# GRI Content Index

## GENERAL DISCLOSURES

### GRI Standard Disclosure (2016)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>101: Foundation</td>
<td>[GRI 101 does not include any disclosures]</td>
<td></td>
</tr>
<tr>
<td>102: General Disclosures</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Organizational Profile

| 102-1 | Name of the organization | Regions Financial Corporation |
| 102-3 | Location of headquarters | Birmingham, Alabama |
| 102-5 | Ownership and legal form | Amended and Restated Certificate of Incorporation; 2019 Annual Report on Form 10-K, "Business" section (page 10) |
| 102-8 | Information on employees and other workers | 2019 Annual Review and ESG Report, "Associates" section |
| 102-9 | Supply Chain | 2019 Annual Review and ESG Report, "Associates" section |
| 102-10 | Significant changes to the organization and its supply chain | 2019 Annual Report on Form 10-K, "Market For Registrant’s Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities" section (page 37) and “Management’s Discussion and Analysis” section (pages 39-40) |
| 102-12 | External initiatives | 2020 Proxy Statement, "Environmental and Social Practices" section (page 33); 2019 Community Engagement Report; Regions Human Rights Statement; Regions Vendor Code of Conduct; Regions’ Doing More Today website |

### Strategy

<table>
<thead>
<tr>
<th>Strategy</th>
<th>URL/Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>102-14</td>
<td>Statement from senior decision-maker</td>
</tr>
<tr>
<td>102-15</td>
<td>Key Impacts, risks, and opportunities</td>
</tr>
</tbody>
</table>
### GRI Content Index

#### GENERAL DISCLOSURES (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ethics and Integrity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Governance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>102-18</td>
<td>Governance structure</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; <strong>2020 Proxy Statement</strong>, “Environmental and Social Practices” section (pages 35) and “Corporate Governance” section (throughout); <strong>Corporate Governance Principles, Governance Overview</strong> on Regions’ website.</td>
</tr>
<tr>
<td>102-20</td>
<td>Executive-level responsibility for economic, environmental, and social topics</td>
<td>Primary responsibility for the governance of these areas is vested in the Corporate Secretary and Chief Governance Officer, the Chief Human Resources Officer, the Chief Risk Officer, and the Head of Corporate Real Estate and Procurement. For more information, please see the 2019 Annual Review and ESG Report, “Governance and Ethics” section.</td>
</tr>
<tr>
<td>102-22</td>
<td>Composition of the highest governance body and its committees</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; <strong>2020 Proxy Statement</strong>, “Corporate Governance” section (pages 69-74); <strong>Corporate Governance Principles, Committee Charters for each of the Board of Directors’ Audit Committee, Compensation and Human Resources Committee, Nominating and Corporate Governance Committee</strong> and <strong>Risk Committee</strong>.</td>
</tr>
<tr>
<td>102-23</td>
<td>Chair of the highest governance body</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; <strong>2020 Proxy Statement</strong>, “Corporate Governance” section (pages 53-54); <strong>Corporate Governance Principles</strong>.</td>
</tr>
<tr>
<td>102-24</td>
<td>Nominating and selecting the highest governance body</td>
<td><strong>2020 Proxy Statement</strong>, “Proposal 1” section (pages 15-19) and “Corporate Governance” section (pages 59-60, page 62, and page 73); <strong>Corporate Governance Principles, Nominating and Corporate Governance Committee Charter</strong>.</td>
</tr>
<tr>
<td>102-26</td>
<td>Role of highest governance body in setting purpose, values, and strategy</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; <strong>2020 Proxy Statement</strong>, Letter from the Chair of the Board and “Corporate Governance” section (pages 48-49); <strong>Corporate Governance Principles</strong>.</td>
</tr>
<tr>
<td>102-27</td>
<td>Collective knowledge of highest governance body</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; <strong>2020 Proxy Statement</strong>, “Proposal 1” section (pages 16-19), “Environmental and Social Practices” section (pages 35), and “Corporate Governance” section (pages 59-60 and page 63); <strong>Corporate Governance Principles</strong>.</td>
</tr>
<tr>
<td>102-28</td>
<td>Evaluating the highest governance body’s performance</td>
<td><strong>2020 Proxy Statement</strong>, Letter from the Chair of the Board and “Corporate Governance” section (pages 59-60); <strong>Corporate Governance Principles</strong>.</td>
</tr>
<tr>
<td>--------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>102-32</td>
<td>Highest governance body's role in sustainability reporting</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 35) and “Corporate Governance” section (page 73); Nominating and Corporate Governance Committee Charter</td>
</tr>
<tr>
<td>102-33</td>
<td>Communicating critical concerns</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 39) and “Corporate Governance” section (pages 54-56); Code of Business Conduct and Ethics; Code of Ethics for Senior Financial Officers</td>
</tr>
<tr>
<td>102-38</td>
<td>Annual total compensation ratio</td>
<td>2020 Proxy Statement, “Compensation of Executive Officers” section (pages 103-104)</td>
</tr>
<tr>
<td>102-39</td>
<td>Percentage increase in annual total compensation ratio</td>
<td>2020 Proxy Statement, “Compensation of Executive Officers” section (pages 103-104)</td>
</tr>
</tbody>
</table>

**Stakeholder Engagement**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>102-41</td>
<td>Collective bargaining agreements</td>
<td>Regions associates are not subject to collective bargaining agreements.</td>
</tr>
<tr>
<td>102-44</td>
<td>Key topics and concerns raised</td>
<td>2019 Annual Review and ESG Report, throughout; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 39-47) and “Corporate Governance” section (pages 50-54)</td>
</tr>
</tbody>
</table>
## GRI Content Index

**GENERAL DISCLOSURES** (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>102-45</td>
<td>Entities included in the consolidated financial statements</td>
<td>Regions Financial Corporation Subsidiaries at December 31, 2019, filed as Exhibit 21 to 2019 Annual Report on Form 10-K</td>
</tr>
<tr>
<td>102-46</td>
<td>Defining report content and topic Boundaries</td>
<td>The 2019 Annual Review and ESG Report’s content and topic boundaries were determined based on an evaluation of Regions' operations, emerging trends and stakeholder feedback, peer analysis, and evaluation of disclosure standards, such as those developed by the Sustainability Accounting Standards Board. For more information, please see “About This Report” at the beginning of this report.</td>
</tr>
<tr>
<td>102-48</td>
<td>Restatement of information</td>
<td>Regions Financial Corporation has not been required to file any financial restatements since issuing its last ESG Report in 2018. The 2018 ESG Report (pages 36-37) stated Regions invested $3.4 billion in small business and small farm lending, contributing to a total of $4.9 billion invested in community development. On that same topic, the 2019 Annual Review and ESG Report states Regions invested $2 billion in small business and small farm lending, contributing to a total of $3.6 billion invested in community development.</td>
</tr>
<tr>
<td>102-49</td>
<td>Changes in reporting</td>
<td>As compared to the 2018 ESG Report, the 2019 Annual Review and ESG Report has been expanded to include materials previously published separately as an Annual Review (see Regions' website for previous years' Annual Reviews). The Annual Review and ESG Report has also been enhanced to provide additional information about corporate governance and stakeholder engagement, human capital management, customer and community involvement, and environmental metrics and performance.</td>
</tr>
<tr>
<td>102-50</td>
<td>Reporting period</td>
<td>January 1 through December 31, 2019, unless otherwise noted</td>
</tr>
<tr>
<td>102-51</td>
<td>Date of most recent report</td>
<td>June 2019</td>
</tr>
<tr>
<td>102-52</td>
<td>Reporting cycle</td>
<td>Annually since 2009</td>
</tr>
<tr>
<td>102-53</td>
<td>Contact point for questions regarding the report</td>
<td>Hope Mehlman — Corporate Secretary, Chief Governance Officer and Deputy General Counsel <a href="mailto:governance@regions.com">governance@regions.com</a>; 1-800-REGIONS (734-4667)</td>
</tr>
<tr>
<td>102-54</td>
<td>Claims of reporting in accordance with the GRI Standards</td>
<td>The 2019 Annual Review and ESG Report references the GRI Standards (2016).</td>
</tr>
<tr>
<td>102-55</td>
<td>GRI content index</td>
<td>2019 Annual Review and ESG Report, “GRI Content Index”</td>
</tr>
<tr>
<td>102-56</td>
<td>External assurance</td>
<td>The 2019 Annual Review and ESG Report was not externally assured.</td>
</tr>
</tbody>
</table>
# GRI Content Index

## ECONOMIC PERFORMANCE

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic Performance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>201-2 Financial implications and other risks and opportunities due to climate change</td>
<td>2019 Annual Review and ESG Report, &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (page 41), &quot;Compensation Discussion and Analysis&quot; section (pages 77-100), and &quot;Compensation of Executive Officers&quot; section (pages 101-112); 2019 Annual Report on Form 10-K, &quot;Management's Discussion and Analysis&quot; section (pages 53-54), &quot;Financial Statements and Supplementary Data&quot; section (page 105), and &quot;Note 18 — Employee Benefit Plans&quot; section (pages 144-148)</td>
<td></td>
</tr>
<tr>
<td>201-3 Defined benefit plan obligations and other retirement plans</td>
<td>2019 Annual Review and ESG Report, &quot;Associates&quot; section; 2020 Proxy Statement, &quot;Proposal 1&quot; section (pages 26-27), &quot;Environmental and Social Practices&quot; section (page 41), &quot;Compensation Discussion and Analysis&quot; section (pages 77-100), and &quot;Compensation of Executive Officers&quot; section (pages 101-112); 2019 Annual Report on Form 10-K, &quot;Management's Discussion and Analysis&quot; section (pages 53-54), &quot;Financial Statements and Supplementary Data&quot; section (page 105), and &quot;Note 18 — Employee Benefit Plans&quot; section (pages 144-148)</td>
<td></td>
</tr>
<tr>
<td>201-4 Financial assistance received from government</td>
<td>Regions did not receive financial assistance from any government besides the United States during the reporting period. No governmental entities own shares in the Company at this time. Regions discusses tax credit investments in the &quot;Business&quot; section (page 11), &quot;Financial Statements and Supplementary Data&quot; section (pages 104-105), &quot;Note 2 — Variable Interest Entities&quot; section (page 115), and &quot;Note 20 — Income Taxes&quot; section (pages 149-152) of our 2019 Annual Report on Form 10-K.</td>
<td></td>
</tr>
</tbody>
</table>

## Indirect Economic Impacts

<table>
<thead>
<tr>
<th>103: Management Approach</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>103-1 Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Responsible Banking&quot; section and &quot;Communities&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 45-46); 2019 Community Engagement Report</td>
<td></td>
</tr>
</tbody>
</table>

## 203: Indirect Economic Impacts

| 203-1 Infrastructure investments and services supported | 2019 Annual Review and ESG Report, "Responsible Banking" section and "Communities" section; 2020 Proxy Statement, "Environmental and Social Practices" section (pages 45-46); 2019 Community Engagement Report |
|---------------------|------------|--------------|
| **Procurement Practices** | | |
| 103: Management Approach | | |
| 103-1 Explanation of the material topic and its Boundary | 2019 Annual Review and ESG Report, "Associates" section; 2020 Proxy Statement, Letter from the Chair of the Board and "Environmental and Social Practices" section (page 39); Regions Human Rights Statement; Regions Vendor Code of Conduct |
| **204: Procurement Practices** | | |
| 204-1 Proportion of spending on local suppliers | 2019 Annual Review and ESG Report, "Associates" section |
| **Anti-Corruption** | | |
| 103: Management Approach | | |
| 103-1 Explanation of the material topic and its Boundary | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics; Code of Ethics for Senior Financial Officers |
| 103-2 The management approach and its components | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics; Code of Ethics for Senior Financial Officers |
| 103-3 Evaluation of the management approach | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics; Code of Ethics for Senior Financial Officers |
| **205: Anti-corruption** | | |
| 205-1 Operations assessed for risks related to corruption | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics |
| 205-2 Communication and training about anti-corruption policies and procedures | 2019 Annual Review and ESG Report, "Governance and Ethics" section; 2020 Proxy Statement, "Environmental and Social Practices" section (page 39); Code of Business Conduct and Ethics |
| 205-3 Confirmed incidents of corruption and actions taken | Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. Evaluation of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics. |
| **Anti-Competitive Behavior** | | |
| 103: Management Approach | | |
| 103-1 Explanation of the material topic and its Boundary | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics |
| 103-2 The management approach and its components | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics |
| 103-3 Evaluation of the management approach | 2019 Annual Review and ESG Report, "Governance and Ethics" section; Code of Business Conduct and Ethics |
| **206: Anti-competitive Behavior** | | |
| 206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices | Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. |
## GRI Content Index

**ECONOMIC PERFORMANCE** (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tax</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>207: Tax</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>------------</td>
<td>--------------</td>
</tr>
<tr>
<td><strong>Materials</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section and “Environment” section; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section and “Environment” section; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section and “Environment” section; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td><strong>Energy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section and “Environment” section; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section and “Environment” section; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, “Governance and Ethics” section and “Environment” section; 2020 Proxy Statement, “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td><strong>302: Energy</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## GRI Content Index

### ENVIRONMENT (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emissions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>103: Management Approach</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38) and &quot;Corporate Governance&quot; section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38) and &quot;Corporate Governance&quot; section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38) and &quot;Corporate Governance&quot; section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td><strong>305: Emissions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>305-1</td>
<td>Direct (Scope 1) GHG emissions</td>
<td>2019 Annual Review and ESG Report, &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>305-2</td>
<td>Energy indirect (Scope 2) GHG emissions</td>
<td>2019 Annual Review and ESG Report, &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>305-3</td>
<td>Other indirect (Scope 3) GHG emissions</td>
<td>2019 Annual Review and ESG Report, &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38); 2019 CDP Climate Change Response</td>
</tr>
<tr>
<td><strong>Effluents and Waste</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>103: Management Approach</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38) and &quot;Corporate Governance&quot; section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38) and &quot;Corporate Governance&quot; section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Environment&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 36-38) and &quot;Corporate Governance&quot; section (pages 54-56); 2019 CDP Climate Change Response; Environmental Sustainability Policy Statement, Goals, and Performance</td>
</tr>
<tr>
<td><strong>306: Effluents and Waste</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Environmental Compliance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>307: Environmental Compliance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>307-1 Non-compliance with environmental laws and regulations</td>
<td>Since our last report, Regions has not been assessed any fines for non-compliance with environmental laws and regulations that had a material adverse effect on our operations.</td>
<td></td>
</tr>
<tr>
<td>Supplier Environmental Assessment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>308: Supplier Environmental Assessment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>308-1 New suppliers that were screened using environmental criteria</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section; Regions Vendor Code of Conduct</a></td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section; Regions Vendor Code of Conduct</a></td>
</tr>
<tr>
<td>308-2 Negative environmental impacts in the supply chain and actions taken</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section; Regions Vendor Code of Conduct</a></td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section; Regions Vendor Code of Conduct</a></td>
</tr>
<tr>
<td>------------------</td>
<td>-----------</td>
<td>-------------</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Associates” section</a>; <a href="#">2020 Proxy Statement</a>, “Environmental and Social Practices” section (pages 35 and pages 41-44), “Corporate Governance” section (pages 55-57 and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a>; <a href="#">Regions Human Rights Statement</a></td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Associates” section</a>; <a href="#">2020 Proxy Statement</a>, “Environmental and Social Practices” section (pages 35 and pages 41-44), “Corporate Governance” section (pages 55-57 and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a>; <a href="#">Regions Human Rights Statement</a></td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Associates” section</a>; <a href="#">2020 Proxy Statement</a>, “Environmental and Social Practices” section (pages 35 and pages 41-44), “Corporate Governance” section (pages 55-57 and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a>; <a href="#">Regions Human Rights Statement</a></td>
</tr>
<tr>
<td><strong>401: Employment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>401-1</td>
<td>New employee hires and employee turnover</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section</a></td>
</tr>
<tr>
<td>401-2</td>
<td>Benefits provided to full-time employees that are not provided to temporary or part-time employees</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section</a>; <a href="#">2020 Proxy Statement</a>, “Environmental and Social Practices” (pages 41-42); <a href="#">Code of Business Conduct and Ethics</a></td>
</tr>
<tr>
<td>401-3</td>
<td>Parental leave</td>
<td>2019 Annual Review and ESG Report, <a href="#">“Associates” section</a>; <a href="#">2020 Proxy Statement</a>, “Environmental and Social Practices” (page 42); <a href="#">Code of Business Conduct and Ethics</a></td>
</tr>
<tr>
<td><strong>Labor/Management Relations</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>402: Labor/Management Relations</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>402-1</td>
<td>Minimum notice periods regarding operational changes</td>
<td>Regions follows all applicable state and federal employment requirements including those found in the federal Worker Adjustment and Training Notification (WARN) Act. Regions associates are not subject to collective bargaining agreements.</td>
</tr>
</tbody>
</table>
### Occupational Health and Safety

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>403 Occupational Health and Safety</td>
<td></td>
<td></td>
</tr>
<tr>
<td>403-3 Occupational health services</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Governance and Ethics&quot; section</a> and <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a>; Regions Human Rights Statement</td>
<td></td>
</tr>
<tr>
<td>403-4 Worker participation, consultation, and communication on occupational health and safety</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Governance and Ethics&quot; section</a> and <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a>; Code of Business Conduct and Ethics; Regions Human Rights Statement</td>
<td></td>
</tr>
<tr>
<td>403-5 Worker training on occupational health and safety</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Governance and Ethics&quot; section</a> and <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a>; Code of Business Conduct and Ethics; Regions Human Rights Statement</td>
<td></td>
</tr>
<tr>
<td>403-6 Promotion of worker health</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Governance and Ethics&quot; section</a> and <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a>; &quot;Compensation Discussion and Analysis&quot; section (page 79); Code of Business Conduct and Ethics; Regions Human Rights Statement</td>
<td></td>
</tr>
<tr>
<td>403-10 Work-related ill health</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a> and <a href="#">&quot;Compensation Discussion and Analysis&quot; section</a> (page 79); Code of Business Conduct and Ethics; Regions Human Rights Statement</td>
<td></td>
</tr>
</tbody>
</table>

### Training and Education

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-3 Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Business Overview&quot; section</a>, <a href="#">&quot;Governance and Ethics&quot; section</a> and <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a> and <a href="#">&quot;Compensation Discussion and Analysis&quot; section</a> (page 79); Code of Business Conduct and Ethics; Regions Human Rights Statement</td>
<td></td>
</tr>
</tbody>
</table>

### 404: Training and Education

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>404-1 Average hours of training per year per employee</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Business Overview&quot; section</a>, <a href="#">&quot;Governance and Ethics&quot; section</a> and <a href="#">&quot;Associates&quot; section</a>; Code of Business Conduct and Ethics; Regions Human Rights Statement</td>
<td></td>
</tr>
<tr>
<td>404-2 Programs for upgrading employee skills and transition assistance programs</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a> (pages 41-42 and page 44); Code of Business Conduct and Ethics</td>
<td></td>
</tr>
<tr>
<td>404-3 Percentage of employees receiving regular performance and career development reviews</td>
<td>2019 Annual Review and ESG Report, <a href="#">&quot;Associates&quot; section</a>; 2020 Proxy Statement, <a href="#">&quot;Environmental and Social Practices&quot; section</a> (page 41); Code of Business Conduct and Ethics</td>
<td></td>
</tr>
</tbody>
</table>
### GRI Content Index

**SOCIAL** (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diversity and Equal Opportunity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>405: Diversity and Equal Opportunity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-Discrimination</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>406: Non-Discrimination</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>406-1</td>
<td>Incidents of discrimination and corrective actions taken</td>
<td>Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="https://www.regionsbank.com/investing/annual-reports">2019 Annual Report on Form 10-K</a>. Evaluation of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics.</td>
</tr>
</tbody>
</table>
## GRI Content Index

**SOCIAL** (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Freedom of Association and Collective Bargaining</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>407: Freedom of Association and Collective Bargaining</td>
<td></td>
<td></td>
</tr>
<tr>
<td>407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk</td>
<td>Regions associates are not subject to collective bargaining agreements. On suppliers, see the Regions Vendor Code of Conduct.</td>
<td></td>
</tr>
<tr>
<td><strong>Child Labor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1 Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td>103-2 The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td>103-3 Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td><strong>408: Child Labor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>408-1 Operations and suppliers at significant risk for incidents of child labor</td>
<td>None known at this time. For more information, please see the Regions Human Rights Statement and the Regions Vendor Code of Conduct.</td>
<td></td>
</tr>
<tr>
<td><strong>Forced or Compulsory Labor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1 Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td>103-2 The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td>103-3 Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td><strong>409: Forced or Compulsory Labor</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor</td>
<td>None known at this time. For more information, please see the Regions Human Rights Statement and the Regions Vendor Code of Conduct.</td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Security Practices</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Corporate Governance&quot; section (pages 57-58); Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Corporate Governance&quot; section (pages 57-58); Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Corporate Governance&quot; section (pages 57-58); Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td><strong>Human Rights Assessment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (page 37 and page 39) and “Corporate Governance” section (page 73); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td><strong>412: Human Rights Assessment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>412-1</td>
<td>Operations that have been subject to human rights reviews or impact assessments</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; Regions Vendor Code of Conduct; Regions Human Rights Statement</td>
</tr>
<tr>
<td>412-2</td>
<td>Employee training on human rights policies or procedures</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (page 39); Code of Business Conduct and Ethics; Regions Human Rights Statement; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td>412-3</td>
<td>Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening</td>
<td>See, generally, the Regions Human Rights Statement and the Regions Vendor Code of Conduct</td>
</tr>
</tbody>
</table>
## GRI Content Index

**SOCIAL** (continued)

### Local Communities

|---------------------|------------|--------------|

### 413: Local Communities

|---------------------|------------|--------------|

### Supplier Social Assessment

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>103: Management Approach</td>
<td>103-1 Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Associates&quot; section; Regions Vendor Code of Conduct</td>
</tr>
<tr>
<td>103-2 The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Associates&quot; section; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td>103-3 Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Associates&quot; section; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
</tbody>
</table>

### 414: Supplier Social Assessment

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>414-1 New suppliers that were screened using social criteria</td>
<td>2019 Annual Review and ESG Report, &quot;Associates&quot; section; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
<tr>
<td>414-2 Negative social impacts in the supply chain and actions taken</td>
<td>2019 Annual Review and ESG Report, &quot;Associates&quot; section; Regions Vendor Code of Conduct</td>
<td></td>
</tr>
</tbody>
</table>

### Public Policy

|---------------------|------------|--------------|

### 415: Public Policy

|---------------------|------------|--------------|
## GRI Content Index

### SOCIAL (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer Health and Safety</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Questions and Answers&quot; section (page 117)</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Questions and Answers&quot; section (page 117)</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Questions and Answers&quot; section (page 117)</td>
</tr>
<tr>
<td>416: Customer Health and Safety</td>
<td></td>
<td></td>
</tr>
<tr>
<td>416-1</td>
<td>Assessment of the health and safety impacts of product and service categories</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section</td>
</tr>
<tr>
<td>416-2</td>
<td>Incidents of non-compliance concerning the health and safety impacts of products and services</td>
<td>Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. Evaluation of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics,</td>
</tr>
<tr>
<td><strong>Marketing and Labeling</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 39-40); Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 39-40); Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 39-40); Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>417: Marketing and Labeling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>417-1</td>
<td>Requirements for product and service information and labeling</td>
<td>2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section and &quot;Responsible Banking&quot; section; 2020 Proxy Statement, &quot;Environmental and Social Practices&quot; section (pages 39-40); Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>417-2</td>
<td>Incidents of non-compliance concerning product and service information and labeling</td>
<td>Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. Evaluation of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics,</td>
</tr>
<tr>
<td>417-3</td>
<td>Incidents of non-compliance concerning marketing communications</td>
<td>Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. Evaluation of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics,</td>
</tr>
</tbody>
</table>
## GRI Content Index

### SOCIAL (continued)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>103: Management Approach</td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its Boundary</td>
<td>Regions Privacy Pledge; 2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Corporate Governance&quot; section (pages 57-58); 2019 Annual Report on Form 10-K, &quot;Business&quot; section (pages 17-18), &quot;Risk Factors&quot; section (pages 26-27), and &quot;Management's Discussion and Analysis&quot; section (pages 83-84); 2018 SASB Disclosure; Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>Regions Privacy Pledge; 2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Corporate Governance&quot; section (pages 57-58); 2019 Annual Report on Form 10-K, &quot;Business&quot; section (pages 17-18), &quot;Risk Factors&quot; section (pages 26-27), and &quot;Management's Discussion and Analysis&quot; section (pages 83-84); 2018 SASB Disclosure; Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>Regions Privacy Pledge; 2019 Annual Review and ESG Report, &quot;Governance and Ethics&quot; section; 2020 Proxy Statement, &quot;Corporate Governance&quot; section (pages 57-58); 2019 Annual Report on Form 10-K, &quot;Business&quot; section (pages 17-18), &quot;Risk Factors&quot; section (pages 26-27), and &quot;Management's Discussion and Analysis&quot; section (pages 83-84); 2018 SASB Disclosure; Code of Business Conduct and Ethics</td>
</tr>
<tr>
<td>418: Customer Privacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>418-1</td>
<td>Substantiated complaints concerning breaches of customer privacy and losses of customer data</td>
<td>Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. Evaluation of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics.</td>
</tr>
<tr>
<td>Socioeconomic Compliance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>419: Socioeconomic Compliance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>419-1</td>
<td>Non-compliance with laws and regulations in the social and economic area</td>
<td>Material events are disclosed in the &quot;Commitments, Contingencies, and Guarantees&quot; footnote (pages 164-165) to the Consolidated Financial Statements in our 2019 Annual Report on Form 10-K. Determination of incidents and appropriate courses of action are made in conformance with our Code of Business Conduct and Ethics.</td>
</tr>
</tbody>
</table>