

Pandemic Preparedness at Regions Bank

At Regions, customer service drives our commitment to implementing a strong Business Resilience program. This wide-ranging program covers key areas that include business continuity, disaster recovery and cyber-resilience, as well as crisis management preparation, such as pandemic planning.

Regions has a strong culture of planning and response. We have the resources and expertise to maintain operational continuity and support the individuals, businesses, and communities we serve. Our Business Resilience program is based on industry best practices, regulatory guidance, and our own experiences. The program is designed to minimize disruptions to critical business processes, protect customer data and access to their funds, and comply with contractual and regulatory requirements.

Pandemic Program

Specifically, for pandemic preparedness, our program establishes:

- An overall crisis management program guide augmented with a specific pandemic crisis management playbook.
- A resilience plan for all high-risk processes within each business group, including:
 - Defining key personnel.
 - Determining minimum number of personnel necessary to maintain key functions.
 - Establishing an operational strategy that prioritizes and sustains essential activities.
- Telecommuting for our employees is a key component of our preparedness in the event of a pandemic, with substantial capabilities already in place.

Our Efforts to Mitigate the Crisis

As a company with a branch footprint covering 15 states, we are closely monitoring Coronavirus outbreak developments. We continue to assess the risk to our critical operations as low. However, we are preparing the following mitigations:

- Maintaining close links with federal, state, and international health authorities for medical expert advice and guidance (e.g., Centers for Disease Control and the World Health Organization).
- Activating our Cross Functional Pandemic Crisis Management team to prepare for the outbreak.
- Splitting critical operations into shifts with potential alternate locations.
- Critical Facilities with an onsite cleaning staff are focusing daily cleaning efforts on sanitizing activities.
- Monitoring activity in our local markets to determine if any change is warranted in our branch operations.
- Requiring remote work protocols for contractors and vendors.

