

Supplier Code of Conduct

Statement of Guiding Principles

Regions' corporate culture is founded on the idea that creating shared value for our customers, shareholders, associates, and communities is the right way to operate our business. Integrity, trust, and respect are fundamental to how we operate. We see our suppliers and vendors of goods and services (suppliers) as an extension of Regions. This is why we encourage our suppliers to display the same commitment to ethics and integrity.

This Supplier Code of Conduct is aspirational in nature and provides guidance to our suppliers on how we drive excellence throughout our own institution, with the goal of positively influencing suppliers' institutions as well. We do that by encouraging our suppliers to develop and adopt their own statements of best practices that uphold human rights, drive ethical business practices, represent responsible environmental stewardship, and support their surrounding communities. At a minimum, Regions expects our suppliers and their affiliates to comply with all applicable laws and regulations; however, we further encourage them to implement practices that adhere to the spirit of Regions' corporate values and mission.

HUMAN RIGHTS

Regions desires to work with suppliers whose values match our own – those that treat employees with respect and dignity; invest in the lives of employees; provide a safe working environment; pay economically viable wages; and adhere to fundamental human rights standards. As such, we expect our suppliers to comply with applicable anti-discrimination laws and laws prohibiting harassment and retaliation. Suppliers should also meet local legal requirements pertaining to wages, occupational health and safety laws, and regulations in the geographic regions where they operate and conduct business.

ETHICAL BUSINESS PRACTICES

Regions strives to conduct business according to the highest ethical and moral standards, as set forth in our Code of Business Conduct and Ethics. Suppliers should similarly aspire to the highest standards of integrity by dealing fairly and ethically with us, our associates, and our customers. We expect suppliers to refrain from illegal or improper activities, including corruption, fraud, misrepresentation, extortion, bribery, antitrust, and any other activity that may present a conflict of interest or create the appearance of impropriety. Suppliers should also serve as responsible custodians of information related to our company, customers, associates, or other related parties by complying with all applicable data protection, privacy, and information security laws and regulations. Suppliers should report actual or suspected illegal or unethical conduct by a Regions associate or by another Regions supplier or affiliate to vendorcomplaints@regions.com.

ENVIRONMENTAL STEWARDSHIP

Regions is committed to mitigating environmental risk by operating our business responsibly and efficiently, and we encourage our suppliers to identify similar risk mitigants in their own operations. Regions expects suppliers to operate in compliance with all applicable environmental laws and regulations. We also encourage our suppliers to explore potential sustainability-related opportunities that support their needs and goals, or those of their own stakeholders.

COMMUNITY INVESTMENTS

Regions is committed to providing resources that help strengthen the communities where we live and work. As such, suppliers are encouraged to contribute to the economic prosperity of the communities in which they operate as well. This includes fostering local growth by partnering with small businesses and contributing to initiatives that strengthen community sustainability.

No code can address every issue that one may encounter; therefore, if you have any questions about any of the information in this statement, please contact Regions at supply.partners@regions.com. The guidance in this Supplier Code of Conduct is in addition to and should not be construed as amending, replacing, or superseding the provisions of any applicable written agreement between the supplier and Regions or its affiliates.