
COCA COLA ENTERPRISES INC	COM	191219104	4,758	219,060	S
COLGATE PALMOLIVE CO	COM	194162103	6,434	122,713	S
COLGATE PALMOLIVE CO	COM	194162103	14,637	279,174	S
COLONIAL BANCGROUP INC	COM	195493309	141	11,814	S
COLONIAL BANCGROUP INC	COM	195493309	52	4,388	S
COLONIAL PPTYS TR (REIT)	COM SH BEN INT	195872106	70	2,050	S
COLONIAL PPTYS TR (REIT)	COM SH BEN INT	195872106	286	8,425	S
COMCAST CORP NEW CL A	CL A	20030N101	1,041	44,187	S
COMCAST CORP NEW CL A	CL A	20030N101	195	8,265	S
COMCAST CORP NEW	CL A SPL	20030N200	7,130	315,637	S
COMCAST CORP NEW	CL A SPL	20030N200	193	8,560	S
COMERICA INC	COM	200340107	216	5,003	S
COMPASS BANCSHARES, INC.	COM	20449H109	1,881	60,158	S
COMPASS BANCSHARES, INC.	COM	20449H109	3,910	125,048	S
CONAGRA FOODS INC COM	COM	205887102	8,075	322,880	S
CONAGRA FOODS INC COM	COM	205887102	442	17,662	S
CONEXANT SYS INC	COM	207142100	25	15,285	S
CONEXANT SYS INC	COM	207142100	2	1,448	S
CONOCOPHILLIPS	COM	20825C104	7,298	150,825	S
CONOCOPHILLIPS	COM	20825C104	364	7,531	S
CONSOLIDATED EDISON INC	COM	209115104	159	3,711	S
CONSOLIDATED EDISON INC	COM	209115104	126	2,950	S
COOPER CAMERON CORP	COM	216640102	5,528	110,954	S
COOPER CAMERON CORP	COM	216640102	21	425	S
COORS ADOLPH CO CL B	CL B	217016104	5,034	82,180	S
COORS ADOLPH CO CL B	CL B	217016104	9	150	S
CORNING INC	COM	219350105	34	10,299	S
CORNING INC	COM	219350105	12	3,775	S
COSTCO WHSL CORP	COM	22160K105	1,116	39,768	S
COSTCO WHSL CORP	COM	22160K105	165	5,875	S
COX COMMUNICATIONS INC NEW	CL A	224044107	23,923	842,349	S
CYPRESS SEMICONDUCTOR CORP	COM	232806109	686	120,000	S
DNP SELECT INCOME FD	COM	23325P104	519	52,425	S
DNP SELECT INCOME FD	COM	23325P104	186	18,780	S
DST SYS INC DEL	COM	233326107	711	20,000	S
DTE ENERGY CO	COM	233331107	239	5,143	S
DTE ENERGY CO	COM	233331107	34	725	S
DANAHER CORP	COM	235851102	226	3,440	S
DEERE & CO	COM	244199105	178	3,885	S
DEERE & CO	COM	244199105	110	2,400	S
DEL MONTE FOODS CO	COM	24522P103	166	21,551	S
DEL MONTE FOODS CO	COM	24522P103	31	3,986	S
DELL COMPUTER CORP	COM	247025109	6,637	248,193	S
DELL COMPUTER CORP	COM	247025109	692	25,871	S
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	124	15,452	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

DELPHI AUTOMOTIVE SYS CORP	COM	247126105	56	7,005	S
DELTA AIR LINES INC	COM	247361108	107	8,865	S
DELTA AIR LINES INC	COM	247361108	33	2,688	S
DELTIC TIMBER CORP	COM	247850100	1,790	67,028	S
DEUTSCHE TELEKOM AG	SPONSORED ADR	251566105	156	12,278	S
DIAL CORP NEW COM	COM	25247D101	794	38,991	S
DIAL CORP NEW COM	COM	25247D101	133	6,511	S
DIEBOLD INC	COM	253651103	286	6,945	S
WALT DISNEY COMPANY	COM DISNEY	254687106	2,697	165,359	S
WALT DISNEY COMPANY	COM DISNEY	254687106	858	52,629	S
DOLLAR TREE STORES INC	COM	256747106	2,953	120,203	S
DOMINION RES INC VA NEW	COM	25746U109	365	6,646	S
DOMINION RES INC VA NEW	COM	25746U109	32	580	S
DOVER CORP	COM	260003108	892	30,604	S
DOVER CORP	COM	260003108	116	3,965	S
DOW CHEM CO COM	COM	260543103	778	26,208	S
DOW CHEM CO COM	COM	260543103	329	11,062	S
DREYFUS STRATEGIC MUNS INC	COM	261932107	485	50,000	S
DREYFUS STRATEGIC MUNS INC	COM	261932107	33	3,400	S
DREYFUS STRATEGIC MUN BD FD INC	COM	26202F107	416	51,548	S
DU PONT E I DE NEMOURS & CO	COM	263534109	17,540	413,684	S
DU PONT E I DE NEMOURS & CO	COM	263534109	2,937	69,267	S
DUKE ENERGY CORP	COM	264399106	3,617	185,084	S
DUKE ENERGY CORP	COM	264399106	290	14,844	S
DURECT CORP	COM	266605104	102	50,281	S
E M C CORP MASS	COM	268648102	3,223	524,861	S
E M C CORP MASS	COM	268648102	212	34,489	S
E TRADE GROUP INC	COM	269246104	3,014	620,250	S
E TRADE GROUP INC	COM	269246104	3	550	S
EASTMAN CHEM CO	COM	277432100	411	11,186	S
EASTMAN CHEM CO	COM	277432100	129	3,515	S
EASTMAN KODAK CO	COM	277461109	209	5,973	S
EASTMAN KODAK CO	COM	277461109	49	1,385	S
EATON CORP	COM	278058102	307	3,932	S
EATON VANCE MUNICIPAL INCOME FD SH BEN INT		27826U108	475	33,332	S
EL PASO CORP	COM	28336L109	50	7,188	S
EL PASO CORP	COM	28336L109	57	8,207	S
ELECTRONIC ARTS	COM	285512109	234	4,700	S
ELECTRONIC DATA SYS CORP NEW	COM	285661104	9,136	495,723	S
ELECTRONIC DATA SYS CORP NEW	COM	285661104	530	28,738	S
EMERSON ELECTRIC CO	COM	291011104	1,233	24,255	S
EMERSON ELECTRIC CO	COM	291011104	446	8,780	S
ENERGEN CORP	COM	29265N108	213	7,315	S
ENERGEN CORP	COM	29265N108	211	7,250	S
ENERGYSOUTH INC	COM	292970100	1,578	55,972	S
ENERGYSOUTH INC	COM	292970100	56	2,000	S
THE ENSTAR GROUP INC	COM	29358R107	712	23,902	S
ENTERGY CORP	COM	29364G103	245	5,375	S
ENTERGY CORP	COM	29364G103	81	1,775	S
EQUITABLE RES INC	COM	294549100	1,130	32,250	S
EQUITABLE RES INC	COM	294549100	71	2,024	S
EXELON CORP	COM	30161N101	520	9,857	S
EXELON CORP	COM	30161N101	107	2,019	S
EXPRESS SCRIPTS INC	COM	302182100	3,567	74,249	S
EXXON MOBIL CORP	COM	30231G102	52,164	1,492,974	S
EXXON MOBIL CORP	COM	30231G102	14,264	408,234	S
FPL GROUP INC	COM	302571104	2,624	43,635	S
FPL GROUP INC	COM	302571104	204	3,400	S
FAIRCHILD SEMICONDUCTOR INTL	CL A	303726103	857	80,000	S
FAMILY DOLLAR STORES INC	COM	307000109	8,364	267,977	S
FAMILY DOLLAR STORES INC	COM	307000109	76	2,420	S
FREDDIE MAC	COM	313400301	1,544	26,155	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

FREDDIE MAC	COM		313400301	213	3,615
FEDERAL NATIONAL MORTGAGE ASSN	COM		313586109	8,374	130,166
FEDERAL NATIONAL MORTGAGE ASSN	COM		313586109	936	14,552
FEDEX CORP	COM		31428X106	10,736	198,012
FEDEX CORP	COM		31428X106	252	4,654
FIRST DATA CORP	COM		319963104	3,410	96,306
FIRST DATA CORP	COM		319963104	206	5,820
FIRST HEALTH GROUP CORP	COM		320960107	1,949	80,050
FIRST TENNESSEE NATIONAL CORP	COM		337162101	1,064	29,595
FIRST TENNESSEE NATIONAL CORP	COM		337162101	123	3,425
FIRST VIRGINIA BANKSHARES, INC.	COM		337477103	908	24,400
FIRSTENERGY CORP	COM		337932107	266	8,056
FIRSTENERGY CORP	COM		337932107	6	190
FLEETBOSTON FINL CORP	COM		339030108	493	20,278
FLEETBOSTON FINL CORP	COM		339030108	60	2,467
FLEMING COMPANIES INC	COM		339130106	107	16,350
FLORIDA ROCK INDS INC	COM		341140101	385	10,108
FLORIDA ROCK INDS INC	COM		341140101	40	1,057
FOOT LOCKER INC	COM		344849104	134	12,800
FORD MTR CO DEL	COM PAR \$0.01		345370860	192	20,653
FORD MTR CO DEL	COM PAR \$0.01		345370860	101	10,868
FOREST LABS INC	COM		345838106	9,203	93,694
FOREST LABS INC	COM		345838106	33	339
FORTUNE BRANDS INC	COM		349631101	740	15,920
FORTUNE BRANDS INC	COM		349631101	119	2,550
FRANKLIN RES INC	COM		354613101	3,734	109,553
FRONTIER AIRLINES	COM		359065109	3,380	500,000
GALLAGHER ARTHUR J & CO	COM		363576109	11,864	403,800
GALLAGHER ARTHUR J & CO	COM		363576109	12	400
GALLAHER GROUP PLC	SPONSORED ADR		363595109	520	13,272
GALLAHER GROUP PLC	SPONSORED ADR		363595109	47	1,200
GANNETT INC	COM		364730101	1,407	19,603
GANNETT INC	COM		364730101	1,273	17,728
GAP INC	COM		364760108	8,242	531,035
GAP INC	COM		364760108	3	200
GENERAL DYNAMICS CORP	COM		369550108	8,857	111,595
GENERAL DYNAMICS CORP	COM		369550108	227	2,858
GENERAL ELECTRIC CO	COM		369604103	41,643	1,710,207
GENERAL ELECTRIC CO	COM		369604103	13,809	567,117
GENERAL MILLS INC	COM		370334104	2,176	46,356
GENERAL MILLS INC	COM		370334104	596	12,689
GENERAL MOTORS CORP	COM		370442105	1,980	53,723
GENERAL MOTORS CORP	COM		370442105	474	12,854
GENERAL MTRS CORP CLASS H NEW	CL H NEW		370442832	1,067	99,677
GENERAL MTRS CORP CLASS H NEW	CL H NEW		370442832	17	1,608
GENUINE PARTS CO	COM		372460105	531	17,241
GENUINE PARTS CO	COM		372460105	536	17,416
GEORGIA PAC CORP (GA PAC GR)	COM		373298108	1,623	100,463
GEORGIA PAC CORP (GA PAC GR)	COM		373298108	6	400
GILEAD SCIENCES INC	COM		375558103	4,760	140,000
GILLETTE CO	COM		375766102	9,753	321,248
GILLETTE CO	COM		375766102	1,865	61,445
GLAXO SMITHKLINE	SPONSORED ADR		37733W105	307	8,206
GLAXO SMITHKLINE	SPONSORED ADR		37733W105	68	1,805
GOODRICH CORP	COM		382388106	642	35,025
GOODRICH CORP	COM		382388106	25	1,355
GOODYEAR TIRE & RUBBER CO	COM		382550101	385	56,514
GOODYEAR TIRE & RUBBER CO	COM		382550101	4	650
GRAY TELEVISION INC	CL A		389375205	500	42,192
HCA-INC	COM		404119109	1,505	36,259
HCA-INC	COM		404119109	17	405
HCB BANCSHARES INC	COM		40413N106	3,156	196,625

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

HARLEY DAVIDSON INC	COM	412822108	259	5,605	S
HARLEY DAVIDSON INC	COM	412822108	13	276	S
HARTFORD FINL SVCS GROUP INC	COM	416515104	300	6,604	S
HARTFORD FINL SVCS GROUP INC	COM	416515104	19	420	S
HEALTHSOUTH CORP	COM	421924101	136	32,316	S
HEALTHSOUTH CORP	COM	421924101	2	500	S
HEINZ H J CO	COM	423074103	1,587	48,292	S
HEINZ H J CO	COM	423074103	294	8,945	S
HERSHEY FOODS CORP	COM	427866108	316	4,685	S
HERSHEY FOODS CORP	COM	427866108	384	5,700	S
HEWLETT PACKARD CO	COM	428236103	2,985	171,949	S
HEWLETT PACKARD CO	COM	428236103	804	46,315	S
HIBERNIA CORP	CL A	428656102	601	31,195	S
HILTON HOTELS	COM	432848109	1,201	94,489	S
HOME DEPOT INC	COM	437076102	11,492	478,426	S
HOME DEPOT INC	COM	437076102	727	30,251	S
HONEYWELL INTERNATIONAL INC	COM	438516106	564	23,483	S
HONEYWELL INTERNATIONAL INC	COM	438516106	265	11,041	S
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	132	4,743	S
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	193	6,927	S
HOUSTON EXPL CO	COM	442120101	1,224	40,000	S
IDEC PHARMACEUTICALS CORP	COM	449370105	1,666	50,220	S
ILLINOIS TOOL WKS INC	COM	452308109	311	4,788	S
INTEL CORP	COM	458140100	23,531	1,511,327	S
INTEL CORP	COM	458140100	3,255	209,063	S
INTNL BUSINESS MACHINES CORP	COM	459200101	18,975	244,845	S
INTNL BUSINESS MACHINES CORP	COM	459200101	3,741	48,271	S
INTL FLAVORS & FRAGRANCES INC	COM	459506101	102	2,908	S
INTL FLAVORS & FRAGRANCES INC	COM	459506101	123	3,491	S
INTERNATIONAL GAME TECHNOLOGY	COM	459902102	14,821	195,218	S
INTERNATIONAL PAPER CO	COM	460146103	5,464	156,246	S
INTERNATIONAL PAPER CO	COM	460146103	1,071	30,618	S
INVESTMENT TECHNOLOGY GRP NE	COM	46145F105	1,118	50,000	S
ISHARES TR	S&P SMLCP VALU	464287879	160	2,200	S
ISHARES TR	S&P SMLCP VALU	464287879	109	1,500	S
JP MORGAN CHASE & CO	COM	46625H100	2,100	87,490	S
JP MORGAN CHASE & CO	COM	46625H100	707	29,462	S
JEFFERSON PILOT CORP	COM	475070108	4,939	129,603	S
JEFFERSON PILOT CORP	COM	475070108	3,566	93,575	S
JOHNSON & JOHNSON	COM	478160104	31,040	577,924	S
JOHNSON & JOHNSON	COM	478160104	4,708	87,650	S
KLA - TENCOR CORPORATION	COM	482480100	6,817	192,726	S
KLA - TENCOR CORPORATION	COM	482480100	141	4,000	S
KELLOGG CO	COM	487836108	572	16,700	S
KELLOGG CO	COM	487836108	439	12,800	S
KEYCORP NEW	COM	493267108	5,249	208,791	S
KEYCORP NEW	COM	493267108	141	5,600	S
KIMBERLY CLARK CORP	COM	494368103	5,537	116,647	S
KIMBERLY CLARK CORP	COM	494368103	2,126	44,796	S
KINDER MORGAN EGY PTNS L P	UT LTD PARTNER	494550106	351	10,020	S
KINDER MORGAN EGY PTNS L P	UT LTD PARTNER	494550106	18	525	S
KNIGHT RIDDER INC	COM	499040103	2,028	32,070	S
KOHL'S CORP	COM	500255104	179	3,196	S
KOHL'S CORP	COM	500255104	226	4,040	S
KRAFT FOODS INC	CL A	50075N104	7,746	198,970	S
KRAFT FOODS INC	CL A	50075N104	229	5,870	S
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	949	21,124	S
L-3 COMMUNICATIONS HLDGS INC	COM	502424104	28	615	S
LAM RESEARCH CORP	COM	512807108	4,331	401,000	S
LEGGETT & PLATT INC	COM	524660107	1,205	53,677	S
LEGG MASON INC	COM	524901105	5,825	120,000	S
LEHMAN BROS HLDGS INC	COM	524908100	427	8,013	S



Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

LEHMAN BROS HLDGS INC	COM	524908100	77	1,454	S
LILLY ELI & CO	COM	532457108	8,806	138,679	S
LILLY ELI & CO	COM	532457108	1,671	26,312	S
LIMITED INC	COM	532716107	158	11,343	S
LIMITED INC	COM	532716107	18	1,300	S
LINCARE HLDGS INC	COM	532791100	3,162	100,000	S
LINCOLN NATIONAL CORP IND	COM	534187109	910	28,828	S
LINCOLN NATIONAL CORP IND	COM	534187109	67	2,134	S
LIZ CLAIBORNE INC	COM	539320101	1,029	34,708	S
LIZ CLAIBORNE INC	COM	539320101	56	1,880	S
LOCKHEED MARTIN CORP	COM	539830109	215	3,726	S
LOCKHEED MARTIN CORP	COM	539830109	252	4,366	S
LOEWS CORP	COM	540424108	34	755	S
LOEWS CORP	COM	540424108	800	18,000	S
LONE STAR TECHNOLOGIES INC	COM	542312103	1,936	130,000	S
LOUISIANA PACIFIC CORP	COM	546347105	772	95,742	S
LOWES COS INC	COM	548661107	9,273	247,269	S
LOWES COS INC	COM	548661107	349	9,311	S
LUCENT TECHNOLOGIES INC	COM	549463107	46	36,473	S
LUCENT TECHNOLOGIES INC	COM	549463107	20	15,991	S
LUFKIN INDUSTRIES INCORPORATED	COM	549764108	656	27,984	S
LUFKIN INDUSTRIES INCORPORATED	COM	549764108	862	36,765	S
MBIA INC	COM	55262C100	236	5,390	S
MBIA INC	COM	55262C100	5	120	S
MBNA CORP	COM	55262L100	606	31,846	S
MBNA CORP	COM	55262L100	193	10,126	S
MANULIFE FINL CORP ADR	COM	56501R106	451	20,785	S
MARATHON OIL CORP	COM	565849106	1,663	78,128	S
MARATHON OIL CORP	COM	565849106	89	4,187	S
MARSH & MCLENNAN COS INC	COM	571748102	3,305	71,529	S
MARSH & MCLENNAN COS INC	COM	571748102	473	10,240	S
MARRIOTT INTL INC NEW	CL A	571903202	2,379	72,389	S
MARRIOTT INTL INC NEW	CL A	571903202	319	9,700	S
MASCO CORP	COM	574599106	222	10,546	S
MASCO CORP	COM	574599106	412	19,590	S
MAYTAG CORP	COM	578592107	18,198	638,522	S
MAYTAG CORP	COM	578592107	57	2,000	S
MCCORMICK & CO INC COMMON STOCK	COM NON VTG	579780206	834	35,928	S
MCCORMICK & CO INC COMMON STOCK	COM NON VTG	579780206	53	2,296	S
MCDONALDS CORP	COM	580135101	3,420	212,655	S
MCDONALDS CORP	COM	580135101	570	35,435	S
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	706	11,684	S
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	82	1,360	S
MCKESSON CORPORATION	COM	58155Q103	140	5,193	S
MCKESSON CORPORATION	COM	58155Q103	93	3,458	S
MEADWESTVACO CORP	COM	583334107	294	11,884	S
MEADWESTVACO CORP	COM	583334107	1,964	79,488	S
MEDIMMUNE INC	COM	584699102	2,953	108,684	S
MEDIMMUNE INC	COM	584699102	132	4,870	S
MEDTRONIC INC	COM	585055106	8,012	175,691	S
MEDTRONIC INC	COM	585055106	1,359	29,792	S
MELLON FINL CORP	COM	58551A108	2,474	94,748	S
MELLON FINL CORP	COM	58551A108	31	1,200	S
MERCK & CO INC	COM	589331107	24,742	437,059	S
MERCK & CO INC	COM	589331107	7,702	136,047	S
MERIDIAN GOLD INC	COM	589975101	353	20,000	S
MERRILL LYNCH & CO INC	COM	590188108	5,695	150,060	S
MERRILL LYNCH & CO INC	COM	590188108	2	50	S
MICROSOFT CORP	COM	594918104	27,797	537,670	S
MICROSOFT CORP	COM	594918104	3,150	60,924	S
MICROCHIP TECHNOLOGY INC	COM	595017104	3,428	140,221	S
MILLENNIUM PHARMACTCLS INC	COM	599902103	1,748	220,176	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

MIRANT CORP	COM	604675108	88	47,223	S
MIRANT CORP	COM	604675108	25	13,343	S
MITSUBISHI TOKYO FINL GROUP	SPONSORED ADR	606816106	70	13,010	S
MOODYS CORP	COM	615369105	286	6,935	S
MOODYS CORP	COM	615369105	33	800	S
MORGAN STANLEY DEAN WITTER & CO	COM NEW	617446448	13,309	333,382	S
MORGAN STANLEY DEAN WITTER & CO	COM NEW	617446448	454	11,365	S
MOTOROLA INC	COM	620076109	1,305	150,904	S
MOTOROLA INC	COM	620076109	343	39,620	S
MURPHY OIL CORP	COM	626717102	1,624	37,899	S
MYLAN LABORATORIES INC	COM	628530107	4,284	122,765	S
MYLAN LABORATORIES INC	COM	628530107	8	215	S
NASDAQ 100 TR	UNIT SER 1	631100104	26,033	1,068,248	S
NASDAQ 100 TR	UNIT SER 1	631100104	131	5,390	S
NATIONAL CITY CORP	COM	635405103	222	8,116	S
NATIONAL CITY CORP	COM	635405103	57	2,090	S
NATIONAL COMM FINL CORP	COM	63545P104	2,071	86,820	S
NATIONAL COMM FINL CORP	COM	63545P104	120	5,043	S
NETWORK APPLIANCE INC DELEWARE	COM	64120L104	197	19,707	S
NETWORK APPLIANCE INC DELEWARE	COM	64120L104	7	730	S
NEW YORK TIMES CO CL A	CL A	650111107	293	6,410	S
NEW YORK TIMES CO CL A	CL A	650111107	14	300	S
NEWELL RUBBERMAID INC	COM	651229106	35	1,158	S
NEWELL RUBBERMAID INC	COM	651229106	279	9,200	S
NEWMONT MINING CORP (NEW)	COM	651639106	8,376	288,526	S
NEWMONT MINING CORP (NEW)	COM	651639106	382	13,158	S
NOKIA CORP	SPONSORED ADR	654902204	1,090	70,291	S
NOKIA CORP	SPONSORED ADR	654902204	482	31,068	S
NORFOLK SOUTHERN CORPORATION	COM	655844108	410	20,496	S
NORFOLK SOUTHERN CORPORATION	COM	655844108	434	21,714	S
NORTEL NETWORKS CORP NEW ADR	COM	656568102	114	70,622	S
NORTEL NETWORKS CORP NEW ADR	COM	656568102	3	2,000	S
NORTHERN BORDER PARTNERS L P	UNIT LTD PARTN	664785102	252	6,650	S
NORTHERN BORDER PARTNERS L P	UNIT LTD PARTN	664785102	57	1,500	S
NORTHROP GRUMMAN CORP	COM	666807102	9,745	100,464	S
NORTHROP GRUMMAN CORP	COM	666807102	363	3,739	S
NOVELLUS SYS INC	COM	670008101	5,183	184,577	S
NOVELLUS SYS INC	COM	670008101	20	700	S
NUCOR CORP	COM	670346105	4,733	114,600	S
NUCOR CORP	COM	670346105	66	1,600	S
NVIDIA CORP	COM	67066G104	3,619	314,385	S
NVIDIA CORP	COM	67066G104	92	8,000	S
NUVEEN DIVIDEND ADV MUNI 3	COM SH BEN INT	67070X101	273	20,000	S
NUVEEN INSD DIVID ADVANTAGE	COM	67071L106	149	10,000	S
NUVEEN MUN VALUE FD INC	COM	670928100	243	26,071	S
NUVEEN MUN VALUE FD INC	COM	670928100	12	1,333	S
NUVEEN TEX QUAL INCM MUN FD	COM	670983105	727	49,800	S
OCCIDENTAL PETE CORP	COM	674599105	681	23,926	S
OCCIDENTAL PETE CORP	COM	674599105	7	240	S
OFFICE DEPOT INC	COM	676220106	118	7,964	S
OFFICE DEPOT INC	COM	676220106	31	2,100	S
OLD REPUBLIC INTL CORP	COM	680223104	283	10,104	S
OLD REPUBLIC INTL CORP	COM	680223104	8,972	320,446	S
OMNICOM GROUP	COM	681919106	8	130	S
OMNICOM GROUP	COM	681919106	294	4,550	S
ORACLE CORPORATION	COM	68389X105	5,756	532,991	S
ORACLE CORPORATION	COM	68389X105	222	20,540	S
OUTBACK STEAKHOUSE INC	COM	689899102	3,563	103,450	S
PNC FINANCIAL SERVICES GROUP	COM	693475105	531	12,670	S
PNC FINANCIAL SERVICES GROUP	COM	693475105	59	1,410	S
PPG INDUSTRIES INC	COM	693506107	56	1,126	S
PPG INDUSTRIES INC	COM	693506107	191	3,800	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

PACCAR INC	COM	693718108	154	3,330	S
PACCAR INC	COM	693718108	56	1,206	S
PARKER HANNIFIN CORP	COM	701094104	299	6,492	S
PARKER HANNIFIN CORP	COM	701094104	6	120	S
PATTERSON DENTAL CO	COM	703412106	3,066	70,098	S
PENNEY J C INC	COM	708160106	207	9,013	S
PENNEY J C INC	COM	708160106	16	700	S
PEOPLES BANCTRUST INC	COM	709796106	5,250	401,100	S
PEPSICO INC	COM	713448108	23,992	568,253	S
PEPSICO INC	COM	713448108	2,884	68,299	S
PFIZER INC	COM	717081103	32,424	1,060,665	S
PFIZER INC	COM	717081103	4,914	160,734	S
PHARMACIA CORP	COM	71713U102	2,668	63,828	S
PHARMACIA CORP	COM	71713U102	1,273	30,443	S
PHILIP MORRIS COS INC	COM	718154107	17,430	430,064	S
PHILIP MORRIS COS INC	COM	718154107	2,682	66,168	S
PIER 1 IMPORTS INC	COM	720279108	3,031	160,136	S
PIMCO MUN INCOME FD II	COM	72200W106	286	20,000	S
PIMCO MUN INCOME FD III	COM	72201A103	277	19,500	S
PIONEER NATURAL RESOURCES CO	COM	723787107	1,096	43,394	S
PITNEY BOWES INC	COM	724479100	1,117	34,211	S
PITNEY BOWES INC	COM	724479100	363	11,100	S
PLUM CREEK TIMBER CO INC	COM	729251108	2,305	97,679	S
PLUM CREEK TIMBER CO INC	COM	729251108	158	6,684	S
PRAXAIR INC	COM	74005P104	182	3,153	S
PRAXAIR INC	COM	74005P104	118	2,040	S
PROASSURANCE CORP	COM	74267C106	388	18,499	S
PROASSURANCE CORP	COM	74267C106	34	1,633	S
PROCTER & GAMBLE CO	COM	742718109	19,824	230,677	S
PROCTER & GAMBLE CO	COM	742718109	7,441	86,586	S
PROGRESS ENERGY INC	COM	743263105	748	17,250	S
PROGRESS ENERGY INC	COM	743263105	127	2,922	S
PROTECTIVE LIFE CORP	COM	743674103	1,320	47,965	S
PROTECTIVE LIFE CORP	COM	743674103	5,291	192,257	S
PROVIDIAN FINL CORP	COM	74406A102	193	29,680	S
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	191	5,952	S
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	114	3,544	S
PUTNAM INVT GRADE MUN TR	COM	746805100	335	31,000	S
PUTNAM MANAGED MUN INCOME TR	COM	746823103	2,445	330,884	S
QUALCOMM INC	COM	747525103	573	15,744	S
QUALCOMM INC	COM	747525103	885	24,313	S
QUEST DIAGNOSTICS INC	COM	74834L100	199	3,489	S
QUEST DIAGNOSTICS INC	COM	74834L100	7	115	S
QUESTAR CORP	COM	748356102	338	12,150	S
QWEST COMM INTL INC	COM	749121109	45	9,099	S
QWEST COMM INTL INC	COM	749121109	8	1,655	S
RF MICRO DEVICES INC	COM	749941100	293	40,000	S
RAYTHEON CO (NEW)	COM NEW	755111507	10,774	350,383	S
RAYTHEON CO (NEW)	COM NEW	755111507	630	20,475	S
REGIONS FINANCIAL CORP	COM	758940100	88,538	2,654,020	S
REGIONS FINANCIAL CORP	COM	758940100	51,078	1,531,130	S
RELIANT RES INC	COM	75952B105	32	9,882	S
RELIANT RES INC	COM	75952B105	16	5,022	S
ROCKWELL INTL CORP NEW	COM	773903109	313	15,110	S
ROCKWELL INTL CORP NEW	COM	773903109	31	1,494	S
ROCKWELL COLLINS INC	COM	774341101	361	15,510	S
ROCKWELL COLLINS INC	COM	774341101	35	1,494	S
ROYAL DUTCH PETROLEUM CO ADR	NY REG EUR.56	780257804	2,667	60,588	S
ROYAL DUTCH PETROLEUM CO ADR	NY REG EUR.56	780257804	528	11,994	S
RUBY TUESDAY INC	COM	781182100	5,289	305,905	S
RUBY TUESDAY INC	COM	781182100	147	8,528	S
SBC COMMUNICATIONS INC NEW	COM	78387G103	4,400	162,308	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

SBC COMMUNICATIONS INC NEW	COM	78387G103	1,384	51,061	S
SPDR TR	UNIT SER 1	78462F103	32,733	371,001	S
SPDR TR	UNIT SER 1	78462F103	1,818	20,600	S
SABINE ROYALTY TRUST INTEREST	UNIT BEN INT	785688102	284	12,010	S
SAFeway INC	COM NEW	786514208	229	9,819	S
SAFeway INC	COM NEW	786514208	11	470	S
ST PAUL COS INC	COM	792860108	256	7,521	S
ST PAUL COS INC	COM	792860108	155	4,548	S
SAKS INC	COM	79377W108	264	22,446	S
SAKS INC	COM	79377W108	2	132	S
SANMINA CORP	COM	800907107	25	5,478	S
SANMINA CORP	COM	800907107	41	9,196	S
SARA LEE CORP	COM	803111103	629	27,925	S
SARA LEE CORP	COM	803111103	390	17,309	S
SCANA CORP NEW	COM	80589M102	784	25,327	S
SCANA CORP NEW	COM	80589M102	217	6,997	S
SCHERING-PLOUGH CORP	COM	806605101	1,898	85,484	S
SCHERING-PLOUGH CORP	COM	806605101	545	24,570	S
SCHLUMBERGER LTD ADR	COM	806857108	3,752	89,134	S
SCHLUMBERGER LTD ADR	COM	806857108	1,073	25,501	S
SCHWAB CHARLES CORP NEW	COM	808513105	5,805	535,020	S
SCHWAB CHARLES CORP NEW	COM	808513105	5	421	S
SCUDDER MUN INCOME TR	COM SH BEN INT	81118R604	463	41,000	S
SEARS ROEBUCK & CO	COM	812387108	321	13,422	S
SEARS ROEBUCK & CO	COM	812387108	84	3,509	S
SEPRACOR INC	COM	817315104	2,321	240,000	S
SERVICEMASTER CO	COM	81760N109	1,095	98,680	S
SICOR INC	COM	825846108	2,853	180,000	S
SIEBEL SYS INC	COM	826170102	1,816	245,346	S
SIEBEL SYS INC	COM	826170102	3	338	S
SKYWEST INC	COM	830879102	1,833	140,255	S
SKYWORKS SOLUTIONS INC	COM	83088M102	124	14,383	S
SKYWORKS SOLUTIONS INC	COM	83088M102	4	507	S
SMITH INTL INC	COM	832110100	2,842	87,139	S
SMITH INTL INC	COM	832110100	3	100	S
SONOCO PRODUCTS CO	COM	835495102	79	3,462	S
SONOCO PRODUCTS CO	COM	835495102	154	6,720	S
SOUTHERN CO	COM	842587107	6,537	230,251	S
SOUTHERN CO	COM	842587107	2,436	85,801	S
SOUTHSIDE BANCSHARES INC	COM	84470P109	207	13,998	S
SOUTHTRUST CORP	COM	844730101	5,839	234,959	S
SOUTHTRUST CORP	COM	844730101	6,590	265,195	S
SOUTHWEST AIRLINES CO	COM	844741108	4,689	337,328	S
SOUTHWEST AIRLINES CO	COM	844741108	116	8,363	S
SPRINT CORP	PCS COM SER 1	852061506	96	21,917	S
SPRINT CORP	PCS COM SER 1	852061506	6	1,272	S
STATE STR CORP	COM	857477103	510	13,069	S
STATE STR CORP	COM	857477103	12	314	S
STILWELL FINL INC	COM	860831106	5,301	405,554	S
STILWELL FINL INC	COM	860831106	2	169	S
STRYKER CORP	COM	863667101	490	7,298	S
STRYKER CORP	COM	863667101	12	181	S
SUN LIFE FINANCIAL SVCS CAN ADR	COM	866796105	204	11,967	S
SUN MICROSYSTEMS INC	COM	866810104	3,026	972,978	S
SUN MICROSYSTEMS INC	COM	866810104	53	17,115	S
SUNGARD DATA SYS INC	COM	867363103	1,032	43,794	S
SUNGARD DATA SYS INC	COM	867363103	16	700	S
SUNTRUST BANKS INC	COM	867914103	1,788	31,405	S
SUNTRUST BANKS INC	COM	867914103	1,248	21,917	S
SYMANTEC CORP	COM	871503108	920	22,709	S
SYMANTEC CORP	COM	871503108	91	2,255	S
SYNOPSIS INC	COM	871607107	1,385	30,000	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

SYNOVUS FINANCIAL CORP	COM	87161C105	924	47,636	S
SYNOVUS FINANCIAL CORP	COM	87161C105	2,182	112,495	S
SYSCO CORP	COM	871829107	2,010	67,475	S
SYSCO CORP	COM	871829107	156	5,225	S
TCF FINL CORP	COM	872275102	1,760	40,286	S
TECO ENERGY INC	COM	872375100	328	21,190	S
TECO ENERGY INC	COM	872375100	12	800	S
TEPPCO PARTNERS LP	UT LTD PARTNER	872384102	377	13,600	S
TXU CORP	COM	873168108	571	30,546	S
TXU CORP	COM	873168108	23	1,206	S
TARGET CORP	COM	87612E106	13,340	444,669	S
TARGET CORP	COM	87612E106	691	23,038	S
TELEFONICA S. A.	SPONSORED ADR	879382208	433	16,281	S
TELEFONICA S. A.	SPONSORED ADR	879382208	6	208	S
TELEPHONE & DATA SYS INC	COM	879433100	656	13,957	S
TEMPLETON GLOBAL INCOME FD INC	COM	880198106	106	13,707	S
TEMPLETON GLOBAL INCOME FD INC	COM	880198106	8	1,000	S
TERADYNE INC	COM	880770102	6,529	501,868	S
TEXAS INSTRUMENTS INC	COM	882508104	9,320	620,914	S
TEXAS INSTRUMENTS INC	COM	882508104	432	28,808	S
TEXTRON INC	COM	883203101	24	550	S
TEXTRON INC	COM	883203101	345	8,025	S
3M CO	COM	88579Y101	2,769	22,461	S
3M CO	COM	88579Y101	2,298	18,640	S
TIMBERLAND CO	CL A	887100105	1,424	40,000	S
TORCHMARK CORP	COM	891027104	3,861	105,705	S
TORCHMARK CORP	COM	891027104	9,192	251,622	S
TRAVELERS PPTY CAS CORP NEW	CL A	89420G109	88	5,978	S
TRAVELERS PPTY CAS CORP NEW	CL A	89420G109	60	4,102	S
TRAVELERS PPTY CAS CORP NEW	CL B	89420G406	56	3,823	S
TRAVELERS PPTY CAS CORP NEW	CL B	89420G406	110	7,514	S
TRIZEC PROPERTIES INC (REIT)	COM	89687P107	553	58,845	S
TYCO INTL LTD NEW ADR	COM	902124106	279	16,335	S
TYCO INTL LTD NEW ADR	COM	902124106	30	1,774	S
UST INC	COM	902911106	21,910	655,394	S
UST INC	COM	902911106	109	3,250	S
US BANCORP DEL COM NEW	COM NEW	902973304	5,125	241,523	S
US BANCORP DEL COM NEW	COM NEW	902973304	474	22,351	S
UNION PACIFIC CORP	COM	907818108	1,611	26,906	S
UNION PACIFIC CORP	COM	907818108	284	4,736	S
UNION PLANTERS CORP	COM	908068109	2,187	77,722	S
UNION PLANTERS CORP	COM	908068109	6,653	236,419	S
UNITED PARCEL SVC INC	CL B	911312106	75	1,188	S
UNITED PARCEL SVC INC	CL B	911312106	220	3,492	S
UNITED SEC BANCSHARES INC	SHS	911459105	3,253	108,793	S
UNITED SEC BANCSHARES INC	SHS	911459105	15	500	S
UNITED TECHNOLOGIES CORP	COM	913017109	1,570	25,342	S
UNITED TECHNOLOGIES CORP	COM	913017109	503	8,118	S
UNITEDHEALTH GROUP INC	COM	91324P102	3,781	45,287	S
UNITEDHEALTH GROUP INC	COM	91324P102	74	888	S
UNOCAL CORP	COM	915289102	4,735	154,853	S
UNOCAL CORP	COM	915289102	31	1,000	S
UNUMPROVIDENT CORP	COM	91529Y106	242	13,808	S
UNUMPROVIDENT CORP	COM	91529Y106	435	24,795	S
V F CORP	COM	918204108	2,483	68,866	S
V F CORP	COM	918204108	16	445	S
VERIZON COMMUNICATIONS	COM	92343V104	13,263	342,274	S
VERIZON COMMUNICATIONS	COM	92343V104	2,544	65,659	S
VIACOM INC	CL B	925524308	1,863	45,718	S
VIACOM INC	CL B	925524308	67	1,645	S
VIVENDI UNIVERSAL	SPON ADR NEW	92851S204	1,141	71,000	S
VIVENDI UNIVERSAL	SPON ADR NEW	92851S204	11	656	S

Edgar Filing: REGIONS FINANCIAL CORP - Form 13F-HR

VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	510	28,162	S
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	275	15,161	S
VULCAN MATERIALS CO	COM	929160109	10,391	277,086	S
VULCAN MATERIALS CO	COM	929160109	4,952	132,047	S
WACHOVIA CORP	COM	929903102	9,232	253,340	S
WACHOVIA CORP	COM	929903102	862	23,663	S
WADDELL & REED FINL INC CL A	CL A	930059100	297	15,124	S
WADDELL & REED FINL INC CL A	CL A	930059100	1,987	100,995	S
WAL MART STORES INC	COM	931142103	29,898	591,918	S
WAL MART STORES INC	COM	931142103	4,878	96,567	S
WALGREEN CO	COM	931422109	2,250	77,066	S
WALGREEN CO	COM	931422109	95	3,269	S
WASHINGTON MUTUAL INC	COM	939322103	8,363	242,189	S
WASHINGTON MUTUAL INC	COM	939322103	192	5,554	S
WASTE MANAGEMENT COM	COM	94106L109	1,161	50,660	S
WELLPOINT HEALTH NETWORKS INC	COM	94973H108	230	3,232	S
WELLPOINT HEALTH NETWORKS INC	COM	94973H108	13	178	S
WELLS FARGO & CO NEW	COM	949746101	12,284	262,086	S
WELLS FARGO & CO NEW	COM	949746101	1,116	23,810	S
WEYERHAEUSER CO	COM	962166104	7,125	144,786	S
WEYERHAEUSER CO	COM	962166104	166	3,379	S
WILLIAMS COS INC	COM	969457100	39	14,271	S
WILLIAMS COS INC	COM	969457100	10	3,850	S
WILLIAMS SONOMA INC	COM	969904101	1,089	40,121	S
WILMINGTON TR CORP	COM	971807102	1,348	42,550	S
WISCONSIN ENERGY CORP	COM	976657106	390	15,475	S
WISCONSIN ENERGY CORP	COM	976657106	25	1,010	S
WRIGLEY WM JR CO	COM	982526105	2,974	54,182	S
WRIGLEY WM JR CO	COM	982526105	724	13,200	S
WYETH	COM	983024100	15,269	408,266	S
WYETH	COM	983024100	2,898	77,495	S
XILINX INC	COM	983919101	5,411	262,685	S
XILINX INC	COM	983919101	2	110	S
XEROX CORP	COM	984121103	155	19,305	S
YUM BRANDS INC	COM	988498101	1,189	49,081	S
YUM BRANDS INC	COM	988498101	17	700	S
ZIMMER HLDGS INC	COM	98956P102	338	8,141	S
ZIMMER HLDGS INC	COM	98956P102	133	3,211	S