

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

REGIONS FINANCIAL CORP  
Form 13F-HR  
August 13, 2001

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

FORM 13F

Form 13F COVER PAGE

Report for the Quarter Ended: June 30, 2001

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 Director of Investor Relations  
Phone: 205/326-7090

Signature, Place, and Date of Signing:

/s/Ronald C. Jackson                      Birmingham, Alabama                      August 13, 2001  
[Signature]                                      [City, State]                                      [Date]

Report Type (Check only one.):

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: 740

Form 13F Information Table Value Total: \$2,629,972 (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
GLOBAL CROSSING LTD	COM	G3921A100	824	95,352
GLOBAL CROSSING LTD	COM	G3921A100	137	15,838
HILFIGER TOMMY CORP	ORD	G8915Z102	1,960	140,000
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	356	8,631
TRANSOCEAN SEDCO FOREX INC	ORD	G90078109	48	1,166
AFLAC INC	COM	001055102	11,179	354,988
AFLAC INC	COM	001055102	796	25,264
AGL RES INC	COM	001204106	149	6,287
AGL RES INC	COM	001204106	368	15,476
AES CORP	COM	00130H105	1,035	24,050
AES CORP	COM	00130H105	156	3,614
AOL TIME WARNER INC	COM	00184A105	22,015	415,373
AOL TIME WARNER INC	COM	00184A105	1,421	26,814
A T & T CORP	COM	001957109	3,644	165,659
A T & T CORP	COM	001957109	1,433	65,154
ABBOTT LABORATORIES	COM	002824100	2,615	54,461
ABBOTT LABORATORIES	COM	002824100	1,535	31,982
ABERCROMBIE & FITCH CO CLASS A	CL A	002896207	2,532	56,904
ADTRAN INC	COM	00738A106	668	32,600
AEGON N V	ORD AMER REG	007924103	622	21,884
AEGON N V	ORD AMER REG	007924103	566	19,941
AFFILIATED COMPUTER SVCS INC	CL A	008190100	2,013	28,000
AGILENT TECHNOLOGIES INC	COM	00846U101	358	11,016
AGILENT TECHNOLOGIES INC	COM	00846U101	194	5,967
AIR PRODUCTS & CHEMICALS INC	COM	009158106	172	3,764
AIR PRODUCTS & CHEMICALS INC	COM	009158106	145	3,176
AKZO NOBEL N. V. ADR	SPONSORED ADR	010199305	208	4,896
AKZO NOBEL N. V. ADR	SPONSORED ADR	010199305	8	190
ALABAMA NATL BANCORPORATION DEL	COM	010317105	454	14,000
ALCOA INC	COM	013817101	7,877	199,925
ALCOA INC	COM	013817101	292	7,422
ALEXANDER & BALDWIN INC COM	COM	014482103	935	36,300
ALFA CORP	COM	015385107	463	18,734
ALFA CORP	COM	015385107	536	21,698
ALLEGHENY ENERGY INC	COM	017361106	275	5,708
ALLEGHENY ENERGY INC	COM	017361106	68	1,400
ALLIANCE CAP MGMT HLDG L P	UNIT LTD PARTN	01855A101	567	10,680
ALLIANCE CAP MGMT HLDG L P	UNIT LTD PARTN	01855A101	159	3,000

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

ALLSTATE CORP	COM	020002101	2,904	66,009
ALLSTATE CORP	COM	020002101	757	17,200
ALLTEL CORP	COM	020039103	7,782	127,032
ALLTEL CORP	COM	020039103	646	10,545
ALTERA CORP	COM	021441100	1,230	42,400
AMERADA HESS CORP	COM	023551104	2,646	32,750
AMERADA HESS CORP	COM	023551104	32	400
AMEREN CORP	COM	023608102	252	5,900
AMEREN CORP	COM	023608102	124	2,900
AMERICAN ELECTRIC POWER INC	COM	025537101	1,036	22,440
AMERICAN ELECTRIC POWER INC	COM	025537101	31	681
AMERICAN EXPRESS CO	COM	025816109	11,837	305,070
AMERICAN EXPRESS CO	COM	025816109	1,501	38,690
AMERICAN GENERAL CORP	COM	026351106	1,061	22,834
AMERICAN GENERAL CORP	COM	026351106	1,114	23,976
AMERICAN GREETINGS CORP CL A	CL A	026375105	58	5,280
AMERICAN GREETINGS CORP CL A	CL A	026375105	99	9,000
AMERICAN HOME PRODUCTS CORP	COM	026609107	32,159	550,296
AMERICAN HOME PRODUCTS CORP	COM	026609107	7,092	121,363
AMERICAN INTL GROUP INC	COM	026874107	40,231	467,806
AMERICAN INTL GROUP INC	COM	026874107	2,485	28,892
AMERICAN STD COS INC DEL	COM	029712106	1,442	24,000
AMERISOURCE HEALTH CORP	CL A	03071P102	1,548	28,000
AMGEN INC	COM	031162100	12,677	208,912
AMGEN INC	COM	031162100	301	4,966
AMSOUTH BANCORPORATION	COM	032165102	8,288	448,254
AMSOUTH BANCORPORATION	COM	032165102	7,862	425,183
ANADARKO PETE CORP	COM	032511107	3,628	67,140
ANADARKO PETE CORP	COM	032511107	72	1,339
ANALOG DEVICES INC	COM	032654105	1,212	28,024
ANALOG DEVICES INC	COM	032654105	4	100
ANDRX GROUP	COM	034553107	2,310	30,000
ANHEUSER BUSCH COS INC	COM	035229103	13,301	322,842
ANHEUSER BUSCH COS INC	COM	035229103	759	18,413
AON CORP	COM	037389103	1,004	28,675
APPLERA CORP APPLID BIOSYS	COM AP BIO GRP	038020103	107	4,000
APPLERA CORP APPLID BIOSYS	COM AP BIO GRP	038020103	166	6,200
APPLIED MATLS INC	COM	038222105	820	16,695
APPLIED MATLS INC	COM	038222105	120	2,450
ASTRAZENECA PLC	SPONSORED ADR	046353108	271	5,800
AUBURN NATIONAL BANCORPORATION	COM	050473107	556	49,510
AUTOMATIC DATA PROCESSING INC	COM	053015103	2,407	48,421
AUTOMATIC DATA PROCESSING INC	COM	053015103	585	11,780
AVANT IMMUNOTHERAPEUTICS INC	COM	053491106	65	11,542
AVAYA INC	COM	053499109	84	6,102
AVAYA INC	COM	053499109	57	4,145
AVON PRODS INC	COM	054303102	359	7,761
BB&T CORP	COM	054937107	509	13,867
BISYS GROUP INC	COM	055472104	1,298	22,000
BJS WHSL CLUB INC	COM	05548J106	2,663	50,000
BJ SVCS CO	COM	055482103	2,292	80,770
BJ SVCS CO	COM	055482103	11	400
BP PLC ADR	SPONSORED ADR	055622104	11,930	239,328
BP PLC ADR	SPONSORED ADR	055622104	3,420	68,606
BMC SOFTWARE INC	COM	055921100	258	11,446
BMC SOFTWARE INC	COM	055921100	2	100
BANK AMER CORP	COM	060505104	19,571	326,020
BANK AMER CORP	COM	060505104	12,835	213,802
BANK NEW YORK INC	COM	064057102	1,794	37,380
BANK NEW YORK INC	COM	064057102	201	4,180
BANK ONE CORP	COM	06423A103	404	11,276
BANK ONE CORP	COM	06423A103	357	9,982

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

BARRICK GOLD CORP	COM	067901108	1,766	116,580
BARRICK GOLD CORP	COM	067901108	15	1,000
BARR LABS INC	COM	068306109	1,971	28,000
BAXTER INTERNATIONAL INC	COM	071813109	613	12,518
BAXTER INTERNATIONAL INC	COM	071813109	568	11,586
BEAR STEARNS COS INC	COM	073902108	239	4,048
BEAR STEARNS COS INC	COM	073902108	69	1,177
BECKMAN COULTER INC	COM	075811109	979	24,000
BECTON DICKINSON & CO	COM	075887109	351	9,800
BECTON DICKINSON & CO	COM	075887109	36	1,008
BELLSOUTH CORP	COM	079860102	17,040	423,140
BELLSOUTH CORP	COM	079860102	6,622	164,438
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	555	8
BERKSHIRE HATHAWAY INC DEL CL A CL A		084670108	1,388	20
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	1,033	449
BERKSHIRE HATHAWAY INC DEL	CL B	084670207	575	250
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	10	1,500
BIOCRYST PHARMACEUTICALS INC	COM	09058V103	710	110,054
BIOGEN INC	COM	090597105	909	16,725
BIOGEN INC	COM	090597105	3	50
BLACK HILLS CORP	COM	092113109	1,287	32,000
BLACKROCK INSD MUN TERM TR INC	COM	092474105	258	25,000
BLOCK H & R INC	COM	093671105	174	2,700
BLOCK H & R INC	COM	093671105	155	2,400
BLOUNT INTL INC NEW	COM	095180105	105	41,851
BOEING CO	COM	097023105	1,372	24,675
BOEING CO	COM	097023105	10,025	180,310
BRISTOL MYERS SQUIBB CO	COM	110122108	32,757	626,339
BRISTOL MYERS SQUIBB CO	COM	110122108	6,894	131,816
BRITISH AWYS PLC	ADR 2ND INSTAL	110419306	205	4,200
BROADCOM CORPORATION	CL A	111320107	983	23,000
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	3,601	119,348
BURLINGTON NORTHN SANTA FE CORP	COM	12189T104	258	8,544
BURLINGTON RESOURCES INC	COM	122014103	507	12,687
BURLINGTON RESOURCES INC	COM	122014103	168	4,204
CIGNA CORP	COM	125509109	29	300
CIGNA CORP	COM	125509109	210	2,196
CSG SYS INTL INC	COM	126349109	1,703	30,000
CSX CORP	COM	126408103	317	8,740
CSX CORP	COM	126408103	367	10,120
CVS CORPORATION (DEL)	COM	126650100	265	6,860
CVS CORPORATION (DEL)	COM	126650100	82	2,112
CADENCE DESIGN SYS INC	COM	127387108	1,863	100,000
CALPINE CORP	COM	131347106	1,890	50,000
CAMPBELL SOUP CO	COM	134429109	227	8,800
CAMPBELL SOUP CO	COM	134429109	44	1,700
CARDINAL HEALTH INC	COM	14149Y108	24	344
CARDINAL HEALTH INC	COM	14149Y108	275	3,980
CARLISLE COS INC	COM	142339100	234	6,700
CATELLUS DEV CORP	COM	149111106	1,189	68,136
CATERPILLAR INC	COM	149123101	6,765	135,167
CATERPILLAR INC	COM	149123101	380	7,590
CENTURYTEL INC	COM	156700106	456	15,058
CENTURYTEL INC	COM	156700106	24	800
CHEVRON CORP	COM	166751107	28,425	314,094
CHEVRON CORP	COM	166751107	3,104	34,296
CHICOS FAS INC	COM	168615102	2,083	70,000
CHUBB CORP	COM	171232101	436	5,628
CINERGY CORP	COM	172474108	134	3,837
CINERGY CORP	COM	172474108	419	12,000
CIRCUIT CITY STORES GROUP	CIRCT CITY GRP	172737108	1,059	58,819
CIRCUIT CITY STORES GROUP	CIRCT CITY GRP	172737108	41	2,279

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

CISCO SYS INC	COM	17275R102	22,947	1,260,826
CISCO SYS INC	COM	17275R102	1,080	59,363
CIRRUS LOGIC INC	COM	172755100	1,152	50,000
CITIGROUP INC	COM	172967101	29,399	556,384
CITIGROUP INC	COM	172967101	6,315	119,504
CLOROX CO	COM	189054109	2,808	82,956
CLOROX CO	COM	189054109	329	9,708
COACH INC	COM	189754104	239	6,274
COACH INC	COM	189754104	32	834
COCA COLA CO	COM	191216100	66,148	1,469,965
COCA COLA CO	COM	191216100	74,202	1,648,944
COCA COLA ENTERPRISES INC	COM	191219104	5,568	340,542
COCA COLA ENTERPRISES INC	COM	191219104	24,626	1,506,158
COLONIAL BANCGROUP INC	COM	195493309	175	12,166
COLONIAL BANCGROUP INC	COM	195493309	270	18,784
COLONIAL PPTYS TR (REIT)	SH BEN INT	195872106	68	2,200
COLONIAL PPTYS TR (REIT)	SH BEN INT	195872106	383	12,425
COMERICA INC	COM	200340107	2,892	50,200
COMPASS BANCSHARES, INC.	COM	20449H109	2,377	89,708
COMPASS BANCSHARES, INC.	COM	20449H109	2,447	92,344
COMPAQ COMPUTER CORP	COM	204493100	298	19,242
COMPAQ COMPUTER CORP	COM	204493100	402	25,951
CONAGRA FOODS INC COM	COM	205887102	2,724	137,500
CONAGRA FOODS INC COM	COM	205887102	205	10,362
CONEXANT SYS INC	COM	207142100	138	15,366
CONEXANT SYS INC	COM	207142100	26	2,914
CONOCO INC	CL B	208251405	4,430	153,295
CONOCO INC	CL B	208251405	178	6,156
CONSOLIDATED EDISON INC	COM	209115104	171	4,301
CONSOLIDATED EDISON INC	COM	209115104	167	4,190
CONSTELLATION ENERGY GROUP I	COM	210371100	237	5,558
CONSTELLATION ENERGY GROUP I	COM	210371100	6	136
COOPER CAMERON CORP	COM	216640102	1,095	19,629
COOPER CAMERON CORP	COM	216640102	35	634
CORNING INC	COM	219350105	2,707	161,975
CORNING INC	COM	219350105	198	11,879
COSTCO WHSL CORP	COM	22160K105	329	8,000
COSTCO WHSL CORP	COM	22160K105	435	10,600
DPL INC	COM	233293109	2,418	83,494
DPL INC	COM	233293109	41	1,400
DST SYS INC DEL	COM	233326107	1,070	20,300
DTE ENERGY CO	COM	233331107	221	4,750
DTE ENERGY CO	COM	233331107	2	50
DELL COMPUTER CORP	COM	247025109	1,285	49,153
DELL COMPUTER CORP	COM	247025109	469	17,941
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	233	14,621
DELPHI AUTOMOTIVE SYS CORP	COM	247126105	101	6,340
DELTA AIR LINES INC	COM	247361108	308	6,990
DELTA AIR LINES INC	COM	247361108	251	5,688
DELTIC TIMBER CORP	COM	247850100	530	18,386
DIAL CORP NEW COM	COM	25247D101	1,723	120,894
DIAL CORP NEW COM	COM	25247D101	151	10,587
DIAMOND OFFSHORE DRILLNG INC	COM	25271C102	1,790	54,160
DIAMOND OFFSHORE DRILLNG INC	COM	25271C102	3	100
DIEBOLD INC	COM	253651103	242	7,523
DILLARDS INC	CL A	254067101	181	11,853
DILLARDS INC	CL A	254067101	128	8,400
WALT DISNEY COMPANY	DISNEY	254687106	1,677	58,044
WALT DISNEY COMPANY	DISNEY	254687106	1,796	62,173
DOLLAR TREE STORES INC	COM	256747106	2,060	74,000
DOMINION RES INC VA NEW	COM	25746U109	6,842	113,783
DOMINION RES INC VA NEW	COM	25746U109	73	1,221

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

DOVER CORP	COM	260003108	1,139	30,244
DOVER CORP	COM	260003108	114	3,041
DOW CHEM CO COM	COM	260543103	1,271	38,234
DOW CHEM CO COM	COM	260543103	581	17,466
DREYFUS STRATEGIC MUNS INC	COM	261932107	467	50,183
DREYFUS STRATEGIC MUNS INC	COM	261932107	32	3,400
DREYFUS STRATEGIC MUN BD FD INC	COM	26202F107	464	51,548
DU PONT E I DE NEMOURS & CO	COM	263534109	16,873	349,782
DU PONT E I DE NEMOURS & CO	COM	263534109	2,759	57,193
DUFF & PHELPS UTILS INCOME, INC	COM	264324104	136	12,604
DUFF & PHELPS UTILS INCOME, INC	COM	264324104	41	3,840
DUKE ENERGY CORP	COM	264399106	10,165	260,581
DUKE ENERGY CORP	COM	264399106	659	16,899
DURECT CORP	COM	266605104	411	31,617
E M C CORP MASS	COM	268648102	17,320	596,218
E M C CORP MASS	COM	268648102	1,023	35,221
ENSCO INTL INC	COM	26874Q100	1,498	64,000
EASTMAN KODAK CO	COM	277461109	850	18,205
EASTMAN KODAK CO	COM	277461109	451	9,660
EATON CORP	COM	278058102	319	4,557
EATON VANCE MUNICIPAL INCOME FD SH BEN INT		27826U108	426	33,332
EL PASO CORP	COM	28336L109	440	8,371
EL PASO CORP	COM	28336L109	587	11,165
ELECTRONIC ARTS	COM	285512109	2,200	38,000
ELECTRONIC ARTS	COM	285512109	127	2,200
ELECTRONIC DATA SYS CORP NEW	COM	285661104	798	12,762
ELECTRONIC DATA SYS CORP NEW	COM	285661104	930	14,880
EMERSON ELECTRIC CO	COM	291011104	7,499	123,957
EMERSON ELECTRIC CO	COM	291011104	648	10,710
ENERGEN CORP	COM	29265N108	257	9,296
ENERGEN CORP	COM	29265N108	239	8,650
ENERGYSOUTH INC	COM	292970100	1,221	56,005
ENERGYSOUTH INC	COM	292970100	44	2,000
ENRON CORPORATION	COM	293561106	9,026	184,211
ENRON CORPORATION	COM	293561106	27	550
ENTERGY CORP	COM	29364G103	542	14,109
ENTERGY CORP	COM	29364G103	81	2,100
EQUITABLE RES INC	COM	294549100	341	10,250
EQUITY INCOME FUND	UT 1 EX SR-ATT	294700703	389	3,083
EQUITY INCOME FUND	UT 1 EX SR-ATT	294700703	13	100
EXELON CORP	COM	30161N101	423	6,595
EXELON CORP	COM	30161N101	165	2,579
EXPRESS SCRIPTS INC	COM	302182100	275	5,000
EXXON MOBIL CORP	COM	30231G102	71,928	823,450
EXXON MOBIL CORP	COM	30231G102	17,208	197,005
FPL GROUP INC	COM	302571104	3,904	64,842
FPL GROUP INC	COM	302571104	196	3,250
FAMILY DOLLAR STORES INC	COM	307000109	3,389	132,240
FAMILY DOLLAR STORES INC	COM	307000109	33	1,283
FEDERAL HOME LN MTG CORP	COM	313400301	3,296	47,084
FEDERAL HOME LN MTG CORP	COM	313400301	3	36
FEDERAL NATIONAL MORTGAGE ASSN	COM	313586109	34,101	400,483
FEDERAL NATIONAL MORTGAGE ASSN	COM	313586109	1,147	13,473
FEDEX CORP	COM	31428X106	1,555	38,684
FEDEX CORP	COM	31428X106	45	1,129
FIRST DATA CORP	COM	319963104	907	14,115
FIRST DATA CORP	COM	319963104	122	1,902
FIRST HEALTH GROUP CORP	COM	320960107	1,930	80,000
FIRST HEALTH GROUP CORP	COM	320960107	10	400
FIRST TENNESSEE NATIONAL CORP	COM	337162101	208	5,992
FIRST UNION CORP	COM	337358105	1,029	29,452
FIRST UNION CORP	COM	337358105	303	8,684

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

FIRST VIRGINIA BANKSHARES, INC.	COM	337477103	1,163	24,680
FIRSTENERGY CORP	COM	337932107	228	7,091
FIRSTENERGY CORP	COM	337932107	18	566
FLEETBOSTON FINL CORP	COM	339030108	7,437	188,528
FLEETBOSTON FINL CORP	COM	339030108	91	2,302
FLEMING COMPANIES INC	COM	339130106	648	18,150
FLORIDA ROCK INDS INC	COM	341140101	285	6,083
FLORIDA ROCK INDS INC	COM	341140101	33	705
FORD MTR CO DEL	PAR \$0.01	345370860	8,083	329,260
FORD MTR CO DEL	PAR \$0.01	345370860	693	28,238
FOREST LABS INC	COM	345838106	2,312	32,565
FOREST LABS INC	COM	345838106	14	200
FORTUNE BRANDS INC	COM	349631101	637	16,595
FORTUNE BRANDS INC	COM	349631101	164	4,280
FRANKLIN RES INC	COM	354613101	233	5,100
GATX CORP COM	COM	361448103	188	4,700
GATX CORP COM	COM	361448103	16	400
GALLAGHER ARTHUR J & CO	COM	363576109	780	30,000
GALLAHER GROUP PLC	SPONSORED ADR	363595109	418	16,772
GALLAHER GROUP PLC	SPONSORED ADR	363595109	82	3,280
GANNETT INC	COM	364730101	880	13,361
GANNETT INC	COM	364730101	899	13,646
GAP INC	COM	364760108	2,830	97,582
GAP INC	COM	364760108	258	8,900
GATEWAY INC	COM	367626108	218	13,225
GATEWAY INC	COM	367626108	34	2,050
GENERAL DYNAMICS CORP	COM	369550108	3,707	47,638
GENERAL DYNAMICS CORP	COM	369550108	3	34
GENERAL ELECTRIC CO	COM	369604103	108,499	2,225,625
GENERAL ELECTRIC CO	COM	369604103	30,097	617,378
GENERAL MILLS INC	COM	370334104	4,195	95,808
GENERAL MILLS INC	COM	370334104	520	11,867
GENERAL MOTORS CORP	COM	370442105	11,905	184,998
GENERAL MOTORS CORP	COM	370442105	934	14,508
GENUINE PARTS CO	COM	372460105	1,211	38,455
GENUINE PARTS CO	COM	372460105	565	17,945
GENZYME CORP	GENL DIV	372917104	5,917	97,000
GEORGIA PAC CORP	GA PAC GRP	373298108	3,647	107,728
GEORGIA PAC CORP	GA PAC GRP	373298108	68	2,000
GEORGIA PAC CORP TIMBER GROUP	TIMBER GRP	373298702	3,963	110,844
GILEAD SCIENCES INC	COM	375558103	3,259	56,000
GILLETTE CO	COM	375766102	5,893	203,272
GILLETTE CO	COM	375766102	2,061	71,104
GLAXO SMITHKLINE	SPONSORED ADR	37733W105	203	3,620
GLAXO SMITHKLINE	SPONSORED ADR	37733W105	115	2,050
GLOBAL MARINE INC	COM	379352404	1,520	81,600
GRAY COMMUNICATIONS SYSTEM INC	COM	389190109	3,213	168,750
HCA-HEALTHCARE CO	COM	404119109	239	5,285
HCB BANCSHARES INC	COM	40413N106	2,602	204,855
HALLIBURTON CO	COM	406216101	16,044	450,672
HALLIBURTON CO	COM	406216101	521	14,631
HANOVER COMPRESSOR CO	COM	410768105	1,059	32,000
HARTFORD FINL SVCS GROUP INC	COM	416515104	253	3,705
HARTFORD FINL SVCS GROUP INC	COM	416515104	15	225
HEALTHSOUTH CORP	COM	421924101	103	6,425
HEALTHSOUTH CORP	COM	421924101	114	7,150
HEALTH MGMT ASSOC INC NEW	CL A	421933102	2,104	100,000
HEINZ H J CO	COM	423074103	1,788	43,731
HEINZ H J CO	COM	423074103	542	13,245
HERSHEY FOODS CORP	COM	427866108	922	14,948
HERSHEY FOODS CORP	COM	427866108	638	10,332
HEWLETT PACKARD CO	COM	428236103	7,926	277,125

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

HEWLETT PACKARD CO	COM	428236103	1,038	36,300
HI SHEAR TECHNOLOGY CORP	COM	42839Y104	21	14,000
HIBERNIA CORP	CL A	428656102	445	24,976
HILTON HOTELS	COM	432848109	1,357	116,994
HOME DEPOT INC	COM	437076102	23,484	504,486
HOME DEPOT INC	COM	437076102	1,688	36,262
HONEYWELL INTERNATIONAL INC	COM	438516106	915	26,148
HONEYWELL INTERNATIONAL INC	COM	438516106	383	10,933
HOST MARRIOTT CORP NEW (REIT)	COM	44107P104	1,097	87,598
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	538	8,059
HOUSEHOLD INTERNATIONAL CORP	COM	441815107	997	14,953
HOUSTON EXPL CO	COM	442120101	3,750	120,000
ICN PHARMACEUTICALS INC NEW	COM	448924100	1,799	56,700
ICOS CORP	COM	449295104	2,560	40,000
IDEC PHARMACEUTICALS CORP	COM	449370105	4,569	67,500
IDACORP INC	COM	451107106	2,128	61,000
INPRIMIS INC	COM	45769X103	3	10,000
INSURED MUNICIPAL INCOME FUND	COM	45809F104	589	44,583
INSURED MUNICIPAL INCOME FUND	COM	45809F104	11	865
INTEGRATED DEVICE TECH INC	COM	458118106	1,901	60,000
INTEL CORP	COM	458140100	51,058	1,745,590
INTEL CORP	COM	458140100	6,607	225,875
INTERGRAPH CORP	COM	458683109	466	30,250
INTERGRAPH CORP	COM	458683109	54	3,500
INTERNATIONAL BUS MACHINES CORP	COM	459200101	56,573	500,648
INTERNATIONAL BUS MACHINES CORP	COM	459200101	7,275	64,384
INTL FLAVORS & FRAGRANCES INC	COM	459506101	126	5,008
INTL FLAVORS & FRAGRANCES INC	COM	459506101	96	3,822
INTERNATIONAL GAME TECHNOLOGY	COM	459902102	502	8,000
INTERNATIONAL PAPER CO	COM	460146103	12,045	337,405
INTERNATIONAL PAPER CO	COM	460146103	1,582	44,314
INTERPUBLIC GROUP COS INC	COM	460690100	80	2,731
INTERPUBLIC GROUP COS INC	COM	460690100	244	8,312
INVESTMENT TECHNOLOGY GRP NE	COM	46145F105	805	16,000
IVAX CORP	COM	465823102	3,924	100,616
JDS UNIPHASE CORP	COM	46612J101	2,046	163,673
JDS UNIPHASE CORP	COM	46612J101	114	9,144
JP MORGAN CHASE & CO	COM	46625H100	13,109	293,918
JP MORGAN CHASE & CO	COM	46625H100	1,379	30,923
JEFFERSON PILOT CORP	COM	475070108	13,750	284,558
JEFFERSON PILOT CORP	COM	475070108	4,836	100,079
JOHNSON & JOHNSON	COM	478160104	48,167	963,332
JOHNSON & JOHNSON	COM	478160104	4,762	95,234
JONES APPAREL GROUP INC	COM	480074103	864	20,000
KAYDON CORP	COM	486587108	149	5,800
KAYDON CORP	COM	486587108	68	2,650
KELLOGG CO	COM	487836108	202	6,975
KELLOGG CO	COM	487836108	325	11,200
KEYCORP NEW	COM	493267108	470	18,032
KEYCORP NEW	COM	493267108	10	400
KIMBERLY CLARK CORP	COM	494368103	18,287	327,135
KIMBERLY CLARK CORP	COM	494368103	3,747	67,022
KNIGHT RIDDER INC	COM	499040103	1,892	31,898
LEGG MASON INC	COM	524901105	1,592	32,000
LEHMAN BROS HLDGS INC	COM	524908100	154	1,978
LEHMAN BROS HLDGS INC	COM	524908100	160	2,054
LILLY ELI & CO	COM	532457108	2,996	40,480
LILLY ELI & CO	COM	532457108	2,826	38,188
LINCARE HLDGS INC	COM	532791100	1,440	48,000
LINCOLN NATIONAL CORP IND	COM	534187109	440	8,500
LINCOLN NATIONAL CORP IND	COM	534187109	26	500
LIZ CLAIBORNE INC	COM	539320101	1,790	35,474



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

LIZ CLAIBORNE INC	COM	539320101	35	700
LOEWS CORP	COM	540424108	8	130
LOEWS CORP	COM	540424108	1,160	18,000
LONE STAR TECHNOLOGIES INC	COM	542312103	1,810	50,000
LOUISIANA PACIFIC CORP	COM	546347105	1,122	95,645
LOWES COS INC	COM	548661107	12,526	172,657
LOWES COS INC	COM	548661107	62	850
LUCENT TECHNOLOGIES INC	COM	549463107	1,040	167,725
LUCENT TECHNOLOGIES INC	COM	549463107	695	112,078
LUFKIN INDUSTRIES INCORPORATED	COM	549764108	1	40
LUFKIN INDUSTRIES INCORPORATED	COM	549764108	1,015	36,765
MBNA CORP	COM	55262L100	574	17,420
MBNA CORP	COM	55262L100	26	780
MFS MULTIMARKET INCOME TRUST	SH BEN INT	552737108	62	9,815
MFS MULTIMARKET INCOME TRUST	SH BEN INT	552737108	15	2,380
MANULIFE FINL CORP	COM	56501R106	232	8,299
MARSH & MCLENNAN COS INC	COM	571748102	3,627	35,907
MARSH & MCLENNAN COS INC	COM	571748102	697	6,903
MARRIOTT INTL INC NEW	CL A	571903202	1,752	37,000
MARRIOTT INTL INC NEW	CL A	571903202	355	7,500
MASCO CORP	COM	574599106	253	10,150
MASCO CORP	COM	574599106	372	14,900
MAY DEPT STORES CO	COM	577778103	185	5,400
MAY DEPT STORES CO	COM	577778103	80	2,322
MAYTAG CORP	COM	578592107	20,989	717,325
MAYTAG CORP	COM	578592107	59	2,000
MCCORMICK & CO INC COM STOCK	NON VTG	579780206	755	17,964
MCCORMICK & CO INC COM STOCK	NON VTG	579780206	37	888
MCDONALDS CORP	COM	580135101	8,686	320,985
MCDONALDS CORP	COM	580135101	1,620	59,870
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	464	7,014
MCGRAW-HILL COMPANIES INC NEW	COM	580645109	93	1,400
MCKESSON HBOC INC	COM	58155Q103	184	4,968
MCKESSON HBOC INC	COM	58155Q103	126	3,383
MEAD CORP	COM	582834107	1,725	63,577
MEAD CORP	COM	582834107	2,378	87,614
MEDICIS PHARMACEUTICAL CORP	CL A NEW	584690309	212	4,000
MEDIMMUNE INC	COM	584699102	1,180	25,000
MEDTRONIC INC	COM	585055106	5,676	123,358
MEDTRONIC INC	COM	585055106	437	9,500
MELLON FINL CORP	COM	58551A108	2,935	63,800
MELLON FINL CORP	COM	58551A108	55	1,200
MERCK & CO INC	COM	589331107	34,185	534,887
MERCK & CO INC	COM	589331107	10,571	165,411
MICREL INC	COM	594793101	1,188	36,000
MICROSOFT CORP	COM	594918104	55,323	757,851
MICROSOFT CORP	COM	594918104	4,570	62,604
MICROCHIP TECHNOLOGY INC	COM	595017104	2,340	70,000
MICRON TECHNOLOGY INC	COM	595112103	812	19,760
MICRON TECHNOLOGY INC	COM	595112103	190	4,625
MILLENNIUM PHARMACTCLS INC	COM	599902103	4,273	120,100
MINNESOTA MINING & MFG	COM	604059105	9,197	80,607
MINNESOTA MINING & MFG	COM	604059105	1,934	16,954
MIRANT CORP	COM	604675108	5,180	150,583
MIRANT CORP	COM	604675108	1,018	29,608
MORGAN STANLEY DEAN WITTER & CO COM NEW	COM NEW	617446448	3,627	56,467
MORGAN STANLEY DEAN WITTER & CO COM NEW	COM NEW	617446448	846	13,168
MOTOROLA INC	COM	620076109	902	54,461
MOTOROLA INC	COM	620076109	697	42,070
MUNI HOLDINGS FD II INC	COM	625935101	133	10,900
MUNI HOLDINGS INSD FD II INC	COM	62625A102	122	10,000
MUNI HOLDINGS INSD FD II INC	COM	62625A102	9	700

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

MURPHY OIL CORP	COM	626717102	1,470	19,970
NATIONAL CITY CORP	COM	635405103	242	7,852
NATIONAL CITY CORP	COM	635405103	62	2,000
NATIONAL COMM FINL CORP	COM	63545P104	2,193	90,000
NATIONAL COMM FINL CORP	COM	63545P104	143	5,859
NATIONAL FUEL GAS CO N J	COM	636180101	208	4,008
NATIONAL-OILWELL INC	COM	637071101	1,072	40,000
NETWORK APPLIANCE INC	COM	64120L104	1,240	90,475
NEWMONT MINING CORP (NEW)	COM	651639106	2,034	109,277
NEWMONT MINING CORP (NEW)	COM	651639106	3	188
NOKIA CORP	SPONSORED ADR	654902204	5,286	239,844
NOKIA CORP	SPONSORED ADR	654902204	511	23,206
NOBLE DRILLING CORP	COM	655042109	1,769	54,000
NORFOLK SOUTHERN CORPORATION	COM	655844108	344	16,641
NORFOLK SOUTHERN CORPORATION	COM	655844108	522	25,204
NORTEL NETWORKS CORP NEW	COM	656568102	2,428	267,089
NORTEL NETWORKS CORP NEW	COM	656568102	75	8,198
NORTHERN TRUST CORP	COM	665859104	200	3,200
NUCOR CORP	COM	670346105	166	3,400
NUCOR CORP	COM	670346105	78	1,600
NUVEEN PERF PLUS MUN FD INC	COM	67062P108	189	13,360
NUVEEN PERF PLUS MUN FD INC	COM	67062P108	10	700
NVIDIA CORP	COM	67066G104	1,391	15,000
OGE ENERGY CORP	COM	670837103	179	7,900
OGE ENERGY CORP	COM	670837103	53	2,350
OCCIDENTAL PETE CORP	COM	674599105	553	20,796
OCCIDENTAL PETE CORP	COM	674599105	5	200
OLD REPUBLIC INTL CORP	COM	680223104	80	2,775
OLD REPUBLIC INTL CORP	COM	680223104	9,258	319,255
OMNICOM GROUP	COM	681919106	514	5,982
ONEOK INC NEW	COM	682680103	408	20,720
ORACLE CORPORATION	COM	68389X105	15,164	798,114
ORACLE CORPORATION	COM	68389X105	1,010	53,152
OUTBACK STEAKHOUSE INC	COM	689899102	1,516	52,650
OXFORD HEALTH PLANS INC	COM	691471106	1,144	40,000
PNC FINANCIAL SERVICES GROUP	COM	693475105	2,921	44,400
PNC FINANCIAL SERVICES GROUP	COM	693475105	178	2,701
PPG INDUSTRIES INC	COM	693506107	1	26
PPG INDUSTRIES INC	COM	693506107	347	6,600
PACCAR INC	COM	693718108	72	1,400
PACCAR INC	COM	693718108	286	5,554
PARKER DRILLING CO	COM	701081101	1,950	300,000
PEMCO AVIATION GROUP INC	COM	706444106	115	10,000
PEPSICO INC	COM	713448108	22,937	518,946
PEPSICO INC	COM	713448108	1,902	43,028
PFIZER INC	COM	717081103	53,512	1,336,124
PFIZER INC	COM	717081103	5,523	137,913
PHARMACIA CORP	COM	71713U102	12,521	272,501
PHARMACIA CORP	COM	71713U102	2,111	45,933
PHILIP MORRIS COS INC	COM	718154107	19,230	378,920
PHILIP MORRIS COS INC	COM	718154107	3,082	60,724
PHILLIPS PETE CO	COM	718507106	9,585	168,157
PHILLIPS PETE CO	COM	718507106	23	400
PIONEER NATURAL RESOURCES CO	COM	723787107	878	51,500
PITNEY BOWES INC	COM	724479100	1,388	32,946
PITNEY BOWES INC	COM	724479100	489	11,600
PROCTER & GAMBLE CO	COM	742718109	29,888	468,462
PROCTER & GAMBLE CO	COM	742718109	5,116	80,184
PROGRESS ENERGY INC	COM	743263105	801	17,825
PROGRESS ENERGY INC	COM	743263105	154	3,422
PROTECTIVE LIFE CORP	COM	743674103	2,109	61,365
PROTECTIVE LIFE CORP	COM	743674103	8,137	236,743

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

PROTEIN DESIGN LABS INC	COM	74369L103	1,995	23,000
PROVIDIAN FINL CORP	COM	74406A102	1,479	24,990
PROVIDIAN FINL CORP	COM	74406A102	1,757	29,680
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	7,159	146,397
PUBLIC SVC ENTERPRISE GROUP INC	COM	744573106	41	844
PUTNAM INVT GRADE MUN TR	COM	746805100	357	31,000
PUTNAM MANAGED MUN INCOME TR	SH BEN INT	746823103	372	42,449
PUTNAM PREMIER INCOME TR	SH BEN INT	746853100	71	11,305
PUTNAM PREMIER INCOME TR	SH BEN INT	746853100	18	2,863
PUTNAM MASTER INTER INCOME TR	SH BEN INT	746909100	59	9,142
PUTNAM MASTER INTER INCOME TR	COM	746909100	8	1,263
QUAKER OATS CO	COM	747402105	1,067	11,694
QUAKER OATS CO	COM	747402105	255	2,796
QUALCOMM INC	COM	747525103	9,536	163,069
QUALCOMM INC	COM	747525103	594	10,154
QUEST DIAGNOSTICS INC	COM	74834L100	3,443	46,000
QUESTAR CORP	COM	748356102	298	12,050
QUESTAR CORP	COM	748356102	25	1,000
QWEST COMM INTL INC	COM	749121109	6,257	196,344
QWEST COMM INTL INC	COM	749121109	595	18,680
RF MICRO DEVICES INC	COM	749941100	809	30,000
RADIOSHACK CORP	COM	750438103	78	2,567
RADIOSHACK CORP	COM	750438103	207	6,800
RATIONAL SOFTWARE CORP	COM NEW	75409P202	1,683	60,000
RAYTHEON CO (NEW)	COM NEW	755111507	388	14,626
RAYTHEON CO (NEW)	COM NEW	755111507	57	2,164
REGIONS FINANCIAL CORP	COM	758940100	114,250	3,570,305
REGIONS FINANCIAL CORP	COM	758940100	58,706	1,834,555
RELIANT ENERGY INC	COM	75952J108	684	21,226
RELIANT ENERGY INC	COM	75952J108	241	7,493
ROCKWELL INTL CORP NEW	COM	773903109	677	17,762
ROCKWELL INTL CORP NEW	COM	773903109	138	3,614
ROSS STORES INC	COM	778296103	1,198	50,000
RUBY TUESDAY INC	COM	781182100	4,605	269,323
RUBY TUESDAY INC	COM	781182100	1,507	88,112
RUSSELL CORP	COM	782352108	60	3,515
RUSSELL CORP	COM	782352108	177	10,396
SBC COMMUNICATIONS INC NEW	COM	78387G103	14,882	371,501
SBC COMMUNICATIONS INC NEW	COM	78387G103	3,443	85,954
SCI SYSTEMS INC	COM	783890106	144	5,652
SCI SYSTEMS INC	COM	783890106	138	5,400
SPDR TR	UNIT SER 1	78462F103	471	3,839
SPDR TR	UNIT SER 1	78462F103	346	2,820
SABINE ROYALTY TRUST INTEREST	UNIT BEN INT	785688102	253	12,010
SAFeway INC	COM	786514208	392	8,174
SAFeway INC	COM	786514208	11	225
ST PAUL COS INC	COM	792860108	447	8,825
ST PAUL COS INC	COM	792860108	231	4,548
SAKS INC	COM	79377W108	307	32,000
SARA LEE CORP	COM	803111103	467	24,641
SARA LEE CORP	COM	803111103	290	15,290
SAWTEK INC	COM	805468105	471	20,000
SCANA CORP NEW	COM	80589M102	887	31,220
SCANA CORP NEW	COM	80589M102	190	6,697
SCHERING-PLOUGH CORP	COM	806605101	12,497	344,835
SCHERING-PLOUGH CORP	COM	806605101	1,350	37,252
SCHLUMBERGER LTD	COM	806857108	16,151	306,761
SCHLUMBERGER LTD	COM	806857108	829	15,741
SCHWAB CHARLES CORP NEW	COM	808513105	2,004	131,000
SCUDDER MUN INCOME TR	SH BEN INT	81118R604	485	42,185
SEARS ROEBUCK & CO	COM	812387108	727	17,176
SEARS ROEBUCK & CO	COM	812387108	320	7,554

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

SEMPRA ENERGY	COM	816851109	263	9,608
SEMPRA ENERGY	COM	816851109	24	889
SEPRACOR INC	COM	817315104	3,184	80,000
SERVICEMASTER CO	COM	81760N109	1,581	131,761
SHELL TRANS & TRADING PLC	NY SH NEW	822703609	196	3,900
SHELL TRANS & TRADING PLC	NY SH NEW	822703609	483	9,600
SHERWIN WILLIAMS CO	COM	824348106	13	570
SHERWIN WILLIAMS CO	COM	824348106	329	14,800
SICOR INC	COM	825846108	1,386	60,000
SMITH INTL INC	COM	832110100	1,797	30,000
SOLECTRON CORP	COM	834182107	40	2,212
SOLECTRON CORP	COM	834182107	244	13,350
SOLUTIA INC	COM	834376105	673	52,766
SOLUTIA INC	COM	834376105	9	716
SONOCO PRODUCTS CO	COM	835495102	323	13,000
SONOCO PRODUCTS CO	COM	835495102	205	8,237
SOUTH ALABAMA BANCORP INC	COM	836234104	276	24,455
SOUTH ALABAMA BANCORP INC	COM	836234104	498	44,031
SOUTHERN CO	COM	842587107	13,298	571,940
SOUTHERN CO	COM	842587107	2,097	90,185
SOUTHSIDE BANCSHARES INC	COM	84470P109	133	12,702
SOUTHTRUST CORP	COM	844730101	6,291	241,944
SOUTHTRUST CORP	COM	844730101	8,493	326,652
SOUTHWEST AIRLINES CO	COM	844741108	282	15,274
SOUTHWEST AIRLINES CO	COM	844741108	31	1,687
SOVEREIGN BANCORP INC	COM	845905108	1,820	140,000
SPRINT CORP (FON GROUP)	FON GROUP	852061100	1,153	53,960
SPRINT CORP (FON GROUP)	FON GROUP	852061100	212	9,938
SPRINT CORP	COM	852061506	699	28,928
SPRINT CORP	COM	852061506	87	3,582
STATE STR CORP	COM	857477103	193	3,902
STATE STR CORP	COM	857477103	792	16,000
STERLING BANCSHARES INC	COM	858907108	821	42,822
SUN LIFE FINANCIAL SVCS CAN	COM	866796105	233	9,798
SUN MICROSYSTEMS INC	COM	866810104	13,830	879,744
SUN MICROSYSTEMS INC	COM	866810104	561	35,666
SUNGARD DATA SYS INC	COM	867363103	3,619	120,580
SUNTRUST BANKS INC	COM	867914103	4,290	66,227
SUNTRUST BANKS INC	COM	867914103	1,144	17,660
SYBASE INC	COM	871130100	658	40,000
SYNOVUS FINANCIAL CORP	COM	87161C105	1,312	41,815
SYNOVUS FINANCIAL CORP	COM	87161C105	3,440	109,610
SYSCO CORP	COM	871829107	3,034	111,735
SYSCO CORP	COM	871829107	242	8,907
TCF FINL CORP	COM	872275102	926	20,000
TECO ENERGY INC	COM	872375100	555	18,190
TECO ENERGY INC	COM	872375100	343	11,248
TRW INC	COM	872649108	121	2,956
TRW INC	COM	872649108	180	4,398
TXU CORP	COM	873168108	3,886	80,645
TXU CORP	COM	873168108	140	2,910
TARGET CORP	COM	87612E106	6,996	202,203
TARGET CORP	COM	87612E106	830	23,981
TELEFONICA S. A.	SPONSORED ADR	879382208	453	12,152
TELEFONICA S. A.	SPONSORED ADR	879382208	7	176
TELLABS INC	COM	879664100	1,034	53,329
TELLABS INC	COM	879664100	110	5,693
TEXACO INC	COM	881694103	11,911	178,838
TEXACO INC	COM	881694103	841	12,633
TEXAS INSTRUMENTS INC	COM	882508104	10,718	340,252
TEXAS INSTRUMENTS INC	COM	882508104	1,279	40,603
TEXTRON INC	COM	883203101	451	8,200

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

TOPPS COMPANY	COM	890786106	292	25,000
TORCHMARK CORP	COM	891027104	10,955	272,454
TORCHMARK CORP	COM	891027104	11,397	283,427
TRANSWITCH CORP	COM	894065101	660	60,000
TRICON GLOBAL RESTAURANTS	COM	895953107	1,439	32,779
TRICON GLOBAL RESTAURANTS	COM	895953107	23	531
TRIQUINT SEMICONDUCTOR INC	COM	89674K103	1,898	84,350
TRIZEC HAHN CORPORATION	SUB VTG	896938107	1,244	68,400
TRUSTMARK CORP	COM	898402102	757	37,270
TYCO INTL LTD NEW	COM	902124106	14,484	265,756
TYCO INTL LTD NEW	COM	902124106	1,607	29,484
USX-MARATHON GRP	COM NEW	902905827	7,465	252,974
USX-MARATHON GRP	COM NEW	902905827	97	3,283
UST INC	COM	902911106	5,634	195,210
UST INC	COM	902911106	69	2,400
US BANCORP DEL COM NEW	COM NEW	902973304	6,575	288,492
US BANCORP DEL COM NEW	COM NEW	902973304	14	634
UNION PACIFIC CORP	COM	907818108	2,910	52,995
UNION PACIFIC CORP	COM	907818108	266	4,841
UNION PLANTERS CORP	COM	908068109	2,210	50,690
UNION PLANTERS CORP	COM	908068109	8,199	188,056
UNITED PARCEL SVC INC	CL B	911312106	84	1,450
UNITED PARCEL SVC INC	CL B	911312106	202	3,500
UNITED SEC BANCSHARES INC	COM SHS	911459105	2,832	108,293
UNITED TECHNOLOGIES CORP	COM	913017109	966	13,181
UNITED TECHNOLOGIES CORP	COM	913017109	918	12,532
UNOCAL CORP	COM	915289102	6,140	179,798
UNOCAL CORP	COM	915289102	34	1,000
USINTERNETWORKING INC	COM	917311805	24	19,686
V F CORP	COM	918204108	3,647	100,248
V F CORP	COM	918204108	538	14,800
VENATOR GROUP INC	COM	922944103	196	12,800
VERIZON COMMUNICATIONS	COM	92343V104	33,000	616,819
VERIZON COMMUNICATIONS	COM	92343V104	3,970	74,199
VERTEX PHARMACEUTICALS INC	COM	92532F100	1,287	26,000
VIACOM INC	CL B	925524308	960	18,544
VIACOM INC	CL B	925524308	47	911
VIVENDI UNIVERSAL	SPONSORED ADR	92851S204	135	2,320
VIVENDI UNIVERSAL	SPONSORED ADR	92851S204	223	3,840
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	590	26,406
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	412	18,434
VULCAN MATERIALS CO	COM	929160109	14,761	274,621
VULCAN MATERIALS CO	COM	929160109	7,436	138,345
WACHOVIA CORP	COM	929771103	847	11,899
WACHOVIA CORP	COM	929771103	582	8,173
WADDELL & REED FINL INC CL A	CL A	930059100	545	17,166
WADDELL & REED FINL INC CL A	CL A	930059100	3,459	108,945
WAL MART STORES INC	COM	931142103	40,888	837,868
WAL MART STORES INC	COM	931142103	5,454	111,758
WALGREEN CO	COM	931422109	2,785	81,550
WASHINGTON MUTUAL INC	COM	939322103	444	11,827
WASHINGTON MUTUAL INC	COM	939322103	52	1,397
WASTE MANAGEMENT COM	COM	94106L109	2,284	74,105
WATERS CORP	COM	941848103	552	20,000
WATSON PHARMACEUTICALS INC	COM	942683103	8,427	136,715
WATSON PHARMACEUTICALS INC	COM	942683103	2	33
WEATHERFORD INTL INC NEW	COM	947074100	2,112	44,000
WELLS FARGO & CO NEW	COM	949746101	10,426	224,550
WELLS FARGO & CO NEW	COM	949746101	1,077	23,204
WESTAMERICA BANCORPORATION	COM	957090103	628	16,000
WEYERHAEUSER CO	COM	962166104	944	17,181
WEYERHAEUSER CO	COM	962166104	120	2,179

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

WILLIAMS COMMUNICATIONS GRP	CL A	969455104	46	15,566
WILLIAMS COMMUNICATIONS GRP	CL A	969455104	8	2,703
WILLIAMS COS INC	COM	969457100	2,481	75,296
WILLIAMS COS INC	COM	969457100	146	4,446
WINN DIXIE STORES INC	COM	974280109	57	2,193
WINN DIXIE STORES INC	COM	974280109	1,979	75,746
WISCONSIN ENERGY CORP	COM	976657106	508	21,380
WISCONSIN ENERGY CORP	COM	976657106	17	736
WORLDCOM INC/WORLDCOM GROUP	WLDCOM GP COM	98157D106	5,868	413,227
WORLDCOM INC/WORLDCOM GROUP	WLDCOM GP COM	98157D106	1,203	84,741
WORLDCOM INC-MCI GROUP	MCI GROUP COM	98157D304	166	10,321
WORLDCOM INC-MCI GROUP	MCI GROUP COM	98157D304	51	3,161
WRIGLEY WM JR CO	COM	982526105	2,831	60,422
WRIGLEY WM JR CO	COM	982526105	572	12,200
XTO ENERGY INC	COM	98385X106	214	14,944
XCEL ENERGY INC	COM	98389B100	239	8,418
XCEL ENERGY INC	COM	98389B100	9	302
XILINX INC	COM	983919101	1,945	47,163
XEROX CORP	COM	984121103	85	8,900
XEROX CORP	COM	984121103	68	7,100