

Regions ... Strength and Stability

Strength and Stability: Two of the many reasons there has never been a better time to bank with Regions — or switch to Regions. In times like these, you want to make sure you have a financial service provider you can trust, and we are committed to being part of the solution to restore the vitality of the financial services industry.

Regions takes a conservative approach to banking with integrity and transparency, strong customer relationships with over 8.9 million customers across 16 states, a strong balance sheet, diversified revenue streams across multiple product lines, strong credit and risk management 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**.
- ▶ As supported by most recent FDIC deposit data, Regions has **gained market share** in virtually all our major markets, with increased share in 15 of the 16 states where we operate.
- ▶ **Customer service and loyalty levels are the highest** in our company's history. In the first half of 2010, Regions opened approximately 488,000 new business and consumer checking accounts.
- ▶ The Small Business Administration ranked **Regions the #3 small business lender in the country** in its 2009 lending study, and **Regions booked \$6.9 billion in 2009 and \$1.6 billion in Q1 2010** in new and renewed loan commitments to small businesses.
- ▶ 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 ranks **highest in customer satisfaction among primary mortgage servicing companies**, according to a 2009 nationwide study by J.D. Power and Associates.
- ▶ 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."**
- ▶ Regions **creates value for customers** by offering an easier way to bank and the expertise and personal service they deserve.

Market Share Gain

State	Deposits (\$B)	% of Total	Mkt. Share	Rank
AL	18.9	20%	23%	1
FL	17.4	19%	4%	4
TN	17.3	18%	16%	1
LA	7.3	8%	9%	3
MS	7.0	7%	16%	1
GA	6.4	7%	4%	6
AR	4.6	5%	9%	2
TX	3.7	4%	1%	16
IL	2.7	3%	1%	24
MO	2.5	3%	2%	9
IN	2.4	3%	3%	9
Other	3.5	4%	-	-

Note: Based on June 30, 2009, FDIC data per SNL. Adjusted for brokered deposits in Mississippi and Georgia.

With \$135 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. 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 Mortgages

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

Regions: Well-Capitalized

2Q10*
RF

"Well-Capitalized"
Requirements

Tier 1 Capital Ratio

12%

6.0%

Total Risk-based Capital Ratio

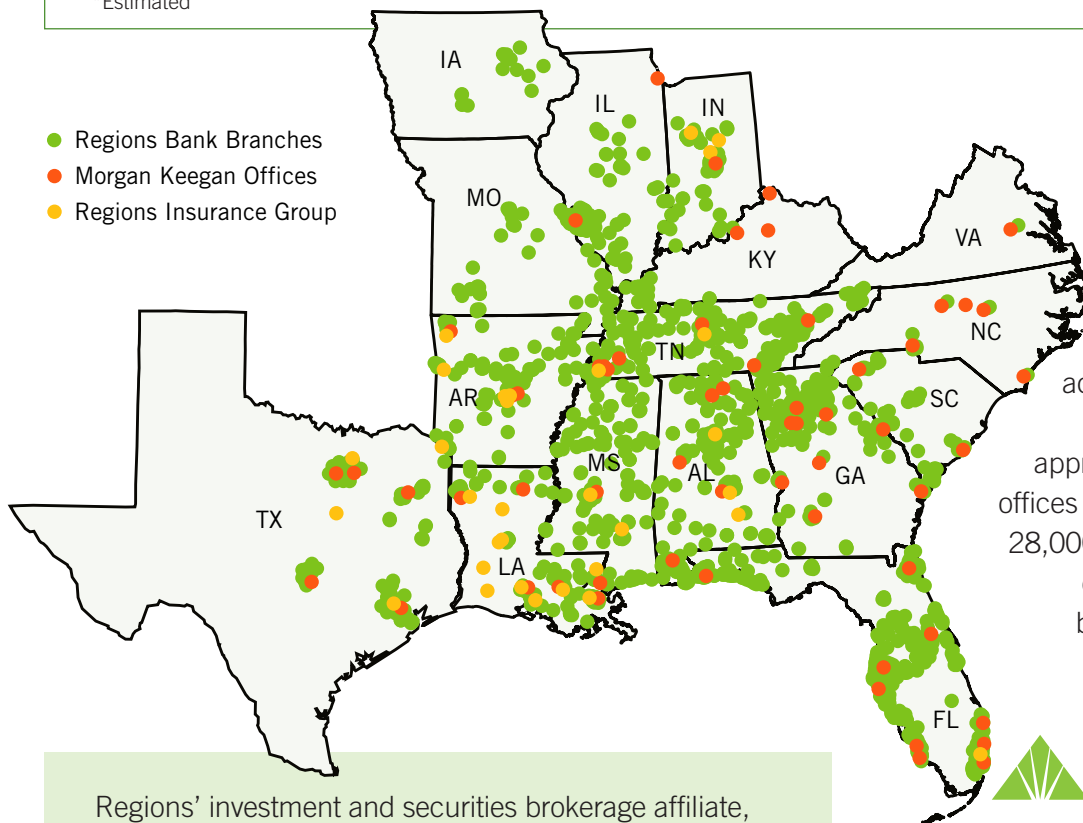
15.9%

10.0%

*Estimated

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

- Regions Bank Branches
- Morgan Keegan Offices
- Regions Insurance Group



Regions: Strength Through Diversification

Regions Bank serves customers in 16 states across the South, Midwest and Texas and operates approximately 1,800 banking offices and 2,200 ATMs. Nearly 28,000 Regions associates are committed to making life better for their customers and communities.

Regions' investment and securities brokerage affiliate, Morgan Keegan & Company Inc., advises on more than \$74 billion in client assets.¹

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.

¹Assets under management as of June 30, 2010.

REGIONS
It's time to expect more.

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