

2024 SASB Index

Regions began publishing disclosures aligned with the Sustainability Accounting Standards Board (SASB) Standards in 2019. We provide this SASB Index based on the SASB Standards for the Financials sector (version 2018-10) that we have deemed to be most relevant to our business: Commercial Banks, Consumer Finance, and Mortgage Finance. Unless otherwise specified, this 2024 index applies to our entire operations for the year ended December 31, 2024. Certain information may not be provided in this index if it (i) is not considered material; (ii) is deemed privileged or confidential; (iii) could cause a competitive disadvantage to our business if publicly disseminated; or (iv) is not currently collected in a manner wholly correlative with the related SASB metric.

Commercial Banks

Code	Accounting Metric	Response
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), and (3) number of account holders affected	Regions did not experience any material breaches during 2024. If material breaches had occurred, they would have been addressed in our 2024 Form 10-K. Please see the response to FN-CB-230a.2 for more information about Regions' approach to information security risk management.
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Regions' approach to information security risk management is discussed in: <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section and the Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct and Ethics • The Information Security Risk discussion in our 2024 Form 10-K • The "Cybersecurity Oversight" subsection of our 2025 Proxy Statement • The "Empowerment Through Innovation" subsection of our 2024 Shared Value Report
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Regions discloses the number and amount of our loans to small businesses and small farms in Schedule RC-C Part II, Items 3, 4, 7, and 8, of our Call Report for 4Q24. Additional data, including Community Reinvestment Act (CRA)-qualified support and lending to LMI and minority borrowers, is provided in the Financial Inclusion and Financial Inclusion Through Community Outreach sections of our 2024 Shared Value Report. Regions' broader efforts to support small businesses, community development, and diverse communities are discussed further in the Financial Inclusion Through Community Outreach and Financial Inclusion sections of our 2024 Shared Value Report.
FN-CB-240a.2	(1) Number and (2) amount of past due and non-accrual loans qualified to programs designed to promote small business and community development	Regions discloses the number and amount of our loans to small businesses and small farms in Schedule RC-C Part II, Items 3, 4, 7, and 8, of our Call Report for 4Q24. Additional data, including CRA-qualified support and lending to LMI and minority borrowers, is provided in the Financial Inclusion and Financial Inclusion Through Community Outreach sections of our 2024 Shared Value Report. The Aging and Non-Accrual Analysis discussion in the Allowance for Credit Losses footnote to our 2024 Form 10-K provides an overview of the days past due and non-accrual status for each of our portfolio segments and classes as of December 31, 2024. Regions' broader efforts to support small businesses, community development, and diverse communities are discussed further in the Financial Inclusion Through Community Outreach and Financial Inclusion sections of our 2024 Shared Value Report.
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Regions created Regions Now Banking [®] to provide unbanked and underbanked customers access to financial services from a trusted financial institution at a lower cost, while offering a pathway to becoming fully banked in the future. The Now Banking suite of products and services was expanded in 2021 to include Regions Now Checking [®] , a Bank On-certified account that removes the worry of overdraft or returned-item fees with a low, flat monthly fee. Offerings also include full-service check cashing. For more information on Now Banking, refer to the Financial Inclusion section of the 2024 Shared Value Report.
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	The Regions Next Step [®] program is a Company-wide financial wellness program designed to help students, adults at various life stages and income levels, and businesses of all sizes achieve financial wellness. In 2024, 1.5 million people received financial education from Regions. We also make a number of financial education resources available on our website; during 2024, these digital resources received 2.8 million online page views. Our Next Step resources are available to customers and non-customers alike. More information about Regions Next Step can be found in the Financial Inclusion section of our 2024 Shared Value Report and at regions.com/next-step .

Incorporation of Environmental, Social, & Governance Factors in Credit Analysis		
FN-CB-410a.2	Description of approach to incorporation of Environmental, Social, & Governance factors in credit analysis	Regions' approach to effectively managing risks, including those related to our lending practices, is discussed in: <ul style="list-style-type: none"> • The Risks and Opportunities section of our 2024 Shared Value Report
Financed Emissions		
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	Regions addresses financed emissions in the Energy Use and Emissions subsection of our 2024 Shared Value Report.
FN-CB-410b.2	Gross exposure for each industry by asset class	Regions addresses financed emissions in the Energy Use and Emissions subsection of our 2024 Shared Value Report.
FN-CB-410b.3	Percentage of gross exposure included in the financed emissions calculation	Regions addresses financed emissions in the Energy Use and Emissions subsection of our 2024 Shared Value Report.
FN-CB-410b.4	Description of the methodology used to calculate financed emissions	Regions addresses financed emissions in the Energy Use and Emissions subsection of our 2024 Shared Value Report.
Business Ethics		
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-CB-510a.2	Description of whistleblower policies and procedures	We discuss our whistleblower protection policies and mechanisms in: <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section of our Code of Business Conduct and Ethics • The "Codes of Conduct" subsection of our 2025 Proxy Statement • The "Ethics and Integrity" subsection of our 2024 Shared Value Report
Systemic Risk Management		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	According to the Basel Committee on Banking Supervision's assessment methodology, Regions is not considered a G-SIB and therefore, was not assessed a G-SIB score in 2024.
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Results of Regions' supervisory stress testing can be found on the Regulatory Disclosures page of our website under Dodd-Frank Act Stress Test Results. An overview of how this testing influences the Company's capital adequacy assessment is provided in Table 3, Capital Adequacy, of our Basel III Regulatory Capital Disclosures Report for 4Q24.
Activity Metrics		
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Regions discloses the dollar value of our consumer deposit account products in Schedule RC-E, Memoranda Part I, of our Call Report for 4Q24.
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2024, is disclosed in the Loans footnote to our 2024 Form 10-K. Table 11, Commercial and Investor Real Estate Industry Exposure, and the subsequent narrative in the MD&A section of our 2024 Form 10-K further discuss commercial portfolio balances in selected industries as of December 31, 2024.

Consumer Finance

Code	Accounting Metric	Response
Customer Privacy		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	<p>We use 100% of our account holders' information for certain secondary purposes. Our Privacy Pledge, which is given to each customer when their relationship with us is established, provides a detailed description of how we collect, share, and protect our customers' information in accordance with federal law.</p> <p>Further discussion of our privacy policies and procedures can be found in:</p> <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section and the Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct and Ethics • The Information Security Risk discussion in our 2024 Form 10-K • The "Cybersecurity Oversight" subsection of our 2025 Proxy Statement • The "Empowerment Through Innovation" subsection of our 2024 Shared Value Report
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
Data Security		
FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving PII, (3) number of account holders affected	Regions did not experience any material breaches during 2024. If material breaches had occurred, they would have been addressed in our 2024 Form 10-K. See the response to FN-CF-230a.3 for more information about Regions' approach to information security risk management.
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<p>Regions' approach to information security risk management is discussed in:</p> <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section and the Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct and Ethics • The Information Security Risk discussion in our 2024 Form 10-K • The "Cybersecurity Oversight" subsection of our 2025 Proxy Statement • The "Empowerment Through Innovation" subsection of our 2024 Shared Value Report
Selling Practices		
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	<p>Regions intentionally aligns our compensation philosophy for all associates with how we manage risk. We also reinforce our service-centric culture through a series of checks and balances that help ensure we work in our customers' best interests. Our processes to incorporate these goals into associate compensation are discussed in:</p> <ul style="list-style-type: none"> • The Sales Practices section and the Incentive Programs section of our Code of Business Conduct and Ethics • The "Risk Management Oversight" subsection and the "Compensation Philosophy and Objectives" subsection of our 2025 Proxy Statement • The Our Board of Directors section and the "Ethics and Integrity" subsection of our 2024 Shared Value Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2024 Form 10-K.</p>
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	The Allowance for Credit Losses footnote in our 2024 Form 10-K provides FICO score data as of December 31, 2024 for components of classes of the consumer portfolio segment where such data is available. The data is disaggregated by FICO scores above and below 680.
FN-CF-270a.3	(1) Average fees from add-on products, (2) average annual percentage rate (APR), (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	The Allowance for Credit Losses footnote to our 2024 Form 10-K provides FICO score data as of December 31, 2024 for components of classes of the consumer portfolio segment where such data is available. The data is disaggregated by FICO scores above and below 680. More generally, see the MD&A section of our 2024 Form 10-K.
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	Data on complaints filed with the CFPB can be accessed through the CFPB's Consumer Complaint Database. Our material loss contingencies related to regulatory investigations are disclosed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Regulatory expenses are discussed in the MD&A section of that filing.

FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
Activity Metrics		
FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Not disclosed — see introduction.
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2024, including consumer credit cards, is disclosed in the Loans footnote to our 2024 Form 10-K.

Mortgage Finance

Code	Accounting Metric	Response
Lending Practices		
FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-Rate Mortgages (ARMs), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	The Allowance for Credit Losses footnote in our 2024 Form 10-K provides FICO score data as of December 31, 2024 for components of classes of the consumer portfolio segment, including residential first mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680.
FN-MF-270a.2	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	The Allowance for Credit Losses footnote to our 2024 Form 10-K provides FICO score data as of December 31, 2024 for components of classes of the consumer portfolio segment, including residential first mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680. The filing provides additional data on mortgage modifications and foreclosures that is not disaggregated by FICO scores.
FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-MF-270a.4	Description of remuneration structure of loan originators	Regions intentionally aligns our compensation philosophy for all associates with how we manage risk. We also reinforce our service-centric culture through a series of checks and balances that help ensure we work in our customers' best interests. Our processes to incorporate these goals into associate compensation are discussed in: <ul style="list-style-type: none"> • The Sales Practices section and the Incentive Programs section of our Code of Business Conduct and Ethics • The "Risk Management Oversight" subsection and the "Compensation Philosophy and Objectives" subsection of our 2025 Proxy Statement • The Our Board of Directors section and the "Ethics and Integrity" subsection of our 2024 Shared Value Report We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2024 Form 10-K.
Discriminatory Lending		
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average loan-to-value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	The Allowance for Credit Losses footnote to our 2024 Form 10-K provides FICO score data as of December 31, 2024 for components of classes of the consumer portfolio segment, including mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680. We also discuss our dwelling-secured lending in the Financial Inclusion section of our 2024 Shared Value Report. This data is not disaggregated by FICO score.
FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote to our 2024 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	Regions is strongly committed to making our financial products and services available to prospective and current customers on a fair and responsible basis. Mechanisms we use to support this commitment are discussed in: <ul style="list-style-type: none"> • The Fair and Responsible Banking section of our Code of Business Conduct and Ethics • The "Our Shared-Value Approach" subsection of our 2025 Proxy Statement • The "Ethics and Integrity" subsection, the Financial Inclusion section, and the Fair and Responsible Banking section of our 2024 Shared Value Report

Environmental Risk to Mortgaged Properties		
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	Not disclosed — see introduction.
FN-MF-450a.2	(1) Total expected loss and (2) loss given default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	Regions discusses our qualitative scenario analysis of the impacts of climate-related physical risks on our business operations and our real estate lending portfolio in the “Environmental Risk Management” subsection of our 2024 Shared Value Report.
FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Regions’ efforts to integrate environmental risks into our broader risk management strategy can be found in: • The Our Board of Directors section and the Risks and Opportunities section of our 2024 Shared Value Report
Activity Metrics		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Information on residential mortgages originated by Regions in 2024 can be found in the Supplemental Financial Information to our Fourth Quarter and Year-End 2024 Earnings Release, which was filed as Exhibit 99.2 to our Form 8-K filed on January 17, 2025.
FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	The distribution of Regions’ loan portfolio by segment and class, net of unearned income as of December 31, 2024, is disclosed in the Loans footnote to our 2024 Form 10-K; this disclosure includes purchased loans in both our consumer and C&I segments.