

SMITH J KAY
Form 5
February 10, 2003

FORM 5

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

OMB APPROVAL

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB Number: 3235-0362
Expires: January 31, 2005
Estimated average burden hours per response. . .0.5

Form 3 Holdings Reported
 Form 4 Transactions Reported

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(h) of the Investment Company Act of 1940

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1. Name and Address of Reporting Person* Smith, J. Kay (Last) (First) (Middle)			2. Issuer Name and Ticker or Trading Symbol Ameren Corporation AEE			6. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input checked="" type="checkbox"/> Other (specify below) Vice President of Subsidiary		
P. O. Box 66149			3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)			4. Statement for Month/Year February 10, 2003		
(Street) St. Louis, MO 63166-6149			5. If Amendment, Date of Original (Month/Year)			7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		

1. Title of Security (Instr. 3)			2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially Owned at End of Issuer's Fiscal year (Instr. 3 & 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
						Amount	(A) or (D)	Price			
Preferred Stock, 4% Series									1	D	
Common Stock, \$.01 Par Value									3	D	
Common Stock, \$.01 Par Value			Various ⁽¹⁾		I	7	A	Various ⁽¹⁾	198	I	By 401(k)
Common Stock, \$.01 Par Value			12/31/02		I	9 ⁽²⁾	A	41.755	597	I	By ESOP
Common Stock, \$.01 Par Value			12/31/02		L	27 ⁽³⁾	A	41.755	1,761	D	
Common Stock, \$.01 Par Value			12/31/02		L	25 ⁽⁴⁾	A	41.755	1,693	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 5 (continued) 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)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities (A) or Disposed of (D) (Instr. 3, 4 & 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 & 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned at End of Year (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					(A)	(D)	Date Exercisable	Expiration Date					
Stock Option									Common Stock \$01 Par Value		21,250	D	

Explanation of Responses:

- (1) Stock was acquired monthly from November 2002 through December 2002 at prices ranging from \$39.925 to \$41.755.
- (2) Stock was acquired during the fourth quarter of 2002 through reinvested dividends.
- (3) Stock was acquired during the fourth quarter of 2002 through reinvested dividends on restricted stock granted in 2001.
- (4) Stock was acquired during the fourth quarter of 2002 through reinvested dividends on restricted stock granted in 2002.

By: /s/ **G. L. Waters** **02/10/03**
G. L. Waters, Asst. Secy. for J. Kay Smith Date
 **Signature of Reporting Person

**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.

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