

# Regions ... Strength and Stability

**Strength and Stability:** Two of the many reasons this is a good time to bank with Regions. In turbulent times like these, you want to make sure you have a financial service provider you can trust. Regions takes a conservative approach to banking with integrity and transparency, strong customer relationships with over 5 million households across 16 states, a strong balance sheet, diversified revenue streams across multiple product lines, a diverse loan portfolio and ongoing investment for future growth.

## Fast Facts About Regions

- ▶ Customers can be confident their **deposits are safe with Regions Bank**. Regions' strength means stability for customers, and deposits are insured by the FDIC to the maximum amount allowed by law.
- ▶ Tracing its history to 1856, Regions Bank has a **long track record of stability**.
- ▶ Regions' regulatory capital ratios were \$5 billion above the **"well capitalized"** minimums as of First Quarter 2009.
- ▶ In September 2008 and again in February 2009, when the FDIC needed to find a safe harbor for customer deposits of a failed bank, **they turned to Regions**.
- ▶ Regions has **minimal subprime mortgage exposure (0.1% of the loan portfolio), no structured investment vehicles, no collateralized debt obligations and no credit card loans**.
- ▶ Regions' mission is to make life better, and Regions' basic values are to **"put people first, do what is right, reach higher, focus on your customer and enjoy life."**
- ▶ Additional information about Regions and its full line of products and services can be found at [regions.com](http://regions.com).

## High Relative Market Density

Company	Weighted Average % Market Share*
BB&T	22.2
<b>Regions</b>	<b>20.7</b>
Wells Fargo	20.3
Comerica	18.8
M&T	18.1
M&I	17.8
Bank of America	16.6
J.P. Morgan Chase	16.3
U.S. Bancorp	16.3
PNC / Nat City	16.2
KeyCorp	14.5
SunTrust	14.3
Capital One	13.0
Fifth Third	13.0
Citigroup	8.4
<b>Median</b>	<b>16.3%</b>

*Regions compares favorably in terms of market share relative to other top banking franchises.*

\*Deposits weighted by county. Excludes deposits from branches with > \$10 billion of deposits. Based on June 30, 2008, FDIC data.

*With \$142 billion in assets, Regions is one of the nation's largest full-service providers of consumer and commercial banking.*



## Industry Challenges

## Regions

### High-Risk Mortgages

**Conservative underwriting:** Regions maintains a consistent, disciplined lending philosophy with prudent loan underwriting, and that has not changed. Regions does not offer Pay Option Adjustable Rate Mortgages, products designed for negative amortization, or products that offer below market introductory rates (teaser rates).

### SIVs and CDOs

**None:** Regions has a straight-forward balance sheet. We do not have any Structured Investment Vehicles (SIVs) or Collateralized Debt Obligations (CDOs).

### Subprime Mortgage

**Solid portfolio:** Regions has a solid mortgage portfolio and only 0.1% are subprime loans.

### Regions: Well-Capitalized

1Q09  
RF\*

"Well-Capitalized"  
Requirements

Tier 1 Capital Ratio

10.4%

6.0%

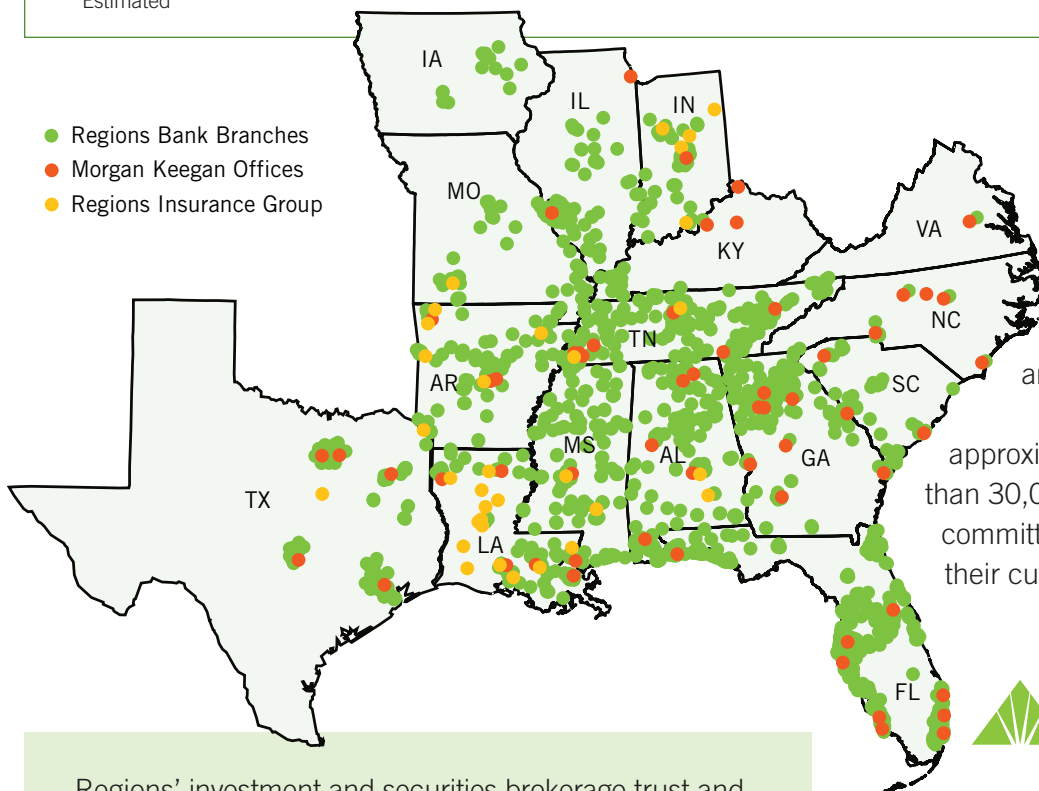
Total Risk-based Capital Ratio

14.6%

10.0%

\*Estimated

There's never been  
a better time  
to bank with  
Regions.



### Regions: Strength Through Diversification

Regions Bank serves customers in 16 states across the South, Midwest and Texas and operates over 1,900 banking offices and approximately 2,300 ATMs. More than 30,000 Regions associates are committed to making life better for their customers and communities.

Regions' investment and securities brokerage trust and asset management affiliate, Morgan Keegan & Company Inc., provides services from more than 300 offices.

Investment services are provided by Morgan Keegan & Company Inc., a subsidiary of Regions Financial Corporation and a member FINRA and SIPC. Trust services are provided by Regions Morgan Keegan Trust, a trade name for the trust division of Regions Bank. Securities and insurance products sold through Morgan Keegan and Regions Morgan Keegan Trust are not FDIC insured, not a deposit, not an obligation of or guarantee by Regions Bank, its affiliates, or any government agency, and may lose value.



1.800.regions | regions.com



©2009 Regions Bank. Member FDIC.  
(Rev. 4/27/09)

