



REGIONS FINANCIAL CORPORATION

2025 Shared Value Report

EXTRA^{IS OUR}ORDINARY

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About This Report

Regions has issued this Shared Value Report to demonstrate how we believe our efforts over the most recently completed fiscal year have served our longstanding corporate mission: to make life better and deliver shared value for our shareholders, customers, associates, and the communities where we live and work. Unless otherwise stated, all information disclosed in this report represents Regions' activity during the fiscal year ended December 31, 2025.

The terms "Regions," the "Company," "we," "us," and "our" are used in this report to refer collectively to Regions Financial Corporation, a Delaware corporation, together with its subsidiaries, including Regions Bank, where appropriate.

This report contains forward-looking statements, including objectives, commitments, and plans that are based on management's current estimates, expectations, aspirations, and assumptions. Actual future results may differ, potentially materially, from these projections. This report is not intended to create legal rights or obligations, and we undertake no obligation to update the information in this report or otherwise notify the reader in the event that any views or statements in this report change.

This report is informed by external disclosure frameworks, recommendations, and guidelines that may use the term "materiality." Used in this context, the terms "materiality" and "material" are distinct from those terms as defined by or construed in accordance with securities law or as used in the context of financial statements and reporting.

Other Resources

This report is not comprehensive and, for that reason, should be read in conjunction with our most recent Annual Report on Form 10-K, Quarterly Report on Form 10-Q, and Proxy Statement, all of which can be accessed at ir.regions.com.

Other informative documents, such as our Code of Business Conduct and Ethics, Government Affairs Political Activities Report, and Fair Disclosure Policy, as well as core governance documents such as our By-Laws, Corporate Governance Principles, and Board Committee Charters, are available at ir.regions.com/governance.

Our corporate responsibility reporting can be found at regions.com/about-regions/our-shared-value-approach.

No documents or websites referred to in this report shall be deemed to form part of the report.

Contact Us

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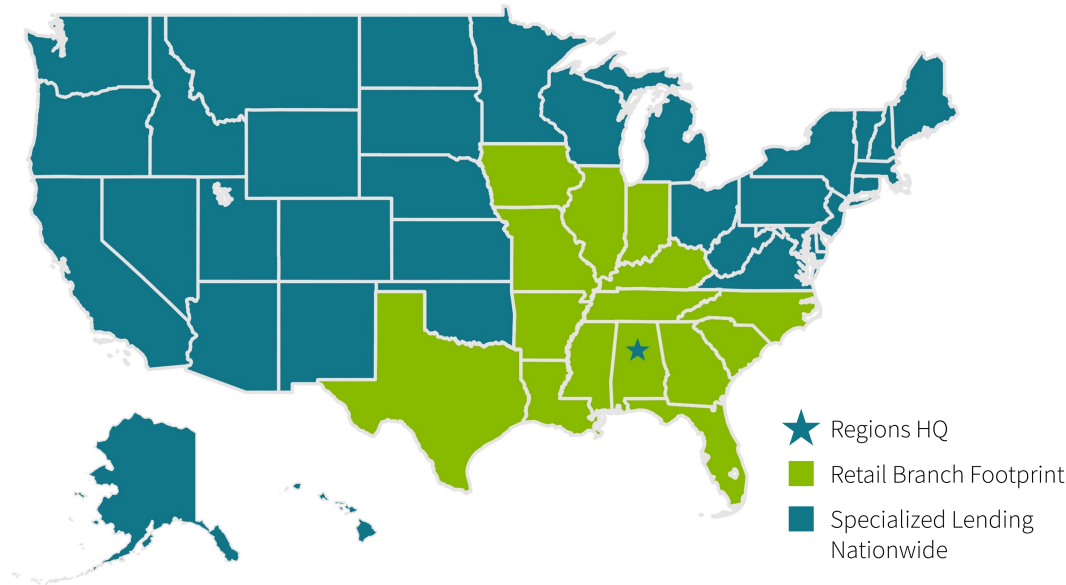
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Social Media

X: @RegionsBank ■ LinkedIn: Regions Bank ■ Facebook: Regions Bank ■ Instagram: Regions Bank

About Regions

Regions Financial Corporation (NYSE:RF) is a financial holding company headquartered in Birmingham, Alabama, and is a member of the S&P 500 Index. Regions provides financial solutions for a wide range of clients, including retail and mortgage banking, commercial banking, and wealth management and investment services, and operates through its wholly owned subsidiary, Regions Bank, an Alabama state-chartered bank and member of the Federal Reserve System. In addition, Regions operates several offices delivering specialty capabilities in New York, Washington D.C., Chicago, Salt Lake City, and other locations nationwide.



Branch Locations by State

- Alabama – 184
- Arkansas – 55
- Florida – 270
- Georgia – 117
- Illinois – 40
- Indiana – 40
- Iowa – 4
- Kentucky – 9
- Louisiana – 79
- Mississippi – 97
- Missouri – 48
- North Carolina – 6
- South Carolina – 18
- Tennessee – 194
- Texas – 85
- Utah – 1



All figures as of December 31, 2025

Our Strategy

Shaping our path forward with intentionality necessitates ongoing consideration of our complex, dynamic, and highly regulated operating environment. Such consideration provides critical context for the Board in identifying Regions’ strategic objectives and management’s pursuit of those objectives. That said, our ultimate goal—delivering shared value—is something we view as a long-term endeavor. For that reason, our strategic planning process is, at its heart, grounded in enduring concepts that define who we are as a company.

Our mission crystallizes our approach to shared value, and our corporate values reflect how we will deliver on this mission every day we come to work. Accordingly, our mission and values serve as foundational elements of our strategic plan.

Our Mission

To achieve superior economic value for our shareholders over time by making life better for our customers, associates, and communities while creating shared value as we help them meet their financial goals and aspirations.



Our Values

Put people first.

Have respect for every person. Listen. Care. Serve others before yourself. Build the best team. Be inclusive. Work as one team. Balance work in a full life. Lead humanely. Set the good example. And remember to say thank you.

Do what is right.

Always. Be honest. Do what you say. Use common sense. Stand for quality and integrity. Take the long view. Earn trust. Be responsible and accountable.

Focus on your customer.

Serving the customer as one team, in an exceptional way, is our business—our only business. Know your customer. Serve your customer. Be committed. Understand needs. Meet needs. Make your customer’s life better by what you do. Create shared value.

Reach higher.

Grow. Our company must grow, and we must grow prudently. Raise the bar. Be energetic. Be innovative. Achieve excellence. Improve continuously. Inspire and enable others. Succeed the right way. Improve efficiency and effectiveness.

Enjoy life.

Have fun. We are in the business of banking. But, more importantly, we are in the business of life. Enjoy it. Laugh. Be creative. Celebrate. Recognize success.

Our strategic planning process is designed to align our short-term and long-term business objectives with prudent risk management and long-term value creation. These objectives are grounded in five enduring strategic priorities that balance the needs of our key stakeholders, including our shareholders, our customers, our associates, and the communities where we live and work—because when these stakeholder groups collectively benefit, we create value for all.

Our Strategic Priorities

Strengthen Financial Performance

Enhance Risk Management

Focus on the Customer

Build the Best Team

Continuously Improve

Building on these five strategic priorities, our strategic plan articulates how we differentiate ourselves, drive transformative change, and become the undisputed customer experience leader in the industry. The plan focuses on three goals:

- **Soundness:** Protecting our strong foundation so that we will be in a position to further advance the customer experience by modernizing operating systems, enhancing security, managing risk, and strengthening our balance sheet.
- **Profitability:** Delivering value to all stakeholders by making strategic investments, maintaining high credit standards, and continuously improving how we operate and produce results.
- **Growth:** Innovating and transforming every area of the organization to build our future bank by enhancing how we go to market, providing customers with greater convenience and access, and empowering all associates to work together, smarter, and better.

Regions believes all people and businesses should be provided equal and fair consideration by the banking system. In that spirit, we execute our strategic priorities in an intentional way that promotes fair access to our products and services:



A Message From Our Chairman of the Board, President, and Chief Executive Officer

*Nearly 15 years ago, Regions' Board of Directors and senior leadership developed a strategy that was built around a singular concept: **shared value**. This concept has remained the foundation of our longstanding corporate mission ever since.*

Over the course of 2025, while facing an increasingly complex environment of dynamic economic, regulatory, and geopolitical considerations, we maintained our focus on executing our long-term business strategy in a way that served our mission to create shared value for our stakeholders. Our Board of Directors and management team leveraged robust corporate governance practices in facilitating strong revenue growth, disciplined risk management, and record profitability. Just as important as financial performance was the scale and depth of our customer engagement: spending time with our customers to ensure we're offering them a personalized plan that's designed to meet their unique needs. We also view exceptional business performance as a product of investing in the wellbeing, development, and engagement of our associates—continuing to build a stronger culture where they have an opportunity to do impactful work. More broadly, our business can only be as healthy as the communities where we work and live, which we promoted by creating meaningful connections and strengthening local relationships that drove real business outcomes. These collective efforts have made life better for our stakeholders, thus helping us achieve superior economic value for our shareholders over time.

Our team's dedication to serving customers, living our values, and executing with integrity is the reason we were able to finish 2025 with solid performance results. Our progress wasn't the result of strategy alone; it was the result of our ongoing commitment, day in and day out, to do the right thing the right way. This report demonstrates how we've spent the past year translating that commitment into action.

Sincerely,

John M. Turner, Jr.

Chairman of the Board, President, and Chief Executive Officer

July 2026



A Message From Our Head of Corporate Responsibility



Each year, we develop our Shared Value Report with a central goal in mind: to offer meaningful insight into how we seek to live out our mission and values through the work that we do every day.

While the efforts and initiatives described throughout the report can be tied back to our core values, the report itself exemplifies our commitment to **Do What Is Right**—to be responsible and accountable to our stakeholders. In that respect, this year’s report leverages quantitative data to provide greater, more multifaceted visibility into our work and its impacts. This work began with our core development team, comprising members of our Legal and Finance functions, and the core governance processes we apply to data across the report. We then collaborated with internal experts representing business and support units across the Company to find new opportunities for decision-useful quantitative disclosure. The contributions of these associates enabled us to tell a story that incorporates more of the data our stakeholders have expressed an interest in. Importantly, some of these efforts also supported our commitment to risk management by further preparing us to comply with anticipated forthcoming disclosure obligations, while also ensuring cross-disclosure consistency; we address this targeted effort later in the report.

We ultimately believe that these measures—along with additional qualitative disclosure on other topics of stakeholder interest—facilitate greater accountability to our stakeholders through corporate responsibility. We appreciate the opportunity to share that story with you.

Sincerely,

Mary C. Wheeler

Senior Vice President, Assistant General Counsel, and Head of Corporate Responsibility

July 2026

“For more information...”

Our Shared Value Report is meant to highlight how we have pursued shared value creation through various efforts we have undertaken over the most recently completed fiscal year. However, we should note that there’s more to our story:

- The **Table of Contents** at the beginning of this report provides guidance around where our regulatory filings, governance documents, and additional corporate responsibility information are available.
- We have embedded **hyperlinks to the Regions website** throughout the report, so that you can learn more about the product, service, or initiative being discussed.
- If you are interested in seeing how our work has continued into 2026, we encourage you to visit our **Doing More Today website** (doingmoretoday.com) for more recent coverage of our current-year initiatives.

2025 Highlights

over 67 percent

of outstanding Regions stock represented in shareholder outreach efforts

92 percent

of the Board of Directors determined independent

3.4 million

active digital customers and

over 1.5 billion

digital logins

2.1 percent

year-over-year increase in active mobile usage

3.3 percent

year-over-year reduction in paper usage and

28 percent

year-over-year increase in paper recycled

1.4 million

people received financial education from Regions

1.8 million

page views of Regions' digital financial education resources

10,753

financial education courses taken online and

1,301

financial wellness workshops led by Regions associates

over \$75.2 million

in affordable lending mortgages originated

over 422,000

customers received Regions Greenprint personalized financial plans

\$1,028

Learning & Development investment per full-time equivalent associate

564,735

training hours completed by associates, including

199,923

hours of compliance training

21

market-based Impact Networks representing

71 percent

of associates

8 years

average associate tenure

2,208

associates recognized for service milestones

36.3 percent

of open positions filled with internal candidates

over 94 percent

of associates participated in 401(k) plan

140,100

volunteer hours logged by associates

\$25.0 million

total philanthropic and community giving*

\$68.3 million

in debt and equity commitments made by the Regions Community Development Corporation

22

projects supported and

\$359.1 million

in closed allocations by the New Markets Tax Credit team

* Represents giving by Regions Bank, the Regions Foundation, and Regions associates. All figures as of December 31, 2025



Governance

Our corporate mission begins with achieving superior economic value for our shareholders over time. Regions believes that creating shared value must begin with thoughtful, proactive corporate governance—guided by our values, informed by stakeholder feedback, and designed to support long-term performance and accountability—that remains grounded in our commitment to do what is right.

In This Section

<i>Stakeholder Engagement</i>	<i>10</i>
<i>Our Board of Directors</i>	<i>14</i>
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Stakeholder Engagement

We believe that engaging with our stakeholders should entail ongoing, constructive, and meaningful dialogue. To demonstrate this commitment, we engage with our various stakeholders in a variety of ways, using multiple methods of outreach in seeking to facilitate open, transparent conversations. Our approach is continuous, rather than only allowing for discussion during specific periods or through specific venues, to reinforce the value we place on our stakeholders' perspectives regardless of time and place. We believe that this approach enhances the value of the resulting dialogue and, ultimately, contributes to stronger relationships with our stakeholders.

HOW WE ENGAGE

SAMPLE ENGAGEMENT TOPICS

Shareholders



- Corporate governance events
- Director-shareholder engagement
- Board presentations from shareholders
- Sell-side sponsored conferences
- Roadshows
- Investor calls and visits
- Quarterly earnings calls
- Annual shareholder meeting
- Virtual and in-person meetings
- Outreach calls
- Update emails
- Financial performance and strategy
- Governance of risks and opportunities related to our mission
- Board skills and composition
- Risk management
- Human capital management

Customers



- Personal banking relationships
- Internal and external customer surveying
- Digital banking channels
- Social media
- Greenprint conversations
- Customer Complaint Program
- Annual event with Board at off-site meeting
- Selected quarterly client events
- Customer access to banking solutions
- Fair and responsible banking
- Product needs, characteristics, and limitations
- Financial literacy and wellness

Regulators, Policymakers, State and Federal Legislators, and Agencies



- Management meetings and briefings
- Management and committee reports
- Targeted exams
- Work with elected officials and relevant staff to convey the impact of legislative and regulatory proposals affecting the banking industry
- Respond to proposed rules with comments through the notice-and-comment rulemaking process, either directly or through an intermediary, such as a trade association
- Engage with stakeholders across the spectrum to ensure a robust dialogue that represents the viewpoints of consumers, covered entities, and other third parties
- Capital planning and positions
- Liquidity management and positions
- Affordable Housing and community reinvestment
- Governance and controls
- Consumer finance
- Regulatory compliance
- Trade association engagement
- Risk management (credit, model, operational, etc.)
- Bank Secrecy Act/Anti-Money Laundering and Office of Foreign Assets Control (BSA/AML and OFAC)

Communities and Nonprofit Organizations



- Funding support of community programs and initiatives
- Volunteerism, community service, and board membership by associates
- Relationships with local market executives and bankers
- Partnerships with local community relations officers and community development managers
- Collaborations with Regions' Disability Services and Outreach Manager and Regions' Service Members and Veterans Affairs Manager
- Economic and community development
- Education and workforce readiness
- Financial wellness
- Disaster relief and recovery

HOW WE ENGAGE

SAMPLE ENGAGEMENT TOPICS

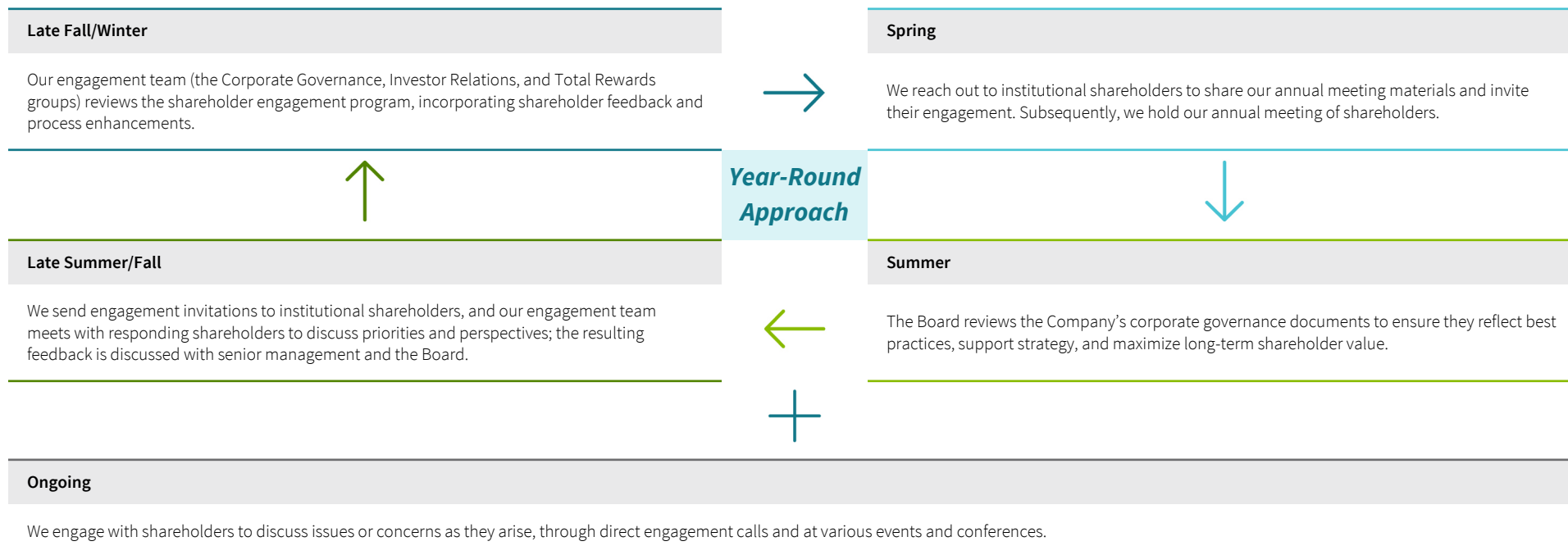
Associates



- Engagement surveys
- The Front Page, a multimedia internal news and information site for associates
- HR Connect, an internal website for associates
- Professional development tools through Degreed Learning
- Quarterly earnings updates for all associates, with supplementary discussion guides for managers
- Evergreen Week, a week dedicated to showing management’s appreciation of associates
- Regions Impact Networks across the footprint
- RegionsLEADS monthly learning content to invest in the development and learning for all associates
- Business group newsletters
- Regions Community Champions, recognition of associates logging 16 or more hours of volunteer time annually
- **Doing More Today®**, an external website focusing on Regions’ community engagement, business growth, and timely company announcements
- Annual Week of Understanding, focused on Inclusion and Belonging
- Tuition-free education benefits through Guild
- *Report It!* Hotline and portal that allows associates to share concerns and complaints anonymously
- Share the Good®, an associate community engagement campaign
- What a Difference a Day Makes, a paid day off for associates to volunteer
- 2 Inclusion Observance Days, to be taken for celebrations relevant to an associate’s cultural or community passion
- Frontline First, a week focused on celebrating and honoring the dedication of frontline associates
- Associate engagement
- Associate wellbeing
- Company strategy
- Inclusion, Belonging, and Impact
- Financial performance
- Learning and development opportunities
- Continuous Improvement focus
- Organizational changes
- Associate volunteerism and philanthropic giving

SHAREHOLDER ENGAGEMENT

Each year, Regions’ management, as well as Directors when requested, participate in a robust corporate governance shareholder engagement program. We reach out to shareholders throughout the year in order to welcome the opportunity to engage with them and share important information related to corporate governance, executive compensation, and corporate responsibility matters. Maintaining this dialogue underscores the importance we place on shareholder perspectives and supports effective oversight in an increasingly dynamic external environment.



Feedback to the Board

To keep the Board apprised of shareholder sentiment, the feedback and views expressed during our shareholder engagements are summarized and discussed with both senior management and the Board. This process helps the Board monitor that our strategy aligns with our investors' primary focus areas, and the Board considers shareholder input as part of its regular review of our corporate governance program, policies, and practices, and transparency around these areas. Our Compensation and Human Resources (CHR) Committee additionally considers shareholder feedback in determining the goals and objectives of Regions' executive compensation program.

The Board believes that gaining insight into the perspectives of shareholder proponents is an integral part of our broader engagement efforts. Over the past three proxy seasons, we have actively engaged with the shareholders who have submitted proposals to understand their objectives and the issues driving their requests. For more information regarding these specialized efforts, please see our 2026 Proxy Statement.

Shared Value in Action

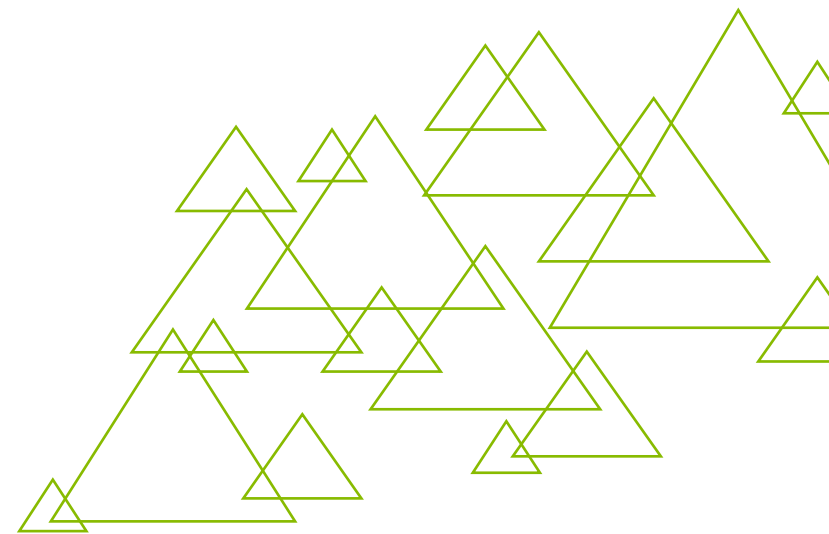
Through direct outreach in 2025, we invited shareholders representing over 67 percent of our outstanding shares to engage with us through our corporate governance shareholder engagement program. Though a number of shareholders responded indicating that they had no material feedback or concerns requiring discussion, we held live conversations during the year with holders representing approximately 13 percent of Regions' outstanding shares.

Since 2020, we have engaged annually through our program with holders representing, on average, approximately 20 percent of our outstanding shares.

Corporate Political Activity

Regions' **Statement on Political Contributions** and **Code of Business Conduct and Ethics** (Code of Conduct) collectively govern and promote the highest standards of behavior by our company and our associates with regard to political activities. These policies also support our compliance with all applicable federal and state campaign finance laws. Like most public companies, Regions recognizes that decisions made by governmental agencies and lawmakers can have a significant impact on our operations, customers, shareholders, and associates. Accordingly, we monitor and track issues that affect our business and communicate our views to lawmakers and regulators.

Regions may make corporate political contributions in states where doing so is permissible. These contributions may be directed to state party organizations and candidates for statewide offices, state legislatures, and, in rare instances, local offices. Also, where permitted by law, Regions may make independent expenditures or corporate contributions in connection with state and local ballot initiatives, and referenda on important policy issues likely to impact our business and our stakeholders.



Shared Value in Action



Regions has been named a “Trendsetter”—the highest rating issued—in the 2025 CPA-Zicklin Index of Corporate Political Disclosure and Accountability for the third year in a row.

Read more about this recognition on the Center for Political Accountability's website [here](#).

You can also see our most recent Government Affairs Political Activities Report for yourself [here](#).

Regions' corporate political contributions are subject to a tiered approval process based on the amount of the proposed contribution. The full Board and the Risk Committee receive a report on the Company's annual corporate contributions and non-deductible portions of trade association dues. Reports are reviewed and certified to be in compliance with the Statement by Regions' Chief Legal Officer.

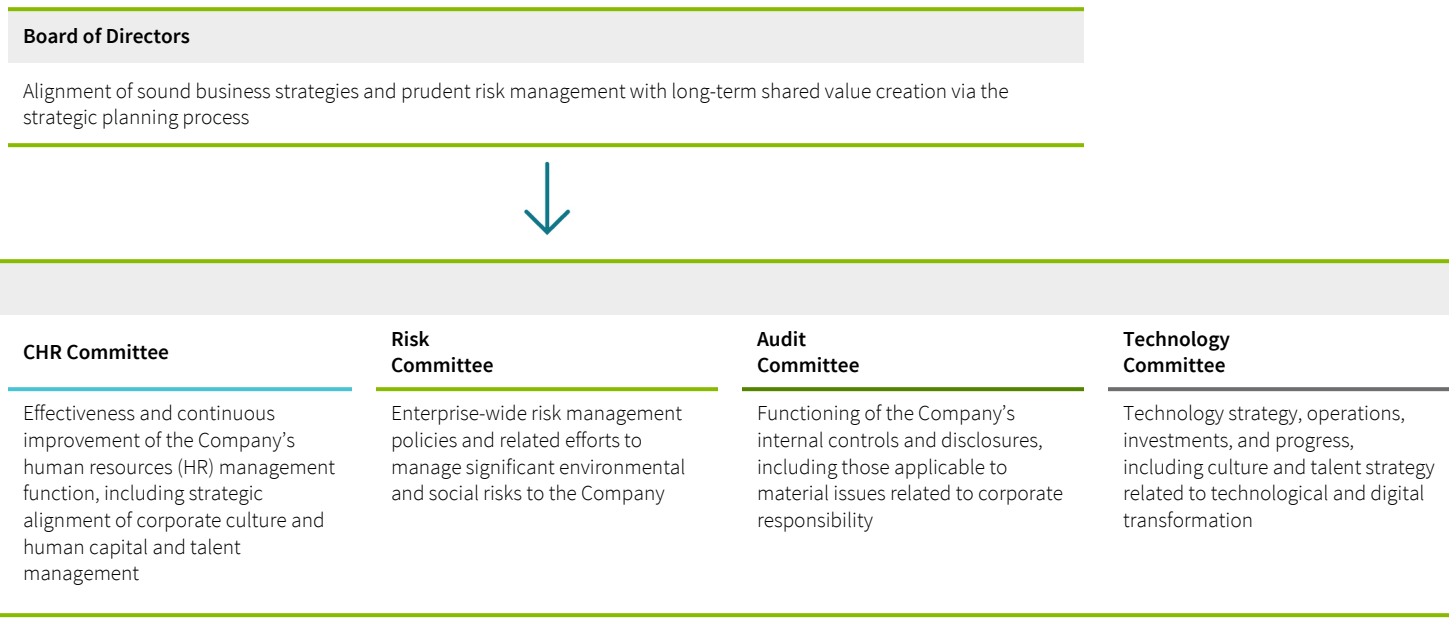
The Company believes transparency regarding our political contributions is important to our stakeholders. Since 2014, we have published Government Affairs Reports on a semi-annual basis that contain the Company's Statement on Political Contributions and our related activities. In each report, we describe our oversight process for political contributions and provide a summary of independent expenditures and corporate political giving over the report's covered period. The report also discloses trade associations to which Regions paid more than \$25,000 in annual dues and the portion of those dues that were non-deductible under the Internal Revenue Code and attributable to lobbying expenses. The Company believes these disclosures provide transparency into the Company's public policy advocacy, which benefits our shareholders, the Company, our associates, and our customers. Our current Government Affairs Political Activities Report can be found at ir.regions.com/governance.

Our Board of Directors

Regions’ approach to corporate governance is grounded in our commitment to doing what is right and maintaining the trust of our shareholders, customers, associates, and communities. While complying with laws and regulations is essential, the Board and management team view this as only a starting point. Our focus is on thoughtful, proactive governance—guided by our values, informed by stakeholder feedback, and designed to support long-term performance and accountability. Effective governance begins with a capable Board, an independent leadership structure, and transparent oversight practices—all designed to support stakeholders and enable sustainable, long-term value creation.

Board Oversight of Our Shared Value Approach

Nearly 15 years ago, Regions’ Board and leadership adopted a strategy built on a singular concept: shared value. The Board is responsible for reinforcing, demonstrating, and communicating a “tone at the top” that exemplifies the Company’s shared value mission—that, when our stakeholders collectively benefit, we create value for all. Accordingly, the Board oversees corporate responsibility matters as part of its broader governance and risk oversight responsibilities. The Board exercises these responsibilities directly and through its five standing committees:



To support oversight of Regions' shared value approach, the Board allocates responsibilities among its standing committees based on areas of focus and expertise. Each committee carries out its oversight responsibilities under the Board's purview, reporting regularly to the full Board to support monitoring of performance versus risk appetite and responsiveness to regulatory, technological, and market developments. Each Board committee's responsibilities are formalized through our Corporate Governance Principles as well as their respective committee charter, all of which are available at ir.regions.com/governance.

- The **Board of Directors** is ultimately responsible for overseeing the Company's long-term strategy, capital strength, governance framework, and the risks inherent in our business. Through the Company's enterprise-wide Risk Management Framework, the Board oversees the processes for evaluating the Company's risk management, internal controls, financial reporting, cybersecurity and technology, governance practices, human capital management and compensation policies, significant corporate responsibility matters, and legal and regulatory compliance.
- The **NCG Committee** leads the Board and its committees in overseeing the Company's corporate responsibility practices and disclosures, including reviewing the Company's shared-value strategy, initiatives, and policies, and receiving updates from members of management responsible for those activities. The committee also oversees the establishment and maintenance of effective corporate governance policies and practices, including the documents in the Company's corporate governance framework, along with Company and Director engagement with institutional shareholders and other interested parties.
- The **CHR Committee** reviews and approves the Company's compensation philosophy and oversees the Company's compensation plans and programs, including alignment with strategic and financial objectives. The committee also oversees the effectiveness and continuous improvement of the Company's human capital management strategies and practices, including associate conduct; corporate culture and inclusion; talent management and succession planning; total rewards; and employment practices.
- The **Risk Committee** approves the Risk Management Framework, which outlines Regions' approach to effective risk management practices, as well as performance against the risk tolerances established in the Enterprise Risk Appetite Statement. The committee further oversees policies and related efforts to manage the Company's primary risks, including any significant environmental and social risks where applicable.
- The **Audit Committee** oversees the integrity of the Company's financial statements and financial reporting process; the relationship with our independent auditor; the performance of the Internal Audit Division; and compliance with legal and regulatory requirements. Any material corporate responsibility issues related to the functioning of the Company's internal controls and disclosures fall within the scope of these responsibilities.
- The **Technology Committee** oversees the overall role of technology in executing the Company's business strategy, including technology, digital, and innovation strategy, performance, and operations; significant technology investments and progress; project management; and emerging trends in technology and digital transformation. Decisions in these areas have impacts across our stakeholder groups.

TRANSPARENCY AND ACCOUNTABILITY

Transparency and accountability—which we view as critical elements of robust governance—are the aim of our voluntary disclosures around corporate responsibility.

We are always looking to make our voluntary disclosures more meaningful through the intentionally structured processes we use to develop them. These efforts include:

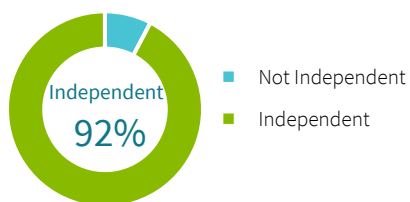
- Ensuring that our voluntary and mandatory disclosures align with each other in prioritizing our compliance obligations
- Collaborating across our Legal, Finance, and Internal Audit functions to strengthen the control environment in which our disclosures are developed
- Leveraging internal expertise in developing our report using a cross-functional, multi-stage review process that involves management and the Board
- Engaging with internal and external stakeholders to understand their priorities and continuously enhance the decision-usefulness of our reporting

For more information about our data control environment, please see the [Energy Use and Emissions](#) section within this report.

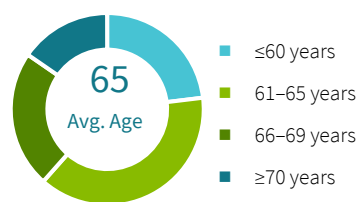
Board Composition

Regions' Corporate Governance Principles provide that the Board will seek members who combine a broad spectrum of experience and expertise with a reputation for integrity. Both the Board and the NCG Committee focus on maintaining a Board composition that supports effective oversight and sound decision-making. The NCG Committee selects candidates who possess the highest personal and professional ethics and values and who are committed to representing the long-term interests of Regions' shareholders. Directors should have experience in positions with a high degree of responsibility, demonstrate leadership in the companies or institutions with which they are affiliated, and be selected based on the contributions they can make to the Board and the Company. The following provides a high-level overview of the 13 Directors comprising Regions' Board as of March 23, 2026:

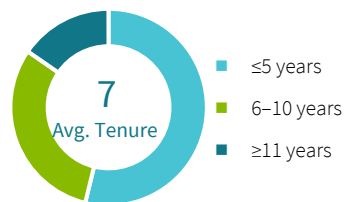
Independence



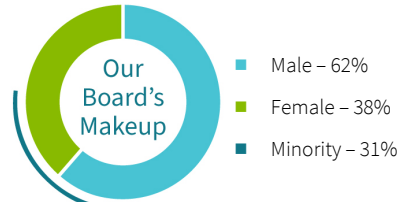
Age



Tenure



Other Characteristics



Name	Age (yrs.)	Indep.	Industry Representation	No. Public Co. Boards
Mark A. Crosswhite	63	✓	Energy	1
Noopur Davis	64	✓	Technology	1
Zhanna Golodryga	70	✓	Energy	2
J. Thomas Hill	67	✓	Manufacturing	2
Roger W. Jenkins	64	✓	Oil and Gas	2
Joia M. Johnson	66	✓	Consumer Products, Manufacturing, and Retail	4
Ruth Ann Marshall	71	✓	Financial Services	2
Alison S. Rand	58	✓	Financial Services	2
William C. Rhodes, III	60	✓	Retail	2
Lee J. Styslinger III	65	✓	Manufacturing and Transportation	2
José S. Suquet	69	✓	Insurance	1
John M. Turner, Jr.	64	CEO	Financial Services	2
Timothy Vines	60	✓	Healthcare and Insurance	1

LEADERSHIP STRUCTURE

Regions' Board is designed to promote effectiveness and independent oversight through a leadership structure tailored to the Company's needs, rigorous independence standards, and a committee structure focused on core responsibilities with coordinated oversight. The Board carefully considers its leadership structure in consultation with the NCG Committee as part of its ongoing refreshment and succession planning process. Each year, the Board evaluates its leadership structure based on the requirements of the New York Stock Exchange (NYSE) listing standards, our Corporate Governance Principles, shareholder expectations, and an assessment of the Company's current needs. As a result, our Board structure combines an experienced Board Chair with a Lead Independent Director who has strong oversight responsibilities, and five standing committees composed entirely of independent Directors with a broad range of characteristics, backgrounds, and experiences. This framework, together with the Board's annual independence determinations and clearly defined committee charters, supports independent oversight, informed decision-making, and accountability to shareholders. We have not adopted a policy mandating the separation of the Chair and CEO positions. Consistent with this evaluation, and in consideration of the Company's present needs and the Board's commitment to maintaining robust independent leadership, the Board has determined that its current leadership structure—under which the roles of Chair and Chief Executive Officer are combined and supported by a strong Lead Independent Director—best serves the interests of the Company and its stakeholders at this time. This structure provides a critical link between the Board's oversight and the Company's day-to-day operations, supporting continuity and enabling management and the Board to function efficiently and collaborate in fulfilling the Company's goals and strategies.

DIRECTOR SKILLS

The NCG Committee strives for the Board to reflect a range of talents, ages, skills, backgrounds, and expertise sufficient to provide sound and prudent guidance and oversight with respect to Regions' operations and strategy. In addition to the items specified in the Corporate Governance Principles, the NCG Committee considers the technical and professional skills that Directors have gained through their professional and leadership roles. Based on information provided in response to our 2025 year-end Director questionnaires, the following table highlights the number of Directors with considerable or extensive experience, based on Director questionnaires and Board evaluation processes, in areas essential to overseeing Regions' operations, risk profile, and long-term strategy and performance:

Skill	# of Directors	Skill	# of Directors	Skill	# of Directors
Audit/Accounting/Finance and Capital Planning	7	Customer Focus and Community Engagement	11	Information/Cyber Security	7
Banking and Financial Services	6	Environmental Sustainability Practices	8	Regulatory Compliance	8
Business Operations and Technology Innovation/Artificial Intelligence	10	Executive Compensation and Benefits	10	Risk Management	11
Corporate Governance	13	Human Capital Management	12	Strategic Planning and Strategy Development	13

REFRESHMENT

The Board and NCG Committee maintain a structured, year-round approach to Director succession and refreshment. The NCG Committee regularly assesses current and anticipated Board needs and uses a variety of tools to identify areas where additional skills or experience would strengthen oversight. Over the last several years, this intentional approach has resulted in a well-balanced and highly engaged Board aligned with Regions' strategy and operating environment.

When a refreshment need is identified, the NCG Committee evaluates potential candidates through a comprehensive vetting process that includes assessing the skills and expertise most relevant to the Board's forward-looking needs, reviewing other boards on which the candidate serves, and considering any potential conflicts of interest.

Identification



The NCG Committee reviews candidates identified by independent Directors; an independent search firm; associates and management; shareholders; and self-recommendations, among other sources.

Assessment, Interviews, and Discussions



The NCG Committee considers the candidate's qualifications and attributes in light of Board needs; due diligence research conducted on the candidate; the candidate's independence; input from other Directors following interviews with the candidate; and the candidate's other commitments.

Recommendation and Appointment



Upon recommendation of the NCG Committee, the Board determines whether to appoint the candidate and optimal committee placement.

Onboarding



Regions' comprehensive onboarding program involves a combination of presentations, meetings with management, and Director mentorship.

SELF-EVALUATIONS

Each year, the NCG Committee oversees the self-evaluation process for our Board, its committees, and individual Directors. This process ensures the Board and its committees are functioning effectively to create shared value for the Company's stakeholders and is one of several inputs the Board considers when forming the slate of Director nominees for each annual meeting. Core aspects of this process include:

Continual Enhancements	Before each annual self-evaluation, the NCG Committee considers enhancements to ensure continued effectiveness and incorporate prior-year feedback. In 2025, based on Director feedback, the NCG Committee added additional open-ended questions to elicit deeper commentary.
Electronic Evaluation Questionnaire	Directors complete an electronic questionnaire assessing Board and committee effectiveness across categories such as ethics and accountability; composition, refreshment, and culture; meetings and administration; the Board's independence and relationship to management; oversight of strategy; risk management oversight; succession planning and human capital management; industry knowledge; and Committee responsibilities.
Detailed Reporting and Analysis	A third-party board advisory firm compiles and analyzes responses and prepares a confidential report for all Directors in advance of the evaluation discussions, including heat maps, priority graphs, a strengths, weaknesses, opportunities, and threats analysis, and other graphics to assist in the Directors' assessment of Board effectiveness.
One-on-One, Committee, and full Board Discussions	The Lead Independent Director conducts one-on-one discussions with each Director to gather candid feedback. Committee Chairs also hold individual discussions with members of their committees, with summary themes shared with the full Board as appropriate. Committee-level discussions inform the full Board's self-evaluation, with the Lead Independent Director facilitating the Board discussion.
Focus on Outcomes	The NCG Committee and Lead Independent Director monitor relevant follow-up actions. In 2025, as a direct result of the self-evaluation process, management streamlined Board materials to ensure Directors have all the relevant information necessary to support their oversight responsibilities.
Ongoing Evaluations	Directors are encouraged to raise any topics related to the self-evaluation with the Chair of the NCG Committee, the Chair of an applicable committee, the Lead Independent Director, or with the whole Board, as appropriate, at any time.

Regions' Board views meaningful annual self-evaluation as an essential component of maintaining an engaged, independent, and high-performing Board. Our evaluation process combines electronic questionnaires, one-on-one Director discussions, and facilitated group conversations, supported by a third-party board advisory service that compiles and analyzes feedback. This modernized, multi-layered approach produces constructive and actionable insights that inform Board refreshment, strengthen Board dynamics, and drive continuous improvement in how the Board and its committees operate.

Board Committees in 2025

CHAIR: José Suquet⁽¹⁾

Audit Committee

MEMBERS:

Mark Crosswhite

Alison Rand⁽¹⁾

Bill Rhodes⁽¹⁾

Tim Vines⁽¹⁾

2025 MEETINGS:

9 (+ 1 joint mtg with Risk Cmte)

(1) – Audit Committee Financial Expert

In 2025, the Audit Committee remained focused on its core responsibility of overseeing Regions' financial reporting and internal control environment, including the integrity of the Company's financial statements and the effectiveness of our internal accounting processes. Throughout the year, I met regularly with Internal Audit leadership, senior executives, and our independent auditing firm to discuss audit plans, preview materials, and better understand the scope and results of audit activities across the Company. Our oversight also included monitoring the implementation of the new Global Internal Audit Standards and evaluating their impact on our Internal Audit function.

Committee members also participated in a series of Board-level education sessions designed to keep Directors informed on current and emerging issues affecting financial institutions. These sessions covered developments in the banking industry, balance sheet hedging practices, cybersecurity and information-security risks, and the regulatory landscape (including Regulation O and BSA/AML/OFAC). The Committee also maintained consistent attention on critical accounting estimates, such as the allowance for credit losses, fair value measurements, goodwill, residential mortgage servicing rights, and income taxes, and the judgments underlying these determinations.

The Audit Committee continues to benefit from the significant expertise of its members. Alison and Bill bring deep financial and accounting experience, while Mark, Bill, and Tim contribute valuable perspectives from their service as chief executives. Together, their collective knowledge strengthens the Committee's ability to provide rigorous oversight of Regions' financial reporting and audit processes. This experience, combined with our ongoing engagement with management and our auditors, helps ensure the Company remains well positioned to manage evolving risks and regulatory expectations in 2026 and beyond.

CHAIR: Joia Johnson

CHR Committee

MEMBERS:

Tom Hill

Ruth Ann Marshall

Bill Rhodes

Tim Vines

2025 MEETINGS:

6 (+ 1 joint mtg with Risk Cmte)

In 2025, the CHR Committee oversaw compensation and human capital matters during a year that called for thoughtful judgment. Early in the year, we reviewed and refined the Executive Incentive Plan and Long Term Incentive Plan designs and certified performance results from the prior cycle. We also oversaw Say-on-Pay and the development of the new Long Term Incentive Plan, both of which received "FOR" recommendations from our proxy advisors—a meaningful signal of confidence in our approach and alignment with shareholders.

Throughout the year, we continued monitoring performance under both incentive plans and reviewed succession planning, equity utilization, and benchmarking peer groups to ensure competitiveness heading into 2026. We also approved updates to key compensation and human capital policies, including enhancements to the Code of Conduct and recoupment-related documents, to strengthen clarity and keep pace with evolving expectations.

Human capital remained central to our mandate, and we received valuable updates on talent acquisition, talent management, and learning and development as Regions continues investing in its people and culture. We also reviewed shareholder engagement insights that will help shape our priorities for 2026. I'm grateful for the dedication and perspective each Committee member brought to our work this year and for their commitment to ensuring that our compensation and human capital programs support Regions' long-term strategy.

CHAIR: Ruth Ann Marshall

NCG Committee

MEMBERS:

Mark Crosswhite

Tom Hill

Joia Johnson

Jim Prokopanko

2025 MEETINGS:

5

The past year required the NCG Committee to navigate a rapidly evolving governance environment marked by heightened scrutiny, regulatory uncertainty, and shifting shareholder priorities. Against this backdrop, the NCG Committee focused on exercising informed judgment and ensuring that Regions' governance practices, Board composition, and disclosures remain aligned with the Company's strategy and long-term interests of our shareholders.

A central priority throughout the year was thoughtful stewardship of Board composition and effectiveness. The NCG Committee continued its intentional approach to Board refreshment and oversight, including the recent addition of Roger Jenkins, whose experience and perspectives have further strengthened the Board. We also advanced enhancements to the Board and Committee self-evaluation process, building on last year's transition to electronic questionnaires to promote more constructive dialogue and actionable insights.

In parallel, the NCG Committee devoted significant attention to governance-related disclosure and shareholder engagement amid a dynamic proxy and regulatory landscape. This included overseeing revisions to governing documents in response to shareholder proposals, guiding management's engagement with shareholders on governance matters, and supporting preparation for a complex proxy season involving multiple management and shareholder proposals. As governance expectations continue to evolve, the NCG Committee remains focused on maintaining a transparent, resilient governance framework that supports effective oversight and long-term value creation.

CHAIR: Jim Prokopanko

Risk Committee

MEMBERS:

Noopur Davis
Zhanna Golodryga
Roger Jenkins
Lee Styslinger
José Suquet⁽²⁾

2025 MEETINGS:

4 (+ 1 joint mtg with Audit Cmte
+ 1 joint mtg with CHR Cmte)

(2) – Risk Mgmt. Expert

Throughout 2025, the Risk Committee continued to oversee management’s advancement of Regions’ strong risk management culture and the proactive identification and management of key risks in a highly dynamic environment. During 2025, the Risk Committee effectively monitored parameters and tolerances for risk-taking by the Company to ensure we remain in alignment with our established risk appetite. Despite global volatility, the Risk Committee provided oversight of management to ensure Regions effectively managed the risks within our control. The Risk Committee continued to provide oversight of credit risk in response to economic headwinds, particularly for portfolios of heightened risk, and monitored capital adequacy, enterprise compliance, cybersecurity and financial crimes (including fraud and BSA/AML/OFAC), and the overall internal control environment. While the regulatory environment continues to evolve, the Risk Committee supported management in continuing to do what is right for our customers and shareholders, in line with our mission and vision.

Notwithstanding these significant risks, the Risk Committee also effectively monitored other key risks to the Company, including, among others, evolving regulations, core infrastructure modernization, security, asset/liability management, enterprise resilience, model performance (including generative AI), customer complaints, and third-party risk management.

The Risk Committee will continue to work with management and outside experts with the goal of ensuring prudent and effective risk oversight within the fast-paced and ever-changing financial services industry.

CHAIR: Zhanna Golodryga

Technology Committee

MEMBERS:

Noopur Davis
Roger Jenkins
Alison Rand
Lee Styslinger

2025 MEETINGS:

5

Throughout 2025, the Technology Committee continued its oversight of Regions’ enterprise-wide modernization and transformation initiatives, maintaining strong alignment between technology priorities and business strategy. As our organization advances its digital capabilities, the Technology Committee remained focused on understanding emerging technology trends and assessing their potential impact on Regions’ operations, competitiveness, and long-term growth.

Over the past year, the Technology Committee supported the ongoing efforts of the Transformation Office, the Technology group, and the business segments to drive progress across core deposits and lending modernization, omnichannel delivery, personalization, and other innovation programs essential to delivering improved customer and business outcomes. In connection with these initiatives, the Technology Committee reviewed and approved associated investments, monitored resource allocation, and provided guidance on the Company’s change management efforts. Working closely with the Risk Committee, we continued our oversight of information technology and security activities, including cybersecurity, data privacy, and the evolving landscape of digital risk.





The Technology Committee also monitored management’s deployment of generative AI, including the foundational controls designed to protect the Bank and the progression of priority use cases across the Company. We reviewed updates on program milestones, timelines, and safeguards to help ensure AI is introduced in a responsible, risk-aligned manner.

In 2026, our focus remains consistent: providing oversight of and insight into the role of technology as a strategic enabler for Regions, ensuring disciplined execution of transformation initiatives, and supporting the Company’s continued progress in building a modern, resilient, and customer-centric technology foundation.

Risks and Opportunities

Risk Management and Compliance

Regions' mission and business strategy are based on the concept of shared value—that what we do as a business should benefit both our company and our stakeholders. This commitment to shared value requires effective management of financial and non-financial risks and opportunities, which aligns with our long-standing strategic priority of enhancing risk management. Our Risk Management Framework outlines our approach for managing risk and includes four components:

	<p>Collaborative Risk Culture</p>	<p>A strong, collaborative risk culture demonstrated by our values, attitudes, and behaviors is fundamental to our Core Values and operating principles. A healthy risk culture must be in place to drive the execution of our approach to risk management, which is ultimately evidenced by prudent risk-taking within the bounds of our risk appetite, supported by sustainable risk processes and overseen through responsible risk governance. Sustaining a collaborative risk culture is critical to our success and is a clear expectation of executive management and the Board of Directors.</p>
	<p>Sound Risk Appetite</p>	<p>Regions is in the business of taking and managing risks. Accurately identifying and documenting the types and levels of risk that we as a business are willing to take to achieve our strategic objectives and business plans—our risk appetite—is vital to the Company's sustainability and profitability. Our risk appetite must stay within the bounds of the Company's risk capacity, which is the maximum amount of risk (for all types of risk) that Regions is able to support in pursuit of its business objectives before it breaches regulatory constraints (e.g., solvency or liquidity requirements) or other stakeholder constraints (e.g., pension obligations). The risk appetite must also be consistent with Regions' mission and values.</p>
	<p>Sustainable Risk Processes</p>	<p>Regions' overarching risk management cycle, known as IMMMR (Identify, Measure, Mitigate, Monitor, and Report), serves as a foundation that our associates leverage to successfully manage risk, thus protecting the interests of all stakeholders. It is the responsibility of every associate to review and understand their role in each component of the risk management cycle.</p>
	<p>Responsible Risk Governance</p>	<p>Our risk governance framework aids in the prudent pursuit of the Company's strategic objectives through monitoring of performance and evaluation of risk and reward. It is designed to align the interests of the Board and management with those of our shareholders and to foster integrity throughout the Company. Our risk governance framework establishes oversight responsibilities for the risks we face and the activities that we perform to mitigate these risks. Additionally, it provides a robust challenge process, which allows for transparency and action.</p>

Clearly defined roles and responsibilities are critical to the effective management of risk. This clarity helps ensure differentiation of activities across the Three Lines of Defense and between organizational units, including Front Line Units, Enterprise Support Units, Risk Management, and Assurance Functions. The **First Line of Defense** refers to associates, activities, and processes that generate revenue, reduce expense, and/or provide operational support or servicing, including technology services, to any organizational unit or function. The **Second Line of Defense** refers to the associates responsible for developing and deploying enterprise tools and processes designed to identify, measure, monitor, or assess aggregate risks of the Company. The **Third Line of Defense** refers to organizations and activities that independently evaluate the adequacy of, and compliance with, policies, standards, programs, procedures, and processes.

Financial Crimes Risk Management

Financial Crimes Risk Management at Regions includes Bank Secrecy Act/Anti-Money Laundering (BSA/AML), Office of Foreign Assets Control (OFAC), and Anti-Bribery and Anti-Corruption (ABAC) compliance oversight. Regions is committed to complying with both the letter and the spirit of the laws and regulations governing sanctions and prohibiting money laundering, terrorist financing, bribery and corruption, and other financial crimes. We regularly review our Financial Crimes Risk Management policies and procedures and update them as needed. Regions remains committed to ensuring not only that all policies and procedures fully comply with applicable rules and regulations, but also that they are clearly communicated and readily accessible to our associates.

Our comprehensive, company-wide, Corporate BSA/AML and OFAC Programs consist of corporate policies and standards applicable to all Regions associates, management, affiliates, subsidiaries, and business units. The Corporate BSA/AML and OFAC Policies and Standards, as well as Business Unit BSA/AML/OFAC Procedures are posted on our intranet site. Additionally, as part of our efforts to ensure that the BSA/AML and OFAC Programs are widely understood and consistently followed, we track participation in Regions' mandatory BSA/AML/OFAC training programs. We also provide targeted supplemental training for associates in certain roles.

BSA/AML and OFAC risk governance are accomplished through formal oversight by the Board and its Risk Committee, which approve both the BSA/AML and OFAC Programs. The Risk Committee receives reports from management related to BSA/AML and OFAC on at least a quarterly basis. We also maintain a Financial Crimes Risk Management Department responsible for BSA/AML, OFAC, and ABAC Compliance oversight, an operational Financial Crimes Unit within Operations and Technology, a Corporate BSA/AML Officer, an OFAC Officer, an ABAC Officer, and a BSA/AML and OFAC Committee (BAOC), which is a management-level special purpose committee responsible for overseeing and monitoring the effectiveness of controls and processes designed to identify, measure, mitigate, monitor, and report on BSA/AML, OFAC, and ABAC risks.

The effectiveness of the BSA/AML and OFAC Programs, as well as associates' adherence to program requirements, is subject to ongoing testing by our Internal Audit Division. Regions is also subject to periodic BSA/AML- and OFAC-focused regulatory examinations. Our Board and senior management receive regular reports on regulatory submissions filed by Regions, as required by applicable laws and regulations and by our BSA/AML and OFAC Programs.

Individual recognition and accountability are critical to the success of our BSA/AML and OFAC Programs. Accordingly, Regions maintains a program, which is administered by our Corporate Security Department with oversight by the BAOC, to reward associates for exceptional efforts in monitoring and referring potentially suspicious activity. Additionally, adherence to the

requirements of the BSA/AML and OFAC Programs is incorporated into associates' performance evaluations.

Empowerment Through Innovation

BANKING YOUR WAY

At Regions, we seek to make banking simpler, more convenient, and more connected for customers with a wide array of services and options to access them. These options include:

- In-branch banking
- Online and mobile applications
- ATMs
- By phone through our Contact Center
- Chat

Our approach allows bankers to turn everyday interactions into more meaningful, highly personalized solutions for customers. Instead of simply offering to process a transaction request for a customer, they show customers how to complete those transactions digitally more quickly and confidently.

Newly designed branches replace traditional teller lines with private, welcoming workstations for more meaningful, one-on-one conversations about the financial goals that matter most to customers. The Consumer Banking Group's new hire training program provides learning solutions designed to help bankers deliver consistent advice, guidance, education and tailored solutions to meet customer needs.

As more customers choose to bank and plan digitally, we continue to evolve how we meet their needs with insights, tools, and guidance. Our digital capabilities make banking simpler and more intuitive, while helping us better understand each customer's financial situation so we can help them build a personalized roadmap for what's next.

This comes to life through Regions Greenprint®, which allows anyone to create a plan around their finances with a banker at no cost. With the introduction of Greenprint on the Go, customers can now complete the foundational steps of their personalized plan anytime, anywhere. That way, when they connect with a banker, the focus is on what matters most: refining goals, uncovering new opportunities and taking meaningful action.

We believe technology does not replace relationships. It strengthens them. At Regions, every interaction is an opportunity to build trust, simplify the financial journey, and help customers feel more confident about what comes next. By bringing together personalized guidance and innovative tools, we empower customers to take control of their financial future while creating lasting value through stronger relationships and better outcomes.

DIGITAL ACCELERATION

Investing in digital capabilities is another way we seek to make banking easier for our customers. The redesigned mobile app launched in 2025 features enhanced navigation, updated account maintenance options, convenient budgeting tools, and more, all with the goal of helping customers more easily manage their accounts. As a direct result of these investments, our digital users increased 1.0 percent year over year, reaching 3.4 million active digital customers, with over 1.5 billion digital logins in 2025. Additionally, active mobile users increased 2.1 percent year over year, and Regions finished the year with a mobile app rating of 4.9¹ out of 5. Customer engagement with person-to-person payments continued to accelerate, with Zelle® transactions increasing 16.8 percent year over year. Convenience and security remain critical to the digital experience, with 67.8 percent of mobile banking logins using biometric authentication.

Shared Value in Action

We're committed to helping people manage and grow their finances through simple, convenient solutions. In 2025, we announced a series of upgrades to the Regions Mobile Banking app for both iOS and Android devices—with more upgrades on the way. Read more about the announced upgrades [here](#).



CYBERSECURITY

As a company that deals with large volumes of sensitive customer information and financial transactions, Regions treats cybersecurity as a core enterprise risk and a key operational risk within its enterprise-wide Risk Management Framework. As part of this framework, Regions utilizes the “Three Lines of Defense” concept to clearly designate risk management activities, and this concept is applicable to cybersecurity risk. The Information Security (IS) Program is led by Regions’ Chief Information Security Officer (CISO) and is subject to executive management and Board-level oversight through established enterprise governance and risk management structures.

¹Rating is for the Apple® iOS version of the Regions Mobile app only.

The IS Program includes information security policies, procedures, and controls designed to prevent, detect, limit, and respond to cyberattacks or similar incidents that might impact Regions’ technologies, systems, and networks. Regions’ IS Program is designed and implemented to align closely with National Institute of Standards and Technology (NIST) standards, including NIST Special Publication 800-53, and is periodically evaluated as part of ongoing risk management and control activities. The IS Policy establishes technical, administrative, and physical control directives designed to protect information assets and information systems from reasonably foreseeable risks, including unauthorized access, disclosure, modification, destruction, or misuse of information. The IS Program is supplemented by cybersecurity operations that protect the integrity and availability of information systems. Regions’ Third-Party Risk Management function also conducts due diligence and ongoing oversight of Regions’ third-party vendors. Regions maintains a Cyber Incident Response Plan that is integrated with broader business continuity and crisis management processes. These capabilities are reviewed, tested, and enhanced on an ongoing basis to support operational resilience. Enhancements are informed by internal testing, exercises, and lessons learned from evolving threat scenarios.

Regions engages external experts and advisors, as needed, to review, enhance, and support our IS Program. For example, third parties may be used to assist in the event of a breach or to mitigate certain threats to Regions’ environment. Internally, Regions regularly provides associates with cybersecurity training and education. To bolster these practices, Regions maintains cybersecurity insurance, which is reviewed annually as part of its broader risk management strategy to help mitigate certain potential financial impacts of cyber events. In addition, Regions participates in the Financial Services Information Sharing and Analysis Center (FS-ISAC), as well as other industry organizations, to collaborate with peer banks and other financial institutions on emerging cybersecurity, fraud, and operational risk threats. Information shared through these collaborations informs Regions’ threat awareness and risk management activities.

ENTERPRISE RESILIENCE

Enterprise resilience is integral to Regions’ ability to support the delivery of critical services and manage operational risk during disruptive events. Regions is committed to supporting our customers and associates by providing essential business and technology services, minimizing service disruptions, ensuring timely resumption of operations, and limiting impacts during periods of disruption.

Regions’ Enterprise Resilience (ER) Program establishes a structured approach aligned with regulatory expectations, including guidance from the Federal Financial Institutions Examination Council, and other relevant industry standards. The program encompasses business continuity, disaster recovery (technology resilience), third-party resilience, and crisis

management. Regions' ER Program is led by the CISO and operated through a coordinated, enterprise-wide approach, with governance integrated into Regions' broader enterprise risk management and oversight processes, and ultimately overseen by the Risk Committee of the Board.

In addition to enterprise-wide efforts, all Regions business units are responsible for developing and maintaining business continuity plans to support critical functions during localized disruptions (e.g., weather or facility events). The ER Program team provides governance, standards, and guidance to support business units in developing and maintaining these plans, ensuring alignment to enterprise expectations and regulatory requirements.

The ER Program team partners with technology and application owners to ensure recovery capabilities are defined and maintained for critical systems. Recovery strategies are validated through regular testing to confirm systems can be restored within established recovery objectives. Our Crisis Management Team is responsible for the coordination, communication, and oversight of significant events that may impact the Company or our customers. This team is supported by a Crisis Management response guide that outlines response actions for a range of disruption scenarios and is integrated with the ER Program. Through our ER Program, Regions is able to continue delivering critical services and supporting our customers, associates, and communities during times of disruption.

DATA PRIVACY

Data privacy is critical to the collection and use of our customers' and associates' personal information for business purposes. Our Privacy Policy outlines our commitment to controlling and mitigating privacy risks. In addition, the [Regions Privacy Pledge](#) (or "privacy notice") is provided to all customers upon establishing a new consumer relationship or account with Regions. It explains how we collect, use, and share information. The Privacy Pledge also provides customers with instructions on how they can limit certain types of information sharing. We post the Privacy Pledge, along with our online privacy notices, on our website. For more information about our commitment to fair and responsible banking, please see the [Fair and Responsible Banking](#) section within this report.

These privacy programs and policies are overseen by the Privacy Team within the Enterprise Compliance and Operational Risk Department. The Privacy Team's main objectives include effective, annual associate training; establishment of the Privacy Policy; oversight of our adherence to legal and regulatory requirements; and prompt escalation of privacy-related issues and incidents for attention and resolution.

RESPONSIBLE USE OF ARTIFICIAL INTELLIGENCE

Regions believes there are certain aspects of banking that should never change: trust, security, service, value, and convenience. At the same time, however, banking should constantly evolve

in ways that better meet—and even anticipate—individuals' needs. One way Regions is addressing this dual challenge is through investing in, developing, and using artificial intelligence (AI) solutions to help ensure a more consistent, efficient, and secure banking experience for our customers. We utilize AI solutions to help us perform critical functions, such as protecting our customers from fraud, connecting customers with the products and services that will best suit their needs, and developing an "AI-ready" workforce. The importance of these resources underscores the need to use them in a responsible way. Regions makes it a priority to use AI in a manner that is consistent with our values as an organization, and, as a result, the responsible use of AI receives significant attention at Regions.

To demonstrate our commitment to practicing responsible AI, Regions has established a responsible AI framework designed to promote the ethical, transparent, and accountable use of AI in support of our business and customers. Our approach emphasizes appropriate human oversight, privacy and data protection, and compliance with applicable laws and regulations.

We use AI for defined, approved purposes, with controls intended to mitigate risks related to bias, misuse, and unintended consequences. Regions policies require transparency around AI-assisted content where appropriate and prohibit the use of AI for unlawful, unethical, or harmful activities. Our governance approach is designed to ensure AI supports—rather than replaces—human judgment and aligns with our broader risk management and compliance programs.

The Artificial Intelligence Responsible Use Policy applies to all associates who own, develop, process, use, or oversee AI systems implemented at Regions, both those built in-house, as well as those procured from or accessed through external vendors and third parties.

By adhering to these guiding principles, and through active participation in the U.S. AI Safety Institute Consortium, of which Regions became a founding member in January 2024, a distinction unique among its peers, Regions aims to harness the potential of AI while proactively mitigating risks. Regions pairs its commitment to innovative and responsible AI use with a focus on strong AI governance.

Our "Integrated AI Risk Management Framework" formalizes Regions' commitment to these guiding principles by connecting relevant policies and procedures to ensure a cohesive risk management approach that encompasses the distinctive characteristics and risks of AI. This approach includes effective oversight, reporting, and controls to ensure successful execution against the Framework. To facilitate oversight, the Framework outlines a cross-functional AI Risk Working Group along with multiple management-level committees who work together to mitigate the risks inherent in developing, deploying, using, and monitoring AI systems, including but not limited to operational, compliance, legal, strategic, and reputational risks.

Environmental Risk Management

Effective governance driven by shared value entails both addressing the risks that our company faces and capitalizing on opportunities we identify. This necessitates monitoring for significant environmental risks and opportunities related to our business.

Accordingly, as environmental considerations continue to evolve, we maintain our Risk Management Framework to effectively capture and address these risks in line with our broader strategic goals. We incorporate environmental risks in our Risk Inventory and address them in accordance with our existing enterprise-wide framework of risk management tools and programs, which facilitates responsible decision-making regardless of the underlying risk stripes where they might arise. For example, severe weather events across our footprint may drive operational risk; our approach allows us to manage the risks related to these events in a manner consistent with other operational risks. The dynamic impacts and relevance of these factors—both now and in the future—necessitate ongoing, cross-functional monitoring.

To that end, we maintain a program-led portfolio of initiatives to continue advancing our risk management understanding and practices. These initiatives are informed by feedback from our stakeholders, industry best practices, and legal and regulatory requirements and developments, among other inputs. Our cross-functional workstream leaders meet regularly to discuss prioritization, progress, opportunities, and the dynamic landscape surrounding these topics. These efforts include:

- Continuing to monitor the potential impacts of natural disaster trends and sizing the potential risk and impact to our assets, resources, and overall portfolio through geospatial analysis
- Evaluating insurance industry trends that might impact our customers, communities, associates, and operational enterprise resilience and identifying opportunities to proactively monitor and mitigate such risks
- Monitoring and responding to the development of state- and federal-level regulatory obligations related to environmental risk and related reporting as part of our broader compliance risk management
- Monitoring customer due diligence and underwriting practices to adequately account for financial as well as environmental risk considerations, potential transmission pathways, and opportunities to advise our customers (i.e., improved physical risk management practices)

- Continuing to explore potential data needs and sources to improve our risk insights for internal reporting and leadership awareness (e.g., more localized property-level data to inform physical risk analysis)
- Participating in topical discussions and knowledge-sharing on industry best practices with groups such as ProSight, Bank Policy Institute, American Bankers Association, Consumer Bankers Association, Commercial Real Estate Finance Council, International Association of Credit Portfolio Managers, and Urban Land Institute
- Exploring more custom scenario analysis capabilities to assess environmental risks with a heightened focus on physical risk specific to certain geographies and on understanding industry-specific risk through tailored transmission pathways
- Promoting internal awareness around environmental risks and opportunities, including regulatory expectations and industry best practices
- Continuously improving our ability to leverage customer-level insights and conversations to assess and address potential environmental risks and opportunities



SCENARIO ANALYSIS AND RISK ASSESSMENT

As an existing risk management practice, Regions utilizes scenario analysis, which is a systematic process for exploring the uncertainty inherent in various risks and to evaluate the potential impacts. We continue to improve our scenario analysis data and methodologies so that we may remain well positioned with regard to developing industry standards in risk and opportunity identification, as well as dynamic policy developments.

Given the uncertainty and the time-based aspects of environmental physical risks, we have leveraged scenario analysis to frame our risk assessments and have incorporated this as a recurring exercise within our risk management programs. Using a set of hypothetical environmental risk scenarios that depict different potential future states, Regions assessed the possible impacts to the Company over different time horizons. Regions continues to use industry-leading scenario frameworks that include different transmission pathways reflecting various assumptions and timeframes. These scenarios are consistent with those selected by Regions in previous years and reflect varying risk vectors, including the nature and timing of hypothetical policy and other assumptions. These scenarios do not represent Regions' expectations but have been constructed to assist in the evaluation of potential impacts across a broad range of potential outcomes.

IMPACT OF WEATHER-RELATED PHYSICAL RISKS ON OUR BUSINESS

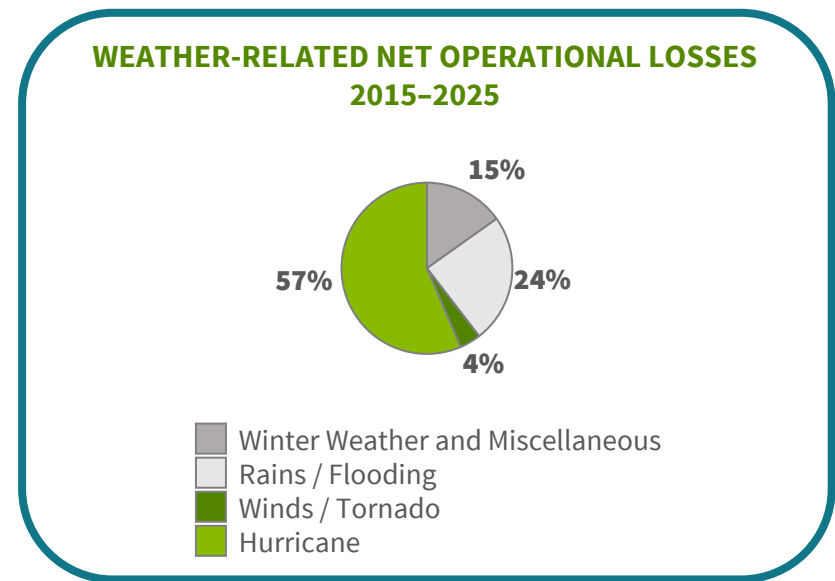
When evaluating Regions' own business operations, acute and chronic physical risks primarily affect operational risk areas, including business continuity, physical asset management, human capital, and third-party vendor/supply chain management. These operations-related topics are effectively managed through Regions' existing risk management programs, as outlined in the Risk Management Framework.

Summary Findings

- Weather-related operational losses averaged \$3.8 million per year between 2015 and 2025, with approximately 57 percent of those attributed to hurricane-related events.
- We continue to utilize our internally-developed geospatial and data analytics tools to evaluate natural hazard impacts to various aspects of our operations, including branches, corporate facilities, associates, and third-party vendor locations.
 - In addition to prior analysis of sea-level rise projections, Regions continues to leverage the Federal Emergency Management Agency's (FEMA) [National Risk Index](#) (NRI) dataset to evaluate exposure across 18 natural hazards within our geospatial data and analytics methodology.
 - Based on FEMA's NRI data, tornadoes, hurricanes, and lightning represent the most common hazards with potential to impact our branch network, critical facilities, and associates.

Types of Environmental Risks

Physical Risk	Risks associated with weather-related events and other natural or environmental conditions, which may occur as acute events (i.e., single occurrences) or develop over time through chronic trends (i.e., more gradual changes) Examples: tornadoes, hurricanes, wildfires, and gradual changes in sea levels
Business Evolution Risk	Risks associated with the transition to a lower-carbon economy, which may arise from changes in policy, regulation, technology, or market dynamics Examples: new or updated policies and regulations; emerging technologies; shifts in customer preferences



Takeaways and Next Steps

- Continue investing in technology, infrastructure, and digital capabilities to enhance operational resilience and mitigate risk.
- Continue integrating natural disaster considerations into branch location decisioning, while assessing potential impacts on communities and lending activities. This includes further enhancing geospatial data and analytics and incorporating broader environmental risk elements into enterprise resilience assessments.
- Continue monitoring the impacts of weather-related events on operational losses and insurance premiums.
- Continue expanding data sourcing opportunities to strengthen risk insights, including visibility into fourth-party locations and collaboration with insurance and enterprise resilience third parties.

IMPACT OF PHYSICAL RISKS ON OUR REAL ESTATE PORTFOLIOS

While Regions remains mindful of longer-term physical risks, we also continue to be vigilant regarding near-term, “acute” physical risks to the portfolio. Because a significant portion of our operations is located in areas of the United States that are susceptible to hurricanes, tornadoes, flooding, and other severe weather events, Regions has significant experience managing these risks while supporting our customers. When acute phenomena like hurricanes or wildfires occur, Regions utilizes geospatial and other tools to monitor situations in real time. We scope the impact zone and conduct outreach to both our customers and our associates to understand their circumstances and offer assistance where needed.

Utilizing publicly available datasets, we regularly assess our portfolios’ exposure to different hazards, including but not limited to tornadoes, hurricanes, lightning, wildfire, and riverine and coastal flooding. We have also explored the potential impacts of other events, such as earthquakes in the New Madrid Seismic Zone (NMSZ) across the Southern and Midwestern United States. For example, in our 2026 cross-functional physical risk workshop, we evaluated portfolio and operations data and explored a less likely but higher-impact earthquake scenario in the NMSZ. The NMSZ is the most active seismic area in the United States east of the Rocky Mountains and was the site of the Great New Madrid Earthquakes of 1811–1812. The area includes major cities such as Memphis, St. Louis, Little Rock, and Evansville.

The workshop discussion included subject-matter experts across technology, operations (both branch and back-office), risk, insurance, vendor management, and communications, among others. Current risk mitigation practices, such as customer and associate monitoring and outreach, were discussed. The group also explored the distinctions between effectively preparing for and responding to weather events—which can benefit from forecasting and tracking technologies—and earthquakes, which generally offer little to no warning. Timing and prior knowledge can significantly impact how an organization manages risks and opportunities before, during, and after an event. Participants also noted similarities between managing earthquake scenarios and other disruptive events in terms of risk management during and after the event. This discussion also highlighted how our insurance portfolio management practices account for such natural disaster potential.

Exploring a range of perils informs our perspective on relevant mitigants of acute physical risks. The most important of these mitigants is insurance, which continues to be highly effective in mitigating physical risk to bank portfolios. As such, we continue to conduct analyses of our exposures in areas where the insurance market is experiencing significant changes in pricing or availability, and we regularly discuss these observations and identify continuous improvement opportunities through governance forums.

We are confident that our strong risk management practices, including scenario analysis and appropriate insurance requirements and monitoring, work together to keep our overall exposure to physical risks low. Regions closely observes the dynamic insurance landscape across the markets we serve so that we can continue to mitigate physical risks and operate safely and soundly. We also continue to follow emerging best practices in the analysis of physical risks, including new datasets, models, methodologies, and other risk management tools.

Next Steps

- Continue supporting our customers in the achievement of their strategic goals.
- Continue evaluating emerging datasets, models, methodologies, and other risk management tools to assess the impact of acute and chronic physical risks on our real estate and other portfolios.
- Continue monitoring natural disaster-related and other physical risk events to understand impacts to our portfolios and support our customers.
- Enhance geospatial capabilities to further expand physical risk assessments across relevant portfolios.
- Monitor the dynamic insurance market, including issues of affordability and availability for our customers and third parties.
- Continue evolving associate location and safety considerations and monitoring in the event of natural disasters.
- Maintain awareness of industry standards in physical risk mitigation strategies to ensure safe and sound operation.

DRIVING RISK UNDERSTANDING WITHIN OUR COMMERCIAL AND INDUSTRIAL (C&I) PORTFOLIO

As part of our standard credit portfolio monitoring practices, Regions continues to monitor environmental risks related to business, regulatory, and market trends in our C&I portfolio. In conjunction with expanding our understanding of risk transmission pathways for selected scenarios, Regions leverages an internal, qualitative assessment of environmental risks at the North American Industry Classification System (NAICS) code level to develop portfolio, sector, and industry views of potential incremental expected losses under various scenarios, assuming a portfolio composition similar to that of the present state. This internal NAICS assessment is refreshed regularly.

Environmental risks related to business, regulatory, and market trends can be illustrated by the examples below:

- Increased compliance burden as environmental-related state or federal regulations, risk management expectations, and disclosure frameworks continue to expand and mature.
- Gradual changes in borrower credit quality in sectors experiencing longer-term business model pressure due to factors such as evolving environmental standards, cost structures, or demand patterns.
- Exposure to legal challenges related to environmental disclosures, representations, fiduciary duties, or evolving contractual and regulatory expectations.
- Execution risk associated with updating systems, processes, data, and third-party arrangements to address evolving risk management, reporting, and operational expectations.

We believe that our strategy, including deploying bankers with expertise in specialized industries and continuously monitoring industry-specific risk trends through our ongoing credit portfolio management processes, allows us to remain vigilant to emerging risks while working together with our clients to support their objectives. To read more about these specialized products and services, see the [Tailoring Our Offerings to Customers' Goals](#) discussion within this report's Customers section.

Takeaways and Next Steps

- Evaluate industry-specific transmission pathway drivers to further assess the impact of risks in scenario analysis processes and remain aware of, and aligned with, emerging industry standards.
- Continue client-level due diligence appropriate to the industries we serve, to deepen client relationships and promote sound and profitable growth.
- Continue engaging with our customers and supporting them in achieving their strategic goals.
- Continue educating our client-facing associates on emerging business risks relevant to the industries and markets they serve.

Operating Efficiently

Energy Use and Emissions

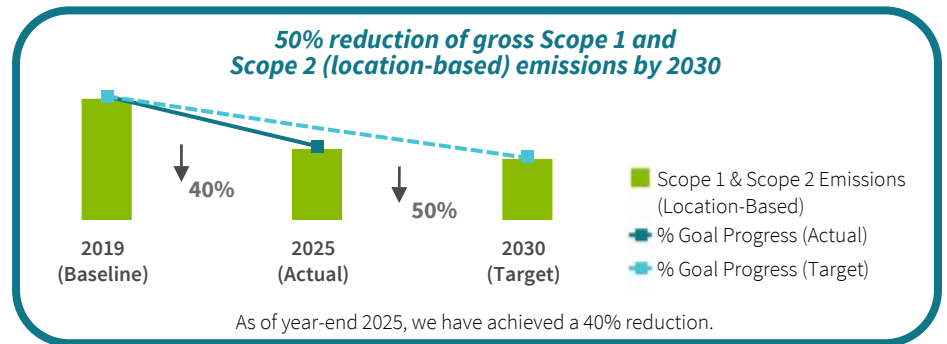
We are committed to operating our business responsibly, recognizing that this approach supports the creation of long-term, sustainable value for our stakeholders. As of the end of 2025, Regions operated 1,247 banking offices and 1,786 ATMs primarily located across the South, Midwest, and Texas. Regions also operates several offices delivering specialty capabilities in New York, Washington D.C., Chicago, Salt Lake City, and other locations nationwide. To help deliver shared value, we apply practical, disciplined decision-making that enables us to operate these facilities more efficiently.

We apply the Greenhouse Gas (GHG) Protocol’s Corporate Accounting and Reporting Standard to measure our operational emissions. These emissions include Scope 1 and Scope 2 categories. Under definitions established by the Environmental Protection Agency (EPA), direct emissions from sources that we own or control are classified as Scope 1 emissions, including emissions associated with fuel combustion in boilers, furnaces, or vehicles. Scope 2 emissions are indirect emissions associated with purchased electricity, steam, heat, or cooling. While Scope 2 emissions physically occur at the facility where they are generated, they are considered our emissions because they result from our energy consumption.

For additional transparency, we report our Scope 2 emissions on both a location- and market-based basis. According to the GHG Protocol, location-based emissions represent our emissions based on emissions factors from the geographic region or utility grid in which a specific asset is operated. In addition to those emissions, market-based emissions also account for contractual instruments such as renewable energy credits, carbon offsets, or other energy procurement mechanisms that may carry supplier-specific emissions factors. Regions operates on-site solar installations across numerous facilities to generate electricity for on-site use, reducing the amount of electricity we procure from the grid and, in turn, lowering both our location- and market-based Scope 2 emissions.

In 2025, as part of our commitment to continuous improvement, we aligned our methodology more closely with the GHG Protocol’s Operational Control approach. According to the GHG Protocol for GHG Accounting, operational control is defined as “the direct or indirect ability of an organization to introduce and implement its policies and procedures at a facility or region under its ownership or operational control.” Consistent with this approach, we expanded our inventory boundary to include estimates for locations within our operational boundary where Regions does not directly receive utility invoices. We also used additional internal data to enhance the completeness of our calculations.

This enhancement reflects our ongoing commitment to improvement in calculation methodologies, strengthened processes, and a focus on alignment with future regulatory requirements. As part of this effort, we have transitioned emissions calculations in-house, with support from external subject matter experts and in collaboration with a cross-functional core development team. This also necessitated the rebaselining of our 2019 Scope 1 and Scope 2 (location-based) emissions, which serve as the baseline for tracking progress toward our goal to reduce our gross Scope 1 and Scope 2 (location-based) emissions, for locations where Regions directly receives utility invoices, by 50% by the year 2030.



We have increasingly focused on investments in energy efficiency, which support our broader commitments to reduce our operational GHG emissions and energy use. We pursue these reductions through targeted initiatives to optimize our real estate portfolio, source renewable energy, and strengthen control processes. These are driven by a number of long-term initiatives deployed across our operations, such as installing energy-efficient, light-emitting diode lighting and window glazing; upgrading our heating, ventilation, and air conditioning (HVAC) and mechanical efficiency; using building materials made from recycled content; and implementing high-performance building envelope upgrades. Our standards for constructing new branches and renovating existing branches consider energy efficiency, water conservation, and the integration of other sustainable building practices.

Since 2024, we have invested \$33 million to replace 1,157 aging HVAC units as part of an ongoing modernization initiative.

OPERATIONAL EMISSIONS AND ENERGY USE

	Units	December 31, 2025
Scope 1 Emissions		
Total	Metric tons CO ₂ e	12,928
> Natural Gas	Metric tons CO ₂ e	6,727
> Other Scope 1 Sources	Metric tons CO ₂ e	6,201
Scope 2 Emissions		
Total (Location-Based)	Metric tons CO ₂ e	58,003
Total (Market-Based)	Metric tons CO ₂ e	58,003
Scope 1 + Scope 2 Emissions		
Total (Location-Based)	Metric tons CO ₂ e	70,931
> Per 1,000 square feet	Metric tons CO ₂ e	7.10
> Per Associate (at year-end)	Metric tons CO ₂ e	3.55
> Per Revenue	Metric tons CO ₂ e	9.42
Energy Use		
Total Energy Consumption	MWh	199,305
> Electricity	MWh	150,658
> Natural Gas	MWh	37,108
> Other Combustion	MWh	11,219
> Self-Generated Renewables	MWh	319
> Per 1,000 square feet	MWh	19.94
> Per Associate (at year-end)	MWh	9.98
> Per Revenue	MWh	26.48

Consistent with prior years, we are obtaining limited third-party verification of our Scope 1 and Scope 2 emissions. We will post the Verification Opinion Declaration from our vendor on our website once the verification process is completed.

VALUE CHAIN EMISSIONS

As defined by the EPA, Scope 3 emissions result from activities associated with assets we do not own or control, but that we indirectly affect in our value chain. The GHG Protocol's Corporate Value Chain Accounting and Reporting Standard outlines 15 categories of Scope 3 emissions. Currently, as a financial institution, our primary focus with respect to Scope 3 emissions is Category 15 emissions—commonly referred to as “Financed Emissions”—which are, by definition, linked to our investment, lending, and underwriting activities. We are focused on understanding various emissions estimation data sources and methodologies using a cross-functional team that brings together associates with expertise related to specific industries, asset classes, and products, as well as data and analytics—an approach that is generally consistent with the principles guiding the data governance we apply to other metrics in this report. We continue to monitor the evolution of state and federal regulatory and legal developments in considering our current reporting, while also revisiting the relevance of Scope 3 categories to our business—all of which we believe are important factors in assessing the true decision-usefulness of disclosing them.

DATA GOVERNANCE

In the spirit of continuous improvement, we are always looking to make our voluntary disclosures more meaningful through the processes we use to develop them. The report's core development team continues to invest resources into maturing the process we use to collect, validate, and certify the data that appears in this report. These improvements have resulted in disclosures that we feel our stakeholders will find more valuable in the short term, while also helping us prepare to fulfill future disclosure obligations. Over the past year, these efforts have included:

- **Leveraging internal and external expertise** in report development via a cross-functional core development team and external subject-matter experts
- **Improving energy use and emissions data quality** by refining calculation methodologies and strengthening processes while transitioning our emissions calculations in-house
- **Collaborating across our Finance, Legal, and Internal Audit functions** to strengthen the control environment for the data quality processes we use in developing voluntary disclosures
- **Employing a multi-stage review process** that incorporates cross-functional, management- and Board-level guidance
- **Aligning our voluntary and mandatory disclosures**, as well as **monitoring regulatory and legal developments** at the state and federal levels to help maintain such alignment

Resource Management

Along with lowering our energy and emissions impact on the environment, our operations have also enabled us to decrease our reliance on paper use. Over the past year, we reduced internal copy paper purchased by 3.3%, with 99.6% of our paper sourced from Forest Stewardship Council-certified suppliers. Our ongoing digital innovation and expansion has been instrumental in supporting a continued transition away from paper, while maintaining multiple channels for us to provide safe and secure customer service.

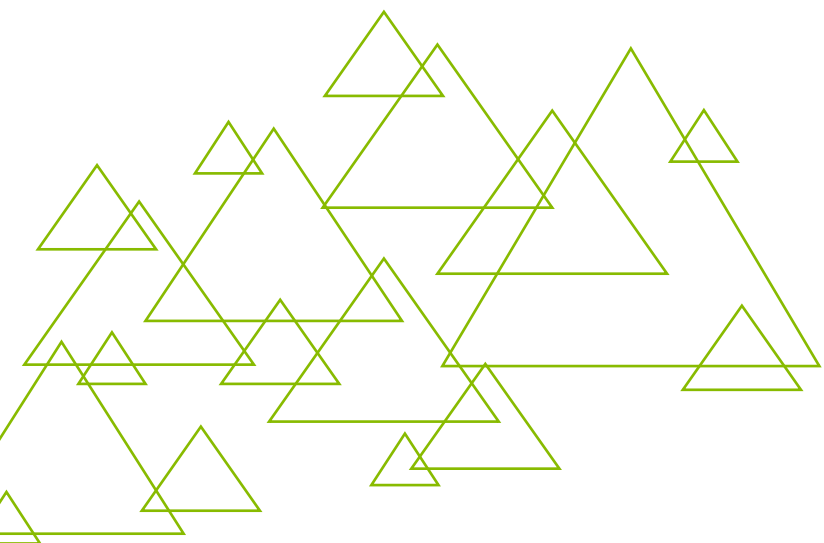
Regions strives to reuse electronic equipment whenever possible. When internal reassignment is no longer feasible, we recycle using an approved hardware disposition vendor that is both Sustainable Electronics Recycling International R2v3- and RIOS-certified, as well as ISO 14001:2015 Environmental Management System-certified. Our certified vendor ensures that our electronic waste is properly managed and that valuable raw materials are recovered and recycled.

Local Sourcing

Seeking relationships with small and local suppliers is fundamental to how we operate at Regions. This helps us to stay connected to the people we serve and contribute to economic growth in the communities where we operate. Our local sourcing practice is one more way Regions is helping make a meaningful impact in our communities.

We view our vendors and suppliers of goods and services as extensions of Regions. We expect them to uphold our same high standards of integrity, operate responsibly, and support our mission to create shared value. Regions is committed to expanding supply chain opportunities for small and local suppliers by providing access and opportunities to earn our business. This approach brings more entrepreneurs to the table, enabling us to generate additional shared value in ways that support and uplift qualified companies that can contribute to the Bank's services.

In 2025, we recycled 8.5 million pounds of office paper—a 28% increase from 2024.





Customers

We are focused on making life better for our customers by delivering relationship-based advice, tailored financial solutions, and consistent service excellence. By understanding customer needs and enhancing access, convenience, and protection, we aim to build long-term relationships that support financial confidence and shared success.

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Financial Inclusion

The financial needs of Regions' customers are diverse, requiring a broad and evolving set of solutions to meet them effectively. Regions' commitment to financial inclusion goes beyond making services available. One of the most important ways we engage with customers is by giving them a quality experience: having needs-based conversations with them to ensure we're offering a personalized plan that's designed to meet their unique needs. Accordingly, we strive to ensure all of our customers have access to tailored financial solutions, innovative products, and trusted guidance that can be used to develop a comprehensive plan supporting their financial goals and aspirations.

Regions Next Step



Regions Next Step® is a financial education program available year-round at no cost to help anyone—including students, adults, and business professionals—build financial capability, regardless of whether they bank with Regions. The program is designed to help individuals move toward achieving their financial goals. Through Regions Next Step programming, Regions creates shared value by helping associates, customers, and the communities we serve build a strong foundation of financial confidence.

As a key component of how Regions makes life better, various areas of the Bank contribute to financial wellness programming. Regions Next Step serves as a unifying umbrella, connecting our many financial education offerings across audiences and channels. This holistic approach creates operational efficiencies and synergies while providing a common framework and focus for programming.



Regions Next Step serves a broad range of audiences, including students from kindergarten through college and adults at various life stages and income levels. The program also provides resources tailored to the needs of businesses of all sizes.

Delivering financial education with a customer-centric approach differentiates Regions' approach. The accessibility of these resources—available to all, regardless of customer status—reinforces our commitment to inspiring, motivating, and supporting everyone throughout their financial wellness journey. More information on Regions' free Next Step content and tools is available at regions.com/nextstep.

Regions Next Step Program

**APPROXIMATELY
17,400**
financial service hours performed by Regions associates

1,301
financial wellness workshops led by Regions associates

1.4 MILLION
people, including visitors to Regions.com, who received financial education

1.8 MILLION
page views of Regions' digital financial education resources

10,753
financial education courses taken online by visitors to the Regions website

FINANCIAL SERVICES FOR UNBANKED AND UNDERBANKED POPULATIONS



Regions Now Card®: A reloadable prepaid Visa® debit card that can be used for everyday spending and ATM access; the card is safer than carrying cash and has no overdraft fees



Regions Now Savings®: A savings account exclusively for the primary cardholder of a Regions Now Card that has no monthly fee and offers opportunities to earn monthly and annual savings bonuses



Regions Now Checking®: A Bank On-certified account that helps remove the worry of overdraft fees with a low, flat monthly fee



Full-Service Check Cashing: The ability to cash any check, for any amount, with fees lower than most check-cashing stores



Money Transfers: The ability to send or receive money to almost anyone for pickup as cash at hundreds of thousands of Western Union locations worldwide



Money Orders: An affordable alternative to writing personal checks



In-Person Bill Payment: The ability to use Western Union's service to make payments for bills such as utilities, consumer loans, and student loans



Regions Explore® Visa Credit Card: A savings-secured credit card that allows customers who may not otherwise qualify for a traditional credit card to build or rebuild their credit

Unbanked and Underbanked Populations

For millions of households, managing money means relying on cash-based alternative financial services. To serve this population, Regions offers Regions Now Banking®, an innovative solution that provides unbanked and underbanked customers with access to alternative financial services from a trusted financial institution, as well as a pathway to becoming fully banked over time. With Regions Now Banking, we offer these services without requiring a consumer to have an existing deposit or credit relationship with us.

Regions Now Banking customers can access services such as prepaid cards, check cashing, money orders, and services provided by Western Union®, including money transfers and in-person bill payments, as well as our standard financial tools and resources. Enrollment in Regions Now Banking is available through our self-service digital “join the bank” process, enabling customers to enroll in these services at any time, from anywhere, using a mobile device.

Regions helps customers take control of their finances and achieve their goals using products and services of their choice, supported by the service, security, strength, and stability of a trusted financial partner.

It is critical for Regions to build trust with customers who may feel intimidated by or uncertain about banks. Regions' associates are trained to understand and empathize with unbanked and underbanked customers. As part of our needs-based conversation process, associates explain how Regions Now Banking products can address a variety of needs, as well as introduce additional services that may benefit these individuals.

Regions Now Banking products are also subject to rigorous internal compliance and risk oversight. These risk management efforts support both our regulatory requirements related to customer identification and verification and our commitment to providing fair and responsible banking products to all customers.



Potential Homeowners

The mortgage market in 2025 continued to face headwinds due to affordability concerns. Interest rate levels, rising home prices, and increasing homeowners' insurance costs continued to challenge many homebuyers seeking affordable housing.

Regions Mortgage, a part of our Consumer Banking Group, supports homeownership in our emerging markets by offering a variety of products, including affordable mortgage products like our Affordable 97 and Affordable 100 Mortgages to help meet the specific needs of low- and moderate-income (LMI) borrowers. Through our Affordable Mortgage suite of portfolio products, Regions provides these borrowers the opportunity to become homeowners with a cash investment of as little as 1% of the property sales price, based on borrower eligibility, and without the added cost of borrower-paid mortgage insurance. Additionally, the investment can come from a gift, grant, or other down payment assistance programs that do not require a borrower payment.

Through our needs-based approach, which seeks to advise, guide, and educate customers on the economic benefits of homeownership throughout our footprint, Regions Mortgage assisted 9,486 borrowers with mortgage financing, of which almost 79% were purchase-money transactions. First-time homebuyers comprised 33% of closed purchase-money loans, which is evidence of our commitment to help applicants achieve homeownership.

Regions Mortgage took the following proactive measures in 2025 to help our customers, the unbanked, and the underbanked overcome affordability barriers to achieve homeownership:

- Through the Regions Next Step program, Regions offers a variety of financial resources, including a [Homeownership Resource Center](#). This site provides calculators, podcasts, and other educational tools to prepare individuals for homeownership.
- Additionally, the Regions Next Step program team partners with our staff of mortgage loan officers (MLOs) to deliver virtual seminars and workshops in the markets we serve. In 2025, Regions Next Step webinars generated 2,070 registrant requests for follow-up from a Regions MLO.
- We made several enhancements to our suite of mortgage products:
 - The [Regions FirstHome Assist](#) down payment assistance (DPA) program offers grants of up to \$15,000 to eligible homeowners in designated markets. In 2024, we expanded the use of the grant to include not only down payments but also closing costs. In 2025, we approved 364 applicant requests totaling over \$4.2 million.
 - During the summer of 2024, we launched the Regions Mortgage Assist DPA/grant program in select markets. Through this grant, Regions provides: (i) \$10,000 toward down payment and/or closing costs and (ii) a 1% concession in rate to income-qualifying borrowers who are purchasing a home located in a majority-minority census tract. During 2025, we approved 55 grants totaling \$550,000.
- We reduced minimum credit score requirements for certain first-time homebuyer programs, thereby easing qualifying hurdles for homebuyers with past credit issues.
- We continue to work closely with credit counseling agencies, community organizations, advocacy groups, and individuals to help prepare potential homebuyers for homeownership.
- Our mortgage sales associates continued their commitment to their communities by volunteering 7,975 service hours, achieving 336% of the team's annual goal.

In 2025, we originated over \$75.2 million in affordable lending mortgages. As of year-end, Affordable lending accounted for \$1.6 billion, or about 8.4% of Regions Mortgage total loan volume on the balance sheet.

Dwelling-Secured Lending

\$7.9 billion

total value

30,269

total number of loans

\$785.1 million

Dwelling-secured loans
to **LMI borrowers**

\$1.3 billion

Dwelling-secured loans to
minority borrowers

\$1.5 billion

Dwelling-secured loans to **borrowers in LMI Census Tracts**

\$2.1 billion

Dwelling-secured loans to **borrowers in
Majority-Minority Census Tracts**

All figures as of December 31, 2025

Small Businesses

Regions recognizes that small businesses are essential to the strength of local economies, driving job creation and long-term community growth, and we are committed to providing tools and support, including financial guidance, to help small businesses grow and move forward. As part of the Regions360® approach to banking, our bankers provide small-business customers with advice, guidance, and education through a relationship-based model designed to understand each business's unique needs and deliver tailored solutions. Regions' Small Business solutions and services include tools for managing cash, cash flow, payroll, and benefits, along with credit solutions, helping businesses operate efficiently, manage liquidity, and pursue sustainable growth.

At the center of this approach is a focus on building strong banker-customer relationships grounded in an understanding of each business's goals, challenges, and day-to-day operations. This enables Regions to deliver integrated solutions across payments, cash management, liquidity and working capital, employee benefits, and lending that support both immediate needs and long-term objectives.

This approach is supported by specialized expertise and digital capabilities that enhance how businesses manage payments, monitor cash flow, and access capital, while maintaining high-touch banker relationships. Regions equips its bankers with access to a network of Small

Business subject matter experts who provide additional insight across payment solutions, liquidity management, and credit—including SBA-supported programs—helping ensure solutions are well-structured and aligned to customer needs.

Digital investment is another key component of Regions' small business strategy. The Bank continues to enhance digital origination and servicing tools that enable businesses to send and receive payments efficiently, enhance visibility into cash flow and liquidity, and streamline onboarding and servicing across treasury services and liquidity solutions. These capabilities, combined with banker-led guidance, help reduce operational complexity and support more informed financial decision-making.

The SBA furthers the growth and development of small businesses by guaranteeing small business loans made through lending partners nationwide. We are proud to be an SBA Preferred Lender and one of America's most experienced SBA lenders. In 2025, Regions provided \$2.2 billion in small business and small farm lending.

In addition to delivering financial solutions, Regions supports small businesses through community investments, partnerships, and financial education initiatives that promote long-term economic opportunity.



Shared Value in Action

Regions supports the efforts of the SBA in its ongoing mission to provide small business owners with resources and support they need to thrive. As part of Small Business Month, Regions co-sponsored the 2025 Small Business Week Award Recognition Ceremony hosted by the SBA Alabama District Office.

Read more about this event [here](#).

Regions demonstrates support for small businesses and community development through targeted investments. As part of our Community Reinvestment Act (CRA) investment strategy, Regions invests in Small Business Investment Companies (SBICs), which are privately owned and managed investment funds licensed and regulated by the SBA. SBICs provide an alternative source of financing for small businesses for their growth, expansion, and modernization.

Since 1990, Regions has partnered with the Local Initiatives Support Corporation (LISC) to advance affordable housing, small business development, and economic mobility in urban and rural communities.

- Regions Community Development Corporation® (RCDC) provided a line of credit to help LISC expand opportunities in places where access to capital has historically been limited.
- Regions Foundation® provided a grant to support LISC's Southern Rural Housing Initiative to meet the growing need for safe, affordable housing in rural communities across the South.
- Regions also provides leadership at the local market level.

Additionally, Regions supports small businesses through our [Regions Next Step](#) program. Through this program, our Certified Financial Educators and local bankers conduct financial education seminars and provide other solutions for businesses seeking to foster the financial wellness of their employees, all at no cost to the employer. Regions works with businesses and other employers to help their employees take control of their financial future, while encouraging their success in the workplace and beyond. We provide more information about Regions Next Step in the [Regions Next Step](#) subsection within this report.

Learn more about our products and services tailored for small businesses at regions.com/small-business.

U.S. Service Members and Veterans

At Regions, we are committed to supporting members of the U.S. military and their families. We understand service members face unique challenges—such as frequent moves, active-duty requirements, and overseas deployments—that can make managing finances more complex. Our Service Members and Veterans Affairs Manager focuses on the needs of the military community, which includes our customers and employees.

We are proud to help support members of the military, veterans, and their families by offering specialized financial services including:

- Servicemembers Civil Relief Act benefits, including loans, lines of credit, and mortgages
- Focused SBA lending
- U.S. Department of Veterans Affairs (VA) loans that help eligible veterans, active service members, and spouses purchase a home

For more details on the various ways we seek to make banking easier for members of the U.S. Armed Forces and their families, visit the [Regions Military Commitment](#) page on the Regions website. We also provide additional information about our support for this population in this report. To learn more about our associate support, please see the [Empower to Belong](#) section, and for more about our community support, please see the [Supporting Inclusion Through Community Outreach](#) section.



Fair and Responsible Banking

Regions' customers are at the heart of our business, and we are committed to treating prospective and existing customers in a manner that is transparent, fair, and consistent with laws and regulations. All Regions associates are expected to adhere to both the letter and the spirit of fair and equal treatment laws and principles, not simply because they are the law, but because such banking principles align with Regions' corporate values. These expectations include compliance with consumer protection laws and regulations that prohibit any predatory or unfair, deceptive, or abusive acts or practices (UDAAP); all associates are responsible for complying with our related policy and for promptly reporting any violation or suspected violation of that policy. The second line of defense helps promote a culture of compliance with regulatory requirements, internal policies, and industry guidance impacting consumer and business products and services.

Regions is also strongly committed to providing financial products and services to prospective and existing customers on a fair and responsible basis. Regions has established a Fair and Responsible Lending (FRL) Policy to which all business groups involved directly or indirectly in the lending process are required to adhere. Every associate must further comply with the FRL Policy and ensure all aspects of the lending process, including application, underwriting, closing, servicing, and beyond, are executed consistently, fairly, and accurately. Fair and responsible banking is also addressed in a module in one of the training courses that all associates are required to complete, which we cover in the [Ethics and Integrity](#) subsection within this report.

Regions' commitment to FRL is incorporated throughout the product lifecycle, including product development, advertising, marketing, training, and the established Customer Assistance Program. Regions has also established credit policies, procedures, and product guidelines that direct all phases of the lending process and govern activities such as pricing, product eligibility, servicing, and other functions of offering and extending credit.

Our Mortgage team, for example, has a programmatic focus on meeting Regions' fair and responsible banking commitment. The program includes a needs-based, customer-focused strategy designed to increase transparency and clarity throughout the loan process. Our online mortgage application, along with the consumer portal, improves efficiency and allows borrowers to track their loan progress and access information needed to make informed decisions during the origination process. A communication and training plan also helps ensure that all Mortgage associates understand our fair and responsible banking and lending commitment.

WHAT DOES “FAIR AND RESPONSIBLE BANKING” MEAN TO REGIONS?

- Informing customers about products and services that meet their needs and providing the information needed to use these solutions appropriately
- Sharing product communications and disclosures in a clear, transparent way
- Delivering financial education to customers and communities
- Enhancing customer satisfaction and loyalty through fair and responsible banking practices
- Complying with all laws and regulations related to fair and responsible banking
- Providing clarity and transparency to help customers make more informed decisions about the products and services that best meet their needs

Providing clarity and transparency is also at the heart of Regions' **Simplicity Pledge**®:

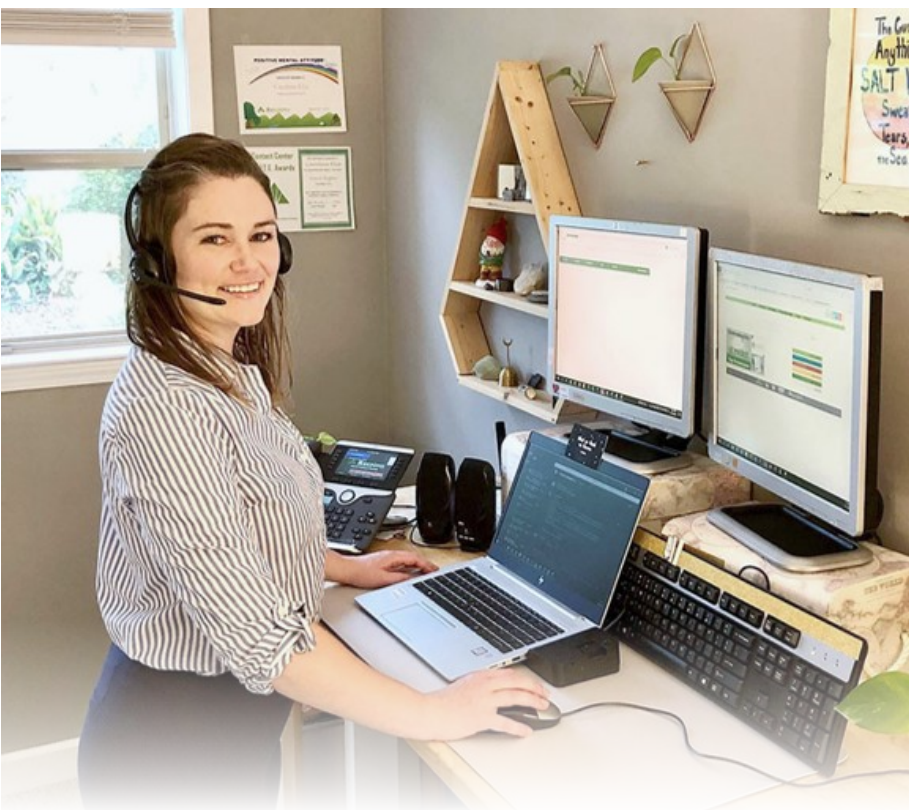
Regions is committed to providing you with the information you need to make good financial decisions, and to helping you understand how your accounts and services work—simply, clearly, and in plain language.

To help customers understand how their accounts and services work so there are no surprises, we publish [Regions Quick Guides](#)® on our website that summarize various offerings in a clear, easy-to-read format. Quick Guides for multiple personal checking, personal lending, and small business offerings are currently available.

In an effort to better understand our customers, Regions captures concerns and feedback to identify opportunities to improve our products, services, and processes. Regions' Customer Complaint Program is one of our many Voice of the Customer programs and is designed to consistently record customer complaints to help us measure and enhance our products, services, processes, and overall customer experience. All associates, regardless of their role, are trained on the Customer Complaint Program and have access to and are responsible for recording customer complaints in the Centralized Customer Complaint (CCC) Database. In addition, we conduct customer surveys and participate in nationally-syndicated studies, using these insights to measure satisfaction and enhance customer service.

Through the Customer Complaint Program, we can more thoroughly document and address each individual customer complaint. The Customer Complaint Program also allows us to identify friction points, emerging trends, and areas for improvement. Key components of the program include:

- A centralized application, the CCC Database, that is used to record customer complaints and any actions taken to resolve them



- A process to ensure every customer complaint is reviewed for timely and thorough resolution
- Root cause analysis that is performed by leadership and subject-matter experts throughout the Company—analysis is used to identify and address friction points and enhance our products, services, and customers' experience

Sales Practices

A company can be successful in a variety of ways, but how it achieves that success is just as important as the outcome itself. At Regions, our values and our culture serve as the foundation for how we want to be successful—by listening to our customers, understanding their needs, and meeting those needs. Placing the customer first ensures that we are furthering their interests and helping them reach their unique financial goals. This customer-centric culture is reinforced through a series of communications and controls that help to ensure we work in our customers' best interests. Examples include:

- Branch incentive plan design: The Consumer Banking Group is committed to administering an incentive plan that rewards associates whose behaviors promote organizational growth and sound risk management by utilizing a customer-focused, needs-based approach. Branch bankers only receive incentives for opening products or providing services that meet certain customer usage or balance requirements. One quality metric excludes closing an active account and reopening a new account; another excludes accounts that close before a predetermined timeframe. All incentive plans are governed through the Incentive Compensation Oversight Committee.
- Retail Integrity Team: Our team proactively monitors sales practices of branch bankers using data analytics. Potential concerns regarding a failure to adhere to the needs-based process and/or deviation from the spirit and intent of the incentive plan are escalated to the Office of Associate Conduct (OAC) for further investigation. The Retail Integrity Team's processes continue to evolve as the environment changes.
- Routes for protection: Information from our Customer Complaint Program, service quality survey program, and our internal Report It! Hotline and Report It! website are among the numerous channels used to help identify potential instances of sales practices that are not aligned with our needs-based approach. Identified activity is escalated to the OAC for further investigation and appropriate action.
- Training: All branch associates and leaders are required to complete a semiannual Banker Integrity training that reinforces our needs-based approach to serving and acting in the best interest of our customers. Completion of this semiannual training is required for incentive plan participation.

Products and Services

Relationship banking has defined Regions throughout its long history. Today, these relationships are the focus of Regions360, our commitment to putting customer needs at the center of every interaction and shaping the way we meet the full range of customer needs as a team. By taking a deliberate, prescriptive approach to identifying customer needs, our bankers work as a team to bring customers our best: our best thinking, our best products, and our best services and solutions. Customers benefit from practical solutions that meet their needs and are used, and Regions benefits from broadening customer relationships that deliver long-term quality growth. Regions360 delivers shared value for customers and the Company because we are doing what is right based on their specific needs and helping them succeed financially by providing competitive products in a transparent and trustworthy manner.

Today's customers expect to bank with us whenever, wherever, and however they choose. This expectation drives the need for us to provide access to traditional banking channels, including branches, ATMs, and contact centers, as well as electronic banking channels, including online and mobile applications. While more and more customers prefer to do their routine banking transactions remotely through digital channels, many still want the option of talking to a banker at a branch for more complex conversations. Regardless of the channel, our goal is to ensure that every interaction exemplifies our commitment to focusing on our customers and exceeding their expectations.

Our bankers bring **Regions360** to life every day by:



- Starting from a comprehensive understanding of our customers' financial needs and goals
- Providing practical and balanced solutions to help meet those goals
- Introducing team expertise by bringing in the right bank partners to help meet the full range of customer financial needs with a "one Bank, one team" approach
- Offering financial advice, guidance, and education to help customers make better financial decisions

Regions Greenprint



In 2020, we introduced **Regions Greenprint**—a dynamic conversation tool that allows customers to work with bankers to create, track, and meet their financial goals. In 2025, Regions' bankers served over 422,000 customers in creating personalized plans that provide guidance and solutions to help manage their short- and long-term financial goals. With Regions Greenprint, customers receive:

- A personalized experience that aligns with each customer's specific circumstances
- A simple, personalized plan to help achieve identified needs and goals
- Recommended solutions that systematically consider all available options based on the customer's input

For more information on Regions Greenprint, we welcome you to visit regions.com/personal-banking/greenprint-financial-planning.

Accessibility of Services

Regions is dedicated to accessibility and inclusive service, and we strive to listen to our customers and educate our associates on the diverse needs and experiences of customers with disabilities. To support independent banking, we continue to prioritize accessible products, services, and options across our branches and offices, digital banking platforms, and ATMs.

For those who choose to bank with us in person, we routinely review our facilities for accessibility, with close attention to features such as parking spaces, curbs, ramps, doors, entrances, safe deposit features, lobby areas, and more. All locations are welcoming to service animals, including guide dogs. We are also committed to delivering an optimized digital experience, and our public-facing websites and digital banking platforms are designed to conform to the Web Content Accessibility Guidelines 2.2 Level AA, with ongoing efforts to maintain and enhance accessibility.

Our commitment extends across auditory, visual, and communication access. More than 1,700 ATMs offer braille, speech output and voice instruction capabilities, as well as phone jacks for earphones to support privacy. For customers who are blind or have low vision, Regions offers braille, large-print, or audio CD bank statements; online PDF statements for savings and checking accounts; general-purpose reloadable debit cards with text-to-speech functionality; sight checks printed with raised lines; and assistance upon request with reading, completing, and submitting forms.

For customers who are deaf or hard of hearing, Regions accepts telecommunications relay service calls, provides Teletypewriter/Telecommunications Device for the Deaf connectivity through the Regions Contact Center, and offers sign language interpreter services with advance notice.

Shared Value in Action

*Regions supports customers with neurodivergent abilities in building confidence and independence through **MagnusCards**, offered in partnership with Magnusmode. This intuitive, app-based tool provides step-by-step audiovisual guidance to help customers navigate everyday banking activities—such as using a debit card, visiting an ATM, and accessing online services—expanding access and helping more individuals engage fully in their financial lives.*


Read more about this partnership [here](#).



**Regions Bank -
Withdrawing Cash from a
Regions Bank ATM**

10 cards

created by

 **REGIONS**

Start →

Regions' Autism Awareness Initiative, launched in 2016, focuses on creating environments that are welcoming and supportive for individuals on the autism spectrum. Through awareness-building and associate education, we work to foster positive, inclusive experiences in our facilities. This initiative includes:

- Offering sensory packs containing a stress ball, sunglasses, fidget cube, and noise-canceling earbuds at branches to support customers on the autism spectrum or others who may experience sensory overload related to noise, lighting, or other environmental factors
- Designating quiet areas within branches that customers and those accompanying them may use to rest, self-regulate, or regroup as needed
- Collaborating with physicians at the University of Alabama at Birmingham and the Autism Society of Alabama to inform, develop, and continue enhancing this initiative based on lived experience and clinical insight

Product Lifecycle Governance

Our core values and strategic priorities are conveyed to our customers through the delivery of products and services across various capabilities and channels. The Risk Management Framework and its underlying programs support the effective delivery of these products to customers.

Throughout the lifecycle of any product or service we offer, there are guardrails to help ensure soundness, quality, and safety. At Regions, our New Initiative Risk Assessment (NIRA) program is the primary mechanism for assessing risk associated with new or modified initiatives. Enterprise Risk Management administers the NIRA program, which in turn reports to the NIRA Committee. This program evaluates new, modified, or expanded products, services, strategic relationships, and innovative technology projects. In addition to the vetting of initiatives, subject-matter experts from across the Risk Management Group collaborate with applicable business units. Once an initiative is approved, it is subject to regular performance monitoring through established governance structures, including risk management programs and appropriate risk committees.

Tailoring Our Offerings to Customers' Goals

As a financial institution, we understand our role in helping our customers achieve the strategic objectives they have identified to manage their unique risks. In addition to their self-identified risks, Regions actively works to support clients in identifying and addressing risk-informed opportunities. Our strategy relies first and foremost on meeting customers' needs. This includes offering financing products and services aimed at supporting customers' and clients' unique transition planning- or investment-related goals. We are also committed to equipping our associates with the appropriate awareness and education to effectively support our customers within a dynamic marketplace. Ultimately, we believe these efforts provide long-lasting benefits to customers, clients, employees, shareholders, and communities by creating positive, differentiated economic value.

Regions directly supports our customers' and clients' development and implementation of clean energy solutions through multiple avenues, including: our Solar Tax Equity Finance Team; our Energy and Natural Resources Group (ENRG); energy-efficient home improvement lending through Regions Home Improvement Financing (HIFi); and asset management through the Natural Resources and Real Estate (NRRE) Group.

The **Regions Solar Tax Equity Finance Team** provides lease financing for utility-scale and commercial photovoltaic (PV) solar projects across the U.S. Since completing its first transaction in 2016, the team has funded 98 different projects, worth over \$2.6 billion. In 2025, the Solar Tax Equity Finance Team provided nearly \$159.0 million in funding for PV solar projects located across the country.

The Regions Solar Tax Equity team has financed projects with an aggregate generation capacity exceeding 1,767 megawatts of direct current power, which in 2025 generated 2,098 gigawatt hours of electricity.

The **ENRG** specializes in customized financing products and services for solar/renewable energy companies. In 2025, ENRG closed \$419.3 million in solar and battery energy storage project financings.

ENRG also served as a co-manager in \$2.7 billion of debt and equity offerings supporting clean water/wastewater infrastructure and sustainability initiatives.

Regions HIFi, formerly known as EnerBank, provides energy-efficient home improvement financing options for homeowners nationwide. Utilizing industry-leading point-of-sale capabilities, HIFi financed \$191.2 million in energy-efficient consumer home improvement projects in 2025. Projects ranged from high-efficiency HVAC systems and solar panel installations to new window and door installations that provide homeowners improved efficiencies.

Regions also provides opportunities to serve sustainability-minded clients through asset management products and services, including those offered by the **NRRE Group**. The NRRE Group consists of 36 natural resource professionals who are responsible for prudently managing real assets owned by our banking and trust clients. Fourteen of these professionals are foresters responsible for the sustainable management of our clients' timberland located across Regions' footprint. Regions manages every acre of timberland in accordance with state-by-state Forestry Best Management Practices (BMPs). Regions' forestry management efforts leverage these BMPs to benefit water quality, carbon sequestration, and wildlife habitat.

In addition to BMP management, a portion of the timberland managed by Regions' foresters are certified under the Sustainable Forestry Initiative 2022 Forest Management Standard or the American Tree Farm System 2021 Standards of Sustainability for Forest Certification. Both third-party certification systems promote sustainable

forestry operations and practices aimed at protecting water quality, flora and fauna biodiversity, wildlife habitats, species at risk, and forests with exceptional conservation value.

Regions' foresters take pride in and are committed to the sustainable forestry management of our clients' timberland assets. The NRRE Group coordinated the planting of approximately 2.5 million seedlings, which was completed during the winter of 2025–2026. This achievement highlights how our teams and associates across the Bank are contributing to Regions' commitment to operate in environmentally sound ways that make life better for all.

Tailored Products

Over \$2.6 billion	total solar lease projects since 2016
\$578.3 million	total solar project financing provided by the Solar Tax Equity Finance and ENRG teams in 2025
\$191.2 million	total HIFi financing in energy-efficient consumer home improvement projects in 2025
Over 2.5 million	seedlings planted by Regions' natural resource professionals in winter 2025–2026



Associates

We believe that investing in a culture where every associate has an opportunity to do impactful work is critical to delivering exceptional business performance. By prioritizing the wellbeing, development, and engagement of our associates, we're building a stronger culture and driving sustainable performance—because when our associates thrive, so does our business.

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Regions' Culture

Ethics and Integrity

We appreciate the importance of abiding by the laws, regulations, and policies governing our industry and our company, and we further value our relationships with associates, customers, vendors, and the communities where we work and live. In every interaction, Regions must be regarded as trustworthy, honest, and fair. Accordingly, we maintain a [Code of Conduct](#) outlining what is expected of each of our associates in maintaining trust with each other and among those we serve. The Code of Conduct is designed to identify resources and provide guidance to help ensure, among other matters, that:

- Regions and its associates remain in compliance with all applicable laws and regulations.
- Regions is a safe and nondiscriminatory place to work and conduct business.
- Confidential and proprietary information is protected.
- Inappropriate gifts or favors are not accepted or given.
- Conflicts of interest are avoided.

OVERSIGHT AND ADMINISTRATION

The Code of Conduct is administered by the HR Department, in conjunction with the Legal Department, and the Chief Administrative and Human Resources Officer and Associate Conduct Officer are responsible for interpreting and applying the Code of Conduct. The Board's CHR Committee oversees the Code of Conduct, approving substantive revisions, and receives periodic reports on the overall status of Regions' ethics objectives.

Allegations of associate misconduct are investigated by the OAC, with assistance from other business units as appropriate. The OAC serves as the daily oversight function for all matters involving associate misconduct. The OAC provides balanced consultation and effective solutions on associate conduct matters, and the cross-functional Associate Conduct Roundtable monitors complaints, trends, and emerging issues. Investigations protect confidentiality to the extent possible, and remedial action is taken when appropriate.

Our executive-level Ethics Council is responsible for enforcing Regions' standards of conduct and considering all potential violations of the Code of Conduct that could have a material effect on Regions, including matters alleging violations of the Sarbanes-Oxley Act of 2002, U.S.

Securities and Exchange Commission reporting violations, internal insider trading policy violations, and matters involving significant Code of Conduct violations by executive-level associates. The Council meets on a quarterly basis, or more frequently if necessary, and reports to the CHR Committee.

COMPLIANCE TRAINING

Regions strives to remain a leader in the banking industry, and for us, leadership and learning go hand in hand. Continuing education is a critical component of our culture, so we provide our associates with targeted educational opportunities to better understand the business of banking; the risks Regions faces; and our responsibilities to protect our customers and comply with laws and regulations.

In addition to job-specific training, we require that associates complete enterprise-wide Compliance Training Courses. These courses are required for associates based on their business units, roles, and functions. All of Regions' online Compliance Training Courses are reviewed and updated as necessary in response to regulatory changes, industry events, and evolving risks. Completion of these training courses is a condition of continued employment at Regions; new hires must complete this training within 30 calendar days of their start date, and then again annually.

The following Compliance Training Course descriptions highlight the major topics covered in these courses, which every Regions associate is required to complete:

Business Conduct and Ethics emphasizes every associate's responsibility and accountability in the areas of conflicts of interest, insider trading/insider information, incentive program ethics, fair and consistent treatment, and discrimination and harassment prevention. Associates are also required to certify that they have read and understand the Code of Conduct and the General Policy on Insider Trading.

Fair and Responsible Banking explains the importance of providing Regions' customers with a fair and responsible banking experience. Associates are provided with the tools to identify and apply key aspects of fair and responsible banking regulations and policies and to understand how they apply to Regions and our customers. This course also provides guidelines for avoiding discrimination and UDAAP activities, and for properly reporting customer complaints through the CCC Database.

Fundamentals of Risk Management reinforces how sound risk management affects our ability to best serve our customers and protect Regions. This course explains the three lines of defense concept, the importance of a strong risk culture, and how shared value helps build and support that culture.

Financial Crimes: BSA/AML and OFAC covers the purpose of the BSA, the USA PATRIOT Act, and Customer Due Diligence requirements as they relate to recognizing, reporting, and reducing money laundering and other financial crimes. In addition, this course covers OFAC's requirements, how to comply with OFAC, and Regions' OFAC compliance strategy.

Cybersecurity provides associates with training and information on Regions' IS Program and expectations, covering topics such as user identification and password security, endpoint and system usage, email and internet security, remote access, social engineering awareness, and information handling, with content updated as appropriate to address evolving cybersecurity risks.

Privacy explains [Regions' Privacy Pledge](#) and when to provide it to our customers, as well as associates' responsibilities related to customer privacy and preferences, which include how and when we communicate with customers. In addition, this course discusses the red flags for potential identity theft and appropriate associate responses.

AMERICAN BANKER

2025 **Top Banks by Reputation**

Regions was recognized as a 2025 Top Bank by Reputation by American Banker, reflecting the strength of our stakeholder engagement and commitment to transparency and governance.

Shared Value in Action

Read more about this recognition [here](#).

ANTI-BRIBERY AND ANTI-CORRUPTION

Regions prohibits associates from engaging in bribery or corruption of any type. Our Code of Conduct sets forth restrictions on gifts and other items of value and provides guidance to assist associates in determining whether giving or receiving a gift or other item of value is appropriate.

Our ABAC Policy, which incorporates the guidance contained in our Code of Conduct, requires associates to conduct business activities in an honest and ethical manner and establishes a zero-tolerance approach to bribery and corruption. Regions also has an ABAC Officer, who operates within the Financial Crimes Risk Management Department.

Our associates are required to comply fully with all applicable ABAC laws, including the Bank Bribery Act, the Foreign Corrupt Practices Act, the Foreign Extortion Prevention Act, and all federal, state, and local laws regarding the provision of gifts and/or other items of value to government officials. Associates who are offered a gift or other item of value that would result in a violation of the law and/or Regions' policies are required to immediately report the incident to the Ethics Program Manager.

PROTECTION FROM RETALIATION

Regions considers retaliation to be a serious violation of the Company's values and the Code of Conduct. Regions prohibits retaliation of any kind for good-faith reports of alleged ethical violations or unlawful or illegal conduct. Regions' No Retaliation Policy is set forth in the Code of Conduct, as well as in other Company policies, rules, and standards.

We want associates to be comfortable reporting potential Code of Conduct and other policy violations, and we protect the confidentiality of complaints we receive to the extent possible. When complaints regarding associates are

reported, the OAC is notified so that potential retaliation and all other associate misconduct complaints are investigated promptly and, if appropriate, remedial action is taken. Oversight by the OAC helps ensure that our preventive measures, complaint handling, and resolution efforts are effective. Complaints alleging retaliation by an executive-level officer are immediately referred to Regions' Ethics Council.

Whistleblower Protections

Regions encourages and expects all associates to voice ethical concerns about matters such as accounting, internal controls, auditing, discrimination, and harassment; to report violations or suspected violations of laws or regulations, the Code of Conduct, or other Regions policies or procedures; and to report potentially unlawful or illegal conduct by customers, associates, or vendors.

Reporting Channels

- Calling the Report It! hotline 24 hours a day, 7 days a week for confidential, anonymous reporting (third party-administered)
- Submitting a confidential, anonymous report anytime via the Report It! website (third party-administered)
- Submitting a Raise the Red Flag form online, which allows associates to immediately refer matters to internal investigators before contacting their manager
- Contacting our HR Connect team via phone or by using the HR Connect Help Request in Workday
- Directly calling the OAC or Ethics Program Manager
- Mailing a letter to the OAC

We also recognize the important role our customers can play in ensuring we are meeting the obligations of our Code of Conduct. The Regions Customer Complaint Program is used to identify opportunities to enhance our products, services, and the customer experience. This enterprise-wide

program helps us ensure that each individual customer complaint is addressed in a timely manner, and it also allows us to identify complaint trends and areas for improvement. For more on our Customer Complaint Program, see the [Fair and Responsible Banking](#) section of this report.

WORKPLACE SAFETY AND SECURITY

Regions is committed to providing a safe and secure work environment in accordance with applicable employment, safety, health, anti-discrimination, and other workplace laws. Furthermore, we have the following standards that are accessible to all associates and provide instructions and guidance on workplace safety and/or workplace violence issues:

- Workplace Abusive Conduct Prevention Standard
- Threatening Conduct, Workplace Violence, and Prohibition of Weapons Standard
- Safety at Work Standard

Our well-established workplace safety and security procedures and protocols help to provide a governance framework for associate and customer safety, including but not limited to worksite opening and closing procedures, restricted access, weather monitoring, comprehensive security monitoring, and an extensive facilities maintenance and work order management system. Both the Regions Corporate Security Department and the Corporate Real Estate Group serve integral roles in maintaining a safe and secure working environment.

Corporate Security oversees annual inspections of our branch facilities for any security needs or enhancements, including after-hours depository reviews and assessments of incidents at Regions ATMs. Regions has security investigators throughout the footprint who, in addition to their scheduled branch assessments, are able to provide advice on both emergency and non-emergency safety issues.

Annual exterior lighting inspections are conducted to provide well-lit areas around ATMs and night deposit boxes, and mitigation actions are taken where light levels do not meet our corporate standards.

ANTICOMPETITIVE BEHAVIOR

Antitrust laws prohibit agreements among competitors to restrict competition. Regions strictly prohibits associates from conspiring with any of Regions' competitors to fix prices, allocate markets and customers, or refuse to deal with particular suppliers or customers. When in contact with Regions' competitors, associates must avoid discussing how Regions conducts its business.

Any reports of workplace safety issues or workplace violence threats are promptly investigated by Corporate Security and the OAC.

We use a rapid notification system named Regions Alert, which allows leadership to quickly and efficiently send direct messages to targeted groups of associates. Regions Alert is used to communicate during business disruptions, such as severe weather, system outages, or security threats.

On an annual basis, Regions associates are required to complete training, which focuses on best practices in active aggressor situations. The training takes associates through real-world scenarios to advise them on how to react to an active aggressor based on their circumstances. In addition to this mandatory training, associates who are assigned to work in a branch environment are required to complete an additional annual training on branch security.

The Corporate Real Estate Group works closely with our branches and third-party vendors to help ensure all of Regions' locations are not only clean and functioning, but are also safe for associates. This group also inspects Regions' facilities throughout the year for any workplace hazards, including potential life safety and personal liability risks, as a part of the Corporate Real Estate Risk Mitigation Program. Examples of issues that may arise include slip/fall hazards, trip hazards, and property damage. After a potential risk is identified, documentation is collected and a plan for resolution is created.

DOING WHAT'S RIGHT

At Regions, "do what is right" is not just a platitude; it is at the heart of all we do. We believe that our actions have yielded positive results in the form of a culture that reflects our values, and we will continue to review our processes and policies to ensure their effectiveness in reinforcing that culture.



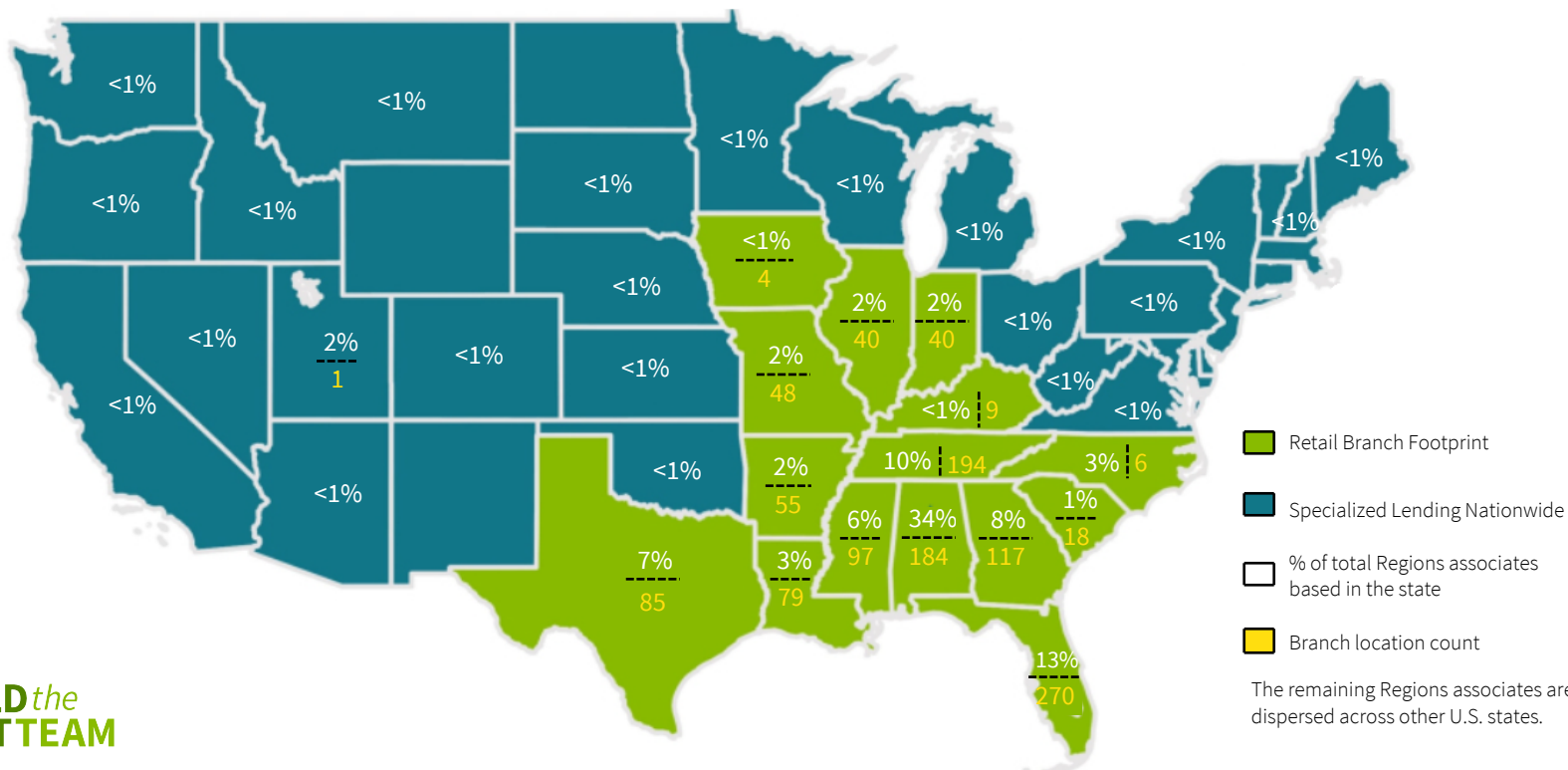
Build the Best Team

The phrase “Build the Best Team” has been a central part of the Regions culture and one of our enduring strategic priorities since 2012. Initially, Build the Best Team was strongly tied to our annually assessed Associate Engagement and StrengthsFinder programs. However, as our organization has matured, we have broadened Build the Best Team to include a wider range of processes, programs, experiences, and meaningful moments throughout the full associate lifecycle. Programs under Build the Best Team are designed to empower our associates to connect, belong, grow, achieve, and thrive during their time with Regions.

Build the Best Team requires more than words. It requires intentionality and action. It is at the core of how we empower our greatest company asset, our people. We remain committed to providing managers and associates with the resources needed to succeed and to building a culture where everyone can thrive.

To ensure we are achieving these objectives, we regularly evaluate our progress by leveraging our partnership with Gallup® to conduct an anonymous annual assessment designed to measure the engagement, culture, and wellbeing of our workforce. Through this survey, associates answer questions on how they feel about key factors in their workplace experience, including their manager, their team, inclusion and belonging, and wellbeing. This allows us to hear the voice of our associates, track progress year over year, and implement strategies for continuous improvement.

We know that engagement and inclusion are closely linked, and can positively impact associates’ feelings of belonging, wellbeing, and performance. Our goal is to ensure that every Regions associate is empowered and confident in bringing their full self to work every day.



A Message from Our Chief People Officer



“

At Regions, our mission to make life better starts with our people. Every day, our associates bring dedication, expertise, and care to the customers and communities we serve, and it is our responsibility to create an environment where they can do their best and most impactful work.

Our people strategy is grounded in a clear belief: when associates feel supported, empowered, and connected to meaningful work, they perform at their highest potential. We are focused on building a culture that enables every individual to contribute, grow, and make a difference.

This begins with strong foundations. We are equipping our leaders with the skills and tools to develop high-performing teams, foster trust, and create clarity. Through continued investment in leadership development and manager excellence, we are strengthening the everyday experiences that shape how work gets done and how success is achieved.

We are also committed to delivering a consistent and engaging associate experience that supports wellbeing, encourages career mobility, and recognizes performance. By creating opportunities for growth and providing the right resources at the right time, we help our associates build meaningful careers while driving strong results for our business.

Looking ahead, preparing our workforce for the future remains a top priority. We are expanding learning and development, enhancing how we identify and grow talent, and equipping associates with the skills, mindset, and tools needed to succeed in a rapidly evolving environment. This includes embracing new technologies thoughtfully and responsibly, ensuring our people are confident and ready for what comes next.

Across all of our efforts, we are focused on creating an environment where associates can do impactful work. One where they are empowered to perform, adapt, and grow alongside our business. These efforts strengthen our ability to serve our customers and communities while building long-term value.

I am incredibly proud of the progress we are making and excited about the future ahead. By continuing to invest in our people and evolve how we work, we are building a culture that supports performance, opportunity, and meaningful impact for every associate, every day.

—Angela Santone
Chief People Officer

IMPACTS OF AI ON OUR WORKFORCE

AI continues to reshape how organizations operate, innovate, and serve their customers. At Regions, we recognize both the opportunities and responsibilities that accompany this technological shift. Our approach centers on ensuring our people remain equipped, supported, and empowered as new capabilities transform the way we work.

Throughout 2025, Regions thoughtfully integrated AI-enhanced tools into several core HR processes. These additions are designed to improve efficiency, enhance decision quality, and create more consistent, streamlined experiences for associates and leaders. Just as importantly, we are ensuring that each integration aligns with our values and responsible use commitments.

Looking ahead to 2026, we are establishing a Workforce Planning and Readiness function dedicated to anticipating and addressing the changing skills and roles emerging across the enterprise. This team will help Regions proactively align talent with evolving business needs and support long-term workforce sustainability as new technologies continue to emerge.

We also understand that people are at the center of successful transformation. Regions provides robust learning pathways and development opportunities to help associates build new technical, analytical, and leadership capabilities. These programs—paired with ongoing change management support—ensure our teams remain confident, prepared, and knowledgeable as tools and processes evolve.

By combining thoughtful planning, responsible innovation, and meaningful investment in our people, Regions is taking deliberate steps to build a workforce that is ready for the future while staying true to our commitment to customers, communities, and long-term value creation.

Empower to Connect

Source, Hire, and Retain the Best

Regions’ centralized Talent Acquisition team strives to identify and implement innovative talent solutions that support an inclusive and engaged workforce. Our associates are a key element of our success, and we seek to recruit talent who share our values and mission to make life better. We offer performance-driven individuals a place where they can build a career—a place where they can expect more opportunities.

Internships at Regions are hosted through the Emerging Talent Program and are hired through the University Recruiting Team’s Talent Acquisition process. Our hiring process for interns is required to follow these established guidelines unless approval and funding are obtained from the Senior Leader of the Business Unit, the HR Business Partner, and Talent Acquisition leadership. At Regions, the Emerging Talent Program is a career development program designed to refine technical knowledge, enhance personal talents, encourage collaboration and networking, and demonstrate Regions’ values. Entry into the Emerging Talent Program is through either an internship or a full-time, line-of-business development program.



In 2025, our Emerging Talent Program demonstrated strong pipeline development and conversion outcomes:

- **Number of interns in 2025: 110**
- **Emerging Talent Program participants hired into full-time roles in 2025: 54**
- **Percentage of full-time Emerging Talent Program hires in 2025 who previously participated in the internship program: 67%**

Learn more about our Emerging Talent Program [here](#).

We are continuing to capitalize on our investment in our Talent Experience Platform by adding new functionality. Phase V of this transformation, which focused on implementing an upgraded, all-in-one career site platform to deliver an exceptional candidate experience that elevates how we attract, engage, and convert top talent, was completed in 2025.

For the third year in a row, Regions was recognized by our vendor as finalist for a Talent Experience Award (Talent Acquisition Team of the Year & Top Talent Experience). These awards recognize how we achieved outstanding success in recruiting top talent by

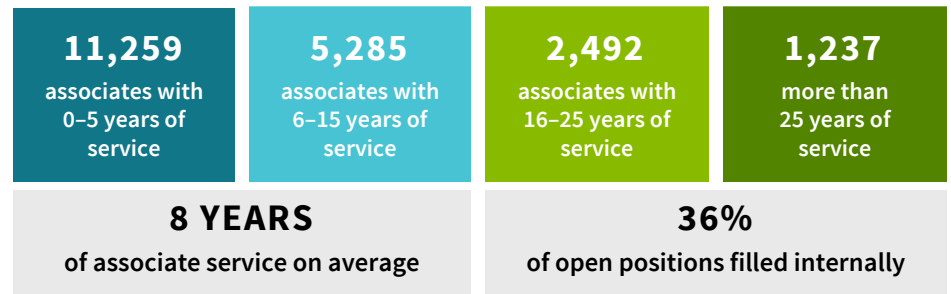
demonstrating excellence in strategy, execution, and collaboration to meet organizational hiring goals. In addition, Regions was ranked #1 overall among Fortune 500 companies and #1 in the Financial Services Industry on the 2025 State of Candidate Experience Benchmark Report.

In addition to attracting top talent, we are committed to recognizing and retaining our associates through a formal milestone anniversary recognition program that celebrates their commitment to service. Associates celebrating service anniversaries receive a choice of a commemorative lapel pin or pendant in recognition of their tenure.

Milestone anniversaries begin at five years of service and continue in five-year increments. Anniversaries are formally recognized each year during Evergreen Week, Regions’ annual associate appreciation celebration, which reinforces a culture of recognition, engagement, and long-term career growth.

This program is inclusive of eligible associates across the organization and reflects Regions’ commitment to valuing associate loyalty and experience. By celebrating long-term service, Regions supports associate retention, workplace morale, opportunities for career growth, and a culture that honors meaningful career milestones. In 2025, we recognized 2,208 associates through the Service Anniversary Program. Additionally, in 2025, 36.3% of open positions were filled by existing associates, reflecting our enterprise-wide commitment to developing talent from within.

Employee Tenure



Empower to Belong

At Regions, we recognize that an inclusive workforce is essential to achieving and maintaining a thriving company. We understand that people perform their best work when they can be authentic. More importantly, we believe that creating a workplace where everyone, regardless of background, can do their best work is the right thing to do. Regions has made a commitment to enrich education and foster opportunities that extend across a wide spectrum of colleges and universities, each serving communities with distinct needs and aspirations. We proudly support institutions that are dedicated to providing exceptional educational experiences, ensuring that every student, regardless of background, has the tools and resources necessary to succeed. This approach allows us to contribute meaningfully to the development of future leaders across various sectors and communities.

We work closely with community organizations in our footprint to present job readiness programs, mock interview sessions, and resume-building workshops in an effort to support our communities while attracting new talent to Regions. In addition to our work with community organizations and educational initiatives, Regions is committed to employing U.S. military veterans and active service members who are seeking opportunities in the financial services industry. We engage with this group of talent through military-focused career programs, fellowships, and on-base recruiting. Regions was recognized as a 2025 Military Friendly® Employer, highlighting the bank's steadfast commitment to advancing career opportunities for veterans, service members, and military spouses. We are equally committed to supporting employment for individuals with disabilities. Regions received a score of 90 on the 2025 Disability Equality Index, the leading nonprofit resource for business disability inclusion worldwide, and was recognized as one of the 2025 Best Places to Work for Disability Inclusion.

Inclusion, Belonging, and Impact

MAKE LIFE BETTER. STAND OUT. STAND TOGETHER.

What is Inclusion, Belonging, and Impact at Regions? At Regions, we recognize that an inclusive workforce is essential to achieving and maintaining a thriving company.

Inclusion

We are a place where all are welcome. We leverage the experiences, knowledge, unique strengths, and talents of our associates. This enables us to deliver the highest-quality financial services for our customers and provide valuable support to our banking communities.

Belonging

We provide a collaborative work environment. Associates can confidently share perspectives and experiences to help us better identify with and support the vast needs of our customers and stakeholders. Through this collaboration, we recognize where banking and financial services can benefit more people throughout the markets we serve.

Impact

We connect with, serve alongside, and learn from each other. Internally, this supports our strong workplace culture. Externally, this is seen through the lens of our community volunteerism. And, together, this enables us to operate more effectively as a business while having a positive impact in our markets and communities.



“

Creating an environment where people feel respected, heard, and encouraged to collaborate strengthens how we work together. That engagement and connection enable our associates to do impactful work and deliver greater value for our customers and communities.

—Clara Green
Head of Inclusion, Belonging, and Impact

Our commitment to Inclusion and Belonging starts with our Board, with oversight of our initiatives provided by the Board's CHR Committee. We believe that our intentional focus on inclusion has made Regions a stronger organization. Regions has three Inclusion, Belonging, and Impact Focus Areas—Workforce, Workplace, and Marketplace. These areas of focus help align our strategic priorities in a manner that associates can easily understand and better connect to the work they do every day.

Workforce:

View inclusion as a competitive advantage that enhances business performance and generates innovative solutions by fostering a broader range of perspectives and ideas

“

Through the Knoxville Impact Network Workforce Subcommittee, we participate in local career fairs to introduce Regions to local talent and strengthen community ties. We also host internal events for associates focused on continuous learning and foster a culture that encourages innovation, builds trust, and supports long-term success.

—Angel Tapia
Commercial Relationship Manager, Knoxville, TN
Knoxville Impact Network Chair



Workplace:

Create and maintain a work environment that is inclusive and where associates are encouraged to collaborate across differences

“

Across our Workplace, inclusion is how we invite everyone's voice to be heard, belonging is how we strengthen connection and help each person feel valued, and together we create an impact that truly matters. Whether through book clubs centered on developing strong leaders or celebrating cultural and wellbeing observances like Diwali and Lunar New Year with associates, all of our Impact Networks are proud to support a culture where all can belong and thrive.

—Shonda Duffey
Regions Business Capital Customer Service/Operations Manager, Atlanta, GA
Atlanta Impact Network Chair



Marketplace:

Leverage inclusion and belonging as shared values to deepen our connections with communities, clients, customers, and external stakeholders

“

The Utah Impact Network has expanded significantly over the past 18 months, creating meaningful opportunities across Utah County. Our efforts have supported the homeless community through meal service, assisted the Utah Food Bank with food storage, and partnered with organizations to teach financial literacy and workplace skills. As the Utah marketplace grows, our team's engagement and unity have strengthened. Notably, the Food and Care Coalition ranked among the top five volunteer opportunities in the Utah Network last year. With new partnerships forming with community organizations, our impact continues to grow.

—Travis Jones
Home Improvement Financing Lending Manager, Provo, UT
Utah Impact Network Marketplace Subcommittee Chair



OUR INCLUSION AND BELONGING JOURNEY

Regions' Inclusion and Belonging journey continues to emphasize conceptual clarity—where we are confident every associate understands our strategic priorities and our vision. Key milestones in 2025 include:

- Sustaining 21 Regions Impact Networks (explained below) in markets that represent approximately 71% of our associate population
- Continuing to increase rates of associate self-identification, which aligns with building a culture of trust
- Hosting the sixth annual Week of Understanding, a dedicated time for facilitating leader-led conversations on a predetermined, enterprise-wide inclusion topic

CULTIVATING A WORKPLACE WHERE ALL CAN BELONG AND THRIVE

The **Regions Impact Networks** are voluntary, associate-led groups established to help build deeper connections, greater understanding, and a stronger sense of belonging among associates. They are organized around the Regions market structure, which represents approximately 71% of our associate population.

By organizing the Impact Networks geographically, the Company can bring together more associates. Regions currently has 21 Regions Impact Networks across its footprint. With 3,334 total members and 228 associates serving in Network leadership roles, our Impact Networks hosted 162 events supporting inclusion and belonging. Impact Network members achieved 61,137 volunteer hours, which is 44% of Regions' total associate volunteer hours.

Shared Value in Action

At Regions, we believe in offering a workplace where all can succeed. Through professional opportunities and support, Regions associates from all backgrounds have a place to belong—and grow. And we want those who work for us to invest in and build rewarding, long-term careers at Regions.

Read more about our workplace [here](#).

COMMITMENTS IN OUR MARKETPLACE

Our commitment to Inclusion and Belonging is demonstrated through the recognition we have received and the external partnerships we have formed. Key highlights for 2025 include:

2025 DISABILITY INDEX

Regions received a score of 90 on the **2025 Disability Equality Index**. The Index is the leading nonprofit resource for business disability inclusion worldwide. This Index is a joint initiative of the American Association of People with Disabilities and Disability:IN, and is a comprehensive benchmarking tool that helps companies build a roadmap of measurable actions to achieve disability inclusion and equality.



Regions was recognized as a **2025 Military Friendly Employer** by Military Friendly, an organization that measures the commitment of companies to create professional opportunities that leverage military experience.



The **Military Spouse Employment Partnership (MSEP)** is a U.S. Department of Defense career program connecting military spouses with hundreds of partner employers who commit to recruit, hire, promote, and retain military spouses. Regions was inducted into the partnership in 2020, becoming one of more than 500 corporate members, and has continued this partnership in 2025. The MSEP helps military spouses find employment to achieve their career goals despite the challenges of frequent relocation.

DISABILITY INCLUSION, SERVICES, AND OUTREACH

In 2025, we continued to provide associates with the opportunity to self-identify as having a disability. To foster a more inclusive workplace and support a culture of belonging, we recognize National Disability Employment Awareness Month each year as part of our inclusion observances by hosting a series of educational and awareness-building events.

Our disability-related efforts extend beyond associates to customers and the communities we serve. Regions has a dedicated Disability Services and Outreach Manager who leads our external and internal outreach efforts by building relationships with accessibility advocates, staying attuned to emerging needs and concerns, and partnering closely with internal teams to address those concerns and support accessible banking experiences. This commitment includes raising awareness about a broad range of disabilities, including autism, and creating welcoming, supportive branch environments designed to meet diverse access and sensory needs, as well as investments in programs that support independent living, job readiness, and access to employment opportunities.

SUPPORTING MILITARY SERVICE MEMBERS AND VETERANS

We understand U.S. service members face unique challenges that can make managing finances more complicated. Regions seeks to serve members of the U.S. military and their families by providing targeted financial guidance and education. We provide financial support, job readiness training, and opportunities to promote entrepreneurial activities within this population. Regions also has a dedicated Service Members and Veterans Affairs Manager whose relationships within the military community help maintain open lines of communication among Regions, service members, and veterans' groups.



Our **BRAVE** program, or Building Regions Associate Veterans Experience, helps transitioning military service members build successful careers at Regions by matching their talents and experience to job postings that best fit their career goals and interests while also providing support for the challenges they may face. BRAVE program benefits include:

- Hiring, onboarding, and training support
- Resources to help ease the transition, including Wellbeing resources, military leave, and accommodations for disabled veterans
- Community engagement opportunities through Regions Impact Networks
- An updated Military Careers Page, which includes a Military Skills Translator, a tool that matches potential job candidates with open opportunities at Regions based on their Military occupation code

Regions' support for service members, veterans, and their families also extends to our customers as well as the members of the communities where we live and work. For more information about how we support these customers, please see the [Financial Inclusion](#) section within this report. You can also learn more about our community support efforts in the [Supporting Inclusion Through Community Outreach](#) section.

Shared Value in Action

Regions' commitment to supporting veterans, service members, and military spouses is reflected through programs like BRAVE and partnerships supporting career pathways and long-term success. These efforts help connect military experience to meaningful opportunities at Regions.

Learn more about these efforts and related recognition [here](#).



Empower to Grow

Investing Broadly in the Development and Success of Associates, Leaders, and Teams

Regions' talent management programs strive to empower all associates to grow by providing the tools and resources for associates to own their careers and development, broadening access to growth opportunities, and continuously improving technologies and initiatives to develop and deploy talent to fulfill our highest business needs. We offer a range of solutions to help associates find the best roles for each step of their careers, while building talent pipelines and associate skills to meet the future demands of our business. Regions employs a consistent and continuous approach to talent identification, assessment, and development. We believe our associates are our most critical and valuable asset, and as such, should be continuously invested in to help maximize their potential. We guide managers in identifying events and actions throughout the year that are appropriate for setting expectations, assessing performance, engaging in impactful conversations, and providing productive feedback.

In 2025, 36.3% of open positions were filled with internal candidates.

Engaging in talent assessments and reviews regularly throughout the year provides frequent opportunities for managers and

executives to discuss and align efforts to support talent within the organization. Each business unit focuses talent discussions and reviews on the current and prospective needs of the business and associates.

In 2025, we expanded our Annual Talent Planning process to additional levels within the enterprise. This expansion further ensures that we are planning our talent pipeline deep enough for our future talent needs and includes nearly all management positions. Our process consists of three phases: Talent Assessment, Talent Review, and Development Planning. Each of the three phases builds on the prior, resulting in the insights needed to intentionally connect talent to development and succession plans. Hosting a structured process simultaneously across all businesses allows us to:

- Gather comprehensive and accurate talent data
- Assess and calibrate talent potential
- Drive strategic, forward-looking, and action-oriented talent conversations
- Align and update critical succession plans
- Identify developmental opportunities for successors and high potentials
- Optimize our investments in people, ensuring our most critical roles are filled by the right talent with the right capabilities at the right time

Succession planning happens on an ongoing basis throughout the year to ensure that succession and development plans are maintained and talent is being prepared to assume and perform in critical roles as needed. Succession plans that match our most capable and ready talent to our most critical positions allow us to prioritize resources and effort into generating the greatest return for associates, the organization, and shareholders.

In order to best evaluate and support talent decisions and internal mobility, Regions uses technology to assist managers and HR in routinely assessing associate performance, behaviors, competencies, and skills, while associates regularly update their career interests, mobility preferences, prior experience, training, education, and certifications. To better support associates interested in exploring internal career moves and opportunities, our technology systems

are integrated and leverage data to offer career path guidance and resources, develop the skills needed, and recommend jobs through our internal career site and campaigns. We continue to launch and enhance resources to help associates understand how to navigate these systems.

One of our guided processes is the Associate Career Check-In. As part of the annual Performance Management cycle, during the Spring Check-In, managers and associates at all levels are encouraged to dedicate time to discussing their career goals. Associates are empowered to own their own careers by providing updated information about their experience, career interests, and skills before having a career conversation with their manager. These career conversations provide an opportunity to build collaborative development plans toward an associate's career goals.



All figures as of December 31, 2025

REGIONSLEADS CORNERSTONES OF LEADERSHIP: LEADERSHIP DEVELOPMENT FOR ALL

Regions believes every associate can be a leader. Our strong leadership competency framework, RegionsLEADS Cornerstones of Leadership, offers a unique and innovative way to show every associate how to effectively lead from any position, in any business unit, in everything they do. It provides a common language across the organization, focuses on building and deepening associate leadership skills, aligns future leadership program elements, and shapes the overall strategy for leadership development at Regions.



RegionsLEADS Cornerstones:

- Leads with Vision and Purpose
- Empowers Transformative Change
- Acts with Integrity
- Develops Self and Others
- Strengthens Performance Results

Regions expanded the enterprise-wide RegionsLEADS in Action learning series by increasing content frequency, introducing speaker events and workshops, and extending its reach to additional markets. The series provides concise, actionable guidance on essential skills such as building trust, soliciting feedback, driving incremental improvements, and celebrating success. Additionally, Regions enhanced the New Manager Experience that supports newly hired managers through a blend of facilitated workshops and self-paced training, accelerating readiness and reinforcing foundational leadership capabilities.

To further extend learning impact, Regions developed in-market experiences through custom workshops in select markets, providing localized, high-impact opportunities that broaden reach and enhance capability building. Beyond leadership development, Regions remains committed to building a skilled and resilient workforce through targeted training and upskilling initiatives, ensuring associates have access to continuous learning that is aligned with emerging technologies and evolving business needs.

RegionsLEADS in ACTION

Shared Value in Action

As part of the 2025 RegionsLEADS in Action speaker series, Guild CEO Bijal Shah shared leadership lessons on purpose, resilience and growth with Regions Bank associates.

Read more about this story [here](#).

PREPARING FOR A CHANGING WORK ENVIRONMENT

Automation, cognitive technologies, and the open talent economy are reshaping the future of work. While we recognize the importance of technology to enrich the customer experience, we believe our associates remain our greatest competitive advantage and provide unmatched support to our customers. For these reasons, we continue investing in our associates so that they are empowered with the best skills and tools, including digital technologies, to more efficiently and effectively meet customers' needs.

We commit to preparing our workforce for a rapidly changing environment and understand that reskilling and upskilling are crucial to staying competitive and retaining valued associates. To support this need, Regions leverages Degreed—a customized learning experience platform that provides the tools to measure, build, and communicate skills across the organization. Through Degreed, associates completed 66,764 hours of training, reinforcing our commitment to continuous learning at scale. This tool is designed to empower associates to drive their careers through associate-led personalization of learning plans based on their roles and interests. Degreed provides a wide variety of learning experiences, including articles, podcasts, online training, online coursework, and peer-to-peer interactions that create an inclusive, robust learning experience.

At an organizational level, Degreed provides the ability to inventory associates' skills and target development efforts toward specific areas where elevated skills are needed now and in the future. Regions leverages a combination of internally developed Regions-specific learning assets along with content developed and curated by key subject matter experts throughout the organization.

Additionally, strategic relationships with training vendors such as Harvard Business Publishing and SS&C Technologies offer more learning opportunities across a wide variety of subjects. Recognizing the importance of technology, we engaged Pluralsight and other specialized technology training vendors to provide on-demand courses that offer intensive learning in application development, information technology operations, information security, and technology architecture.

In 2025, the organization began expanding access to AI tools, including Microsoft Copilot. To support this growth, Regions established a structured approach to ensure AI adoption aligned with business priorities, enabled meaningful use cases, upheld strong risk and compliance standards, and prepared associates for effective use. This approach helped strengthen workforce readiness, clarify guardrails, and promote the responsible use of AI tools in day-to-day work.

Recognizing that AI readiness is fundamentally about people readiness, Regions launched a suite of Copilot instructor-led trainings that reached more than 1,200 completions and strengthened associate confidence and adoption. Looking ahead, Regions will continue to refine the framework as capabilities and use cases expand, build on development opportunities for associates, and emphasize effective and responsible AI use across the enterprise.



SUSTAINING EXCELLENCE IN AWARD-WINNING NEW-HIRE DEVELOPMENT

In a rapidly changing financial services environment, Regions continues to set the standard for how new associates are prepared to serve customers with confidence and care. The redesigned new-hire training programs strike a deliberate balance between structure and flexibility while being grounded in how adults learn best in a dynamic, high-performance environment. This intentional approach ensures new hires are not only compliant and knowledgeable, but also confident and customer-ready.

The results reflect the strength of this approach. Regions' new-hire programs continue to earn year-over-year recognition, including five Gold Brandon Hall Group™ HCM Excellence Awards®, for excellence in learning strategy, design, and delivery. These honors reflect not a one-time transformation, but a sustained commitment to continuous improvement and innovation.

TUITION ASSISTANCE

Through the continued partnership with [Guild®](#), Regions provides tuition assistance to eligible associates pursuing undergraduate degree programs within a curated learning marketplace. Program availability is determined by business need, with the goal of connecting talented associates with skills needed across the Company.



In 2025, Regions continued advancing its education benefits beyond access to measurable outcomes. A total of 679 associates were enrolled in learning programs, and 131 graduated, bringing Regions' total graduate count since inception to 414. These outcomes support stronger talent mobility and stability.

Attrition rates were 17% lower for Guild learners compared to non-Guild learners in similar roles. Regions also launched Guild's Credit for Training program. This program creates the opportunity for eligible associates to earn college credit for select Regions training, reducing time to completion for learners.

Together, Regions and Guild are translating education investment into measurable business impact by accelerating career mobility, strengthening retention, and building the skills needed for the Company's future. This impact is reinforced by learner feedback, with associates consistently sharing that the Guild relationship plays a key role in sustaining motivation and supporting program completion.

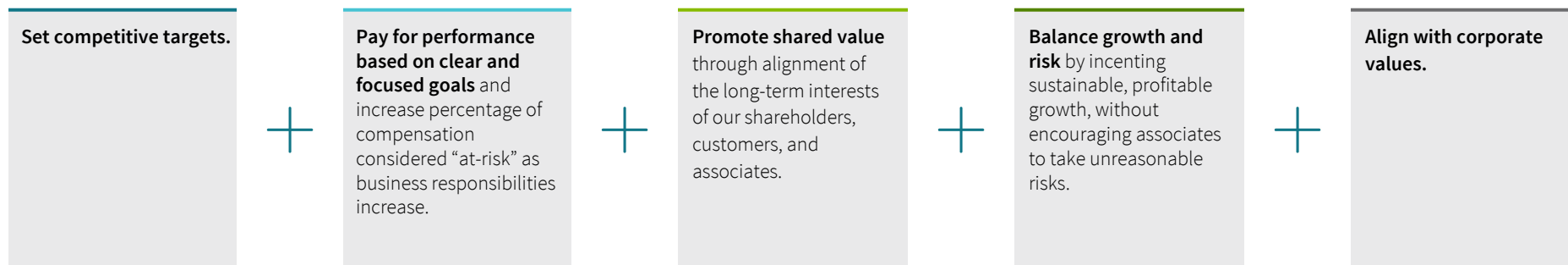
Empower to Achieve

Compensation Philosophy

Our compensation and benefits programs operate under the guidance and oversight of the Board's CHR Committee. The CHR Committee is responsible for approving Regions' compensation objectives and ensuring that the compensation programs and policies of the Company support the business goals and strategic plans approved by the Board.

We operate in a highly competitive and regulated environment. Our ability to successfully compete and grow our business depends on the skills, acumen, and motivation of our associates and their ability to develop and execute a dynamic strategic plan. With this in mind, the CHR Committee established the guiding principles of compensation shown below to serve as the foundation of our compensation philosophy.

Guiding Principles of Compensation



With these guiding principles serving as the foundation, our compensation programs are designed to achieve the following objectives: (i) motivate talent with a strong pay-for-performance culture to achieve desired results; (ii) retain key talent necessary to compete; and (iii) encourage sustainable, profitable growth while ensuring the long-term health of the Company is not jeopardized due to imprudent short-term decisions or excessive risk-taking.

REWARD AND RECOGNIZE BASED ON PERFORMANCE

Regions believes rewarding and recognizing our associates is foundational to building and maintaining the best team. Regions is committed to investing in the lives of its associates by providing a competitive and comprehensive total rewards program. We utilize strong pay practices that include competitive base salaries and, for select roles, short-term and long-term incentive programs. These compensation programs are designed to be balanced, supporting sustainable, profitable growth without encouraging unreasonable risks, and rewarding individual contribution to Regions' overall success.

Base salary ranges and short- and long-term incentive targets are set at the job level and are competitive with current market standards. Regions reviews established job values annually, considering several factors, including job function, necessary skills, and experience levels. Additionally, Regions conducts annual holistic pay reviews with senior executive leaders and their management teams. During this review, job roles, market data and trends, pay positioning within job-specific ranges, total compensation, and general observations are discussed. This conversation occurs prior to and during the Regions Performance Management (RPM) and incentive processes, enabling any necessary adjustments to be considered as decisions are being finalized.

RPM is our formal performance evaluation process designed to engage, develop, empower, and reward associates as we drive shared value for Regions, customers, and shareholders. The RPM process includes setting individual performance goals aligned with Regions' strategic priorities and incorporates manager coaching and feedback. Managers and associates assess and discuss performance against these goals through performance check-ins throughout the year. The process culminates in a year-end assessment based on achievement of individual goals, as well as the associate's commitment to risk management and compliance.

Compensation data and performance management results are evaluated during an annual consolidated compensation process, where managers review all elements of associate compensation and performance to make recommendations regarding base salary and incentives for eligible associates.

Evergreen Week

Although associate appreciation takes place throughout the year, Regions specifically honors all associates every September during Evergreen Week. This week is a time when managers thank associates for their hard work and dedication, celebrate how associates work together to deliver results the right way, and show appreciation for associates' unique talents and contributions to our company. Each year, we develop a new theme that guides the activities throughout the week. During Evergreen Week, we aim to honor, celebrate, and highlight how our associates are extraordinary.

In 2025, the theme was "Extra is our Ordinary," which reflects what we know to be true of our associates. Teams celebrated in new and different ways, both in person and virtually, providing flexibility and options for all teams, including virtual ones. Each associate, whether remote or onsite, also received a Regions gift box delivered to their home or office that included a thank-you letter from our CEO and a Regions-branded gift. All associates also received an extra day of paid vacation as part of Evergreen Week.

EXTRA IS OUR ORDINARY

Shared Value in Action

At Regions, Evergreen Week is more than just a week of celebration of our associates—it's a reflection of who we are. Each year, the Company sets aside time to honor associates with fun, food, and fellowship. But for many teams, it's more than just festivities. They choose to make an extraordinary impact by giving back to the communities we serve.

Read more about this story [here](#).



Empower to Thrive

We believe that supporting communities and maintaining a sustainable business begins with contributing positively to our associates’ wellbeing. We strive to make life better for associates by offering a comprehensive benefits package in addition to statutorily mandated federal, state, and local benefits; this package includes health benefits, wellness resources, financial health tools, and work/life benefits. Additionally, we offer wellbeing programs and incentives that encourage associates to make healthy choices.

Fostering a Culture of Engagement and Wellbeing for All

Regions’ continued commitment to creating a workplace that fosters engagement, respect, wellbeing, and development opportunities for every associate is unwavering. Engaged associates bring enthusiasm and passion to their work; they are committed to making life better for Regions’ customers and communities. They also consistently generate creativity, innovation, and growth, which contribute to outstanding performance. At Regions, associates’ contributions, achievements, and performance are celebrated.

Regions’ culture of engagement again earned the [Gallup Exceptional Workplace Award](#) for the 11th consecutive year. This prestigious recognition, rooted in high levels of employee engagement, underscores the strength of Regions’ people-first approach. This distinguished recognition is awarded by Gallup, a global research and consulting firm, to organizations that cultivate a culture of engagement and put people at the heart of their business strategy. The award, measured through Gallup’s rigorous Q12® survey, reflects how associates feel empowered, supported, and connected to their purpose—a legacy sustained at Regions for over a decade. It is a powerful validation of Regions’ environment, one where leadership and team dynamics play a pivotal role in driving organizational success.



A fundamental component of the associate experience at Regions is understanding the elements of our culture that drive associate motivation and engagement. Measuring engagement helps us recognize the areas where we perform well and identify opportunities to continuously improve. Each year, Regions continues to partner with Gallup to administer a confidential, online **Associate Engagement Survey** designed to measure engagement and collect associate feedback on relevant topics.

Associates are invited to participate in the voluntary survey, commonly referred to as the Q12. Responses to each question indicate the level of engagement across every team in the organization and allow us to compare progress for each question year over year. Regions also includes custom questions that assess perceptions of key indicators of our company’s culture, such as respect, inclusion and belonging, wellbeing, individual development, and communication.

Managers are expected to share the results with their teams and conduct team action planning sessions. Teams are encouraged to use group discussion guides to foster meaningful dialogue that celebrates accomplishments and helps identify new practices that can improve engagement and positively impact day-to-day performance.

In 2025, survey results remained strong and consistent, reflecting continued engagement, with a slight increase from the previous year despite broader global declines in engagement. Associates report favorable perceptions of fair advancement opportunities, with 70% strongly agreeing they feel respected at work. Additionally, associate perceptions around **“In the last seven days, I have received recognition or praise for doing good work”** and **“I have a best friend at work”** continued to show year-over-year increases. While there is always work to do, this year’s survey results continue to validate our strategic focus on people. They also show how Regions’ workforce remains resilient, engaged, and strongly positioned to meet the challenges of an ever-evolving workplace and the financial services industry.

Associate Engagement Survey Highlights

<p>4.48</p> <p>Grand Mean Score</p> <p>placing in the 68th percentile in Gallup’s Finance and Insurance Company Level Database</p>	<p>75%</p> <p>of surveyed associates reported feeling engaged</p> <p>while only 4% reported feeling actively disengaged</p>
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WELLBEING

We continue to provide a range of programs to help associates and their families get more out of life by enhancing wellbeing. Some examples include:

- Mental health support through the Headspace Employee Assistance Program
- Associate financial fitness program
- Tuition assistance program providing associates with tuition-free access to numerous degree programs
- Regions Dependent Scholarship Program
- Adoption assistance
- Company match for eligible charitable contributions of up to \$1,000 per year
- \$5,000 forgivable loan to help qualifying associates purchase a home
- TeamGreen Banking, which provides associates with discounts on home equity loans, mortgage loans, and other banking services
- Free flu shots
- Chronic condition support through Virta, Lark, Pack Health, and Credence Blue Cross and Blue Shield
- Telehealth services through Doctor on Demand
- Paid parental leave for eligible associates becoming parents through birth or adoption
- Family Building Benefits, an inclusive program that supports associates and their partners throughout the journey to and through parenthood

Regions further supports work-life balance through a range of work schedules and remote working arrangements based on position, eligibility, and business needs. These arrangements include flexible work schedules, compressed work weeks, alternative daily work schedules, and telecommuting.

Our corporate workplace model has continued to evolve to support associates' needs and preferences. Updated workspaces include assigned desks, unassigned desks for associates with flexible work arrangements, social centers, and additional small conference rooms. This environment provides associates with the flexibility to choose where they are most productive. These enhancements also benefit Regions by enabling operational efficiencies and savings, expanding opportunities to attract and retain talent, and supporting a more productive and engaged workforce.

Through our partnership with [Guild](#), Regions offers a tuition assistance program that provides associates pursuing banking careers with tuition-free access to schools, colleges, and universities, including degree programs in areas such as business management, software engineering, and data analytics. Unlike the former tuition reimbursement program, Regions pays tuition directly to the academic provider. Associates' only out-of-pocket costs are for books and fees, which are submitted to Regions for reimbursement. For more information about the Guild program, please see the [Empower to Grow](#) section within this report.

Regions' support of parents begins early in the family-building stages by providing compassionate support to families facing fertility challenges through a program called [WINFertility](#). WIN offers a variety of resources to help associates understand their options, maximize their benefits, and choose the best course of treatment.



For pregnant associates, Regions offers a prenatal wellbeing program called [Baby Yourself](#). This service provides expectant parents covered by a Regions medical plan with support and educational materials, including access to a personal nurse who can be contacted with questions or concerns throughout pregnancy.

Regions also offers a program called [Ovia Health](#) to all associates and their spouses or domestic partners. Ovia meets associates wherever they are in their family-building journey through a suite of apps supporting fertility, pregnancy, parenting, and menopause. Participants have access to daily tips and in-app private messaging with registered nurses who focus on fertility, labor and delivery, lactation, postpartum conditions, return to work, and more.

We recognize that the birth or adoption of a child can be a significant time of transition, both financially and from a work-life balance perspective. As a result, Regions expanded parental leave benefits to reflect our commitment to supporting associates and their growing

families. Regions provides 12 weeks of fully paid leave for birth mothers and 6 weeks of fully paid leave for birth parents, including domestic partners and adoptive parents.

Approximately 390 associates—mothers and fathers—took advantage of maternity and bonding leave programs during 2025. Our support for parents does not end after a child's birth or adoption. The Family Building Benefits program is an inclusive program designed to support associates and their partners throughout parenthood. For example, Regions offers a subsidized childcare program for Birmingham-area associates through a partnership with [TodayCare](#) Children's Centers. The facility offers an enriching, age-appropriate curriculum in a safe and nurturing environment. Staffed by qualified childcare providers, it is fully licensed with small child-to-caregiver ratios and offers full-time care for children ages 6 weeks through pre-K.

Regions also believes in helping associates prepare for retirement. More than 94% of Regions associates participate in our [401\(k\) Plan](#). Regions provides a 5% company match to support associates' retirement savings, which increased from 4% in 2019.

To encourage participation and account growth, new hires are automatically enrolled at a 2% contribution rate, and contributions automatically increase by 1% each year up to 10%, with the ability to opt out or adjust their contributions at any time.

For eligible associates who are not accruing a benefit in the Regions Financial Corporation Retirement Plan, a defined benefit plan that is closed to new participants, we make an annual 2% contribution to their 401(k) Plan, regardless of whether they contribute themselves.

CULTIVATING ASSOCIATE HEALTH AND WELLBEING

We provide access to comprehensive and affordable health insurance coverage for associates working at least 30 hours per week, as well as their families. Associate health insurance costs are progressively aligned with compensation so that entry-level associates pay the lowest available out-of-pocket premiums. We also offer wellbeing programs and incentives that encourage associates to thrive at work, at home, and beyond.

The Regions Corporate Wellbeing program, [Wellbeing@Regions](#), gives associates access to a wide range of benefits, programs, and services that support all dimensions of associate wellbeing. The program includes initiatives across five dimensions of wellbeing—physical, mental, financial, professional, and social—providing associates with resources to enjoy life to the fullest.

In 2024, we launched [Well](#), an application that serves as a gateway to all health and wellbeing programs offered at Regions. Well suggests personalized actions and small steps to help associates improve their overall health and wellbeing. Associates can chat with Well Guides to ask questions about their health plan, find in-network providers, or receive tips for healthy living. The platform becomes more personalized as associates continue to engage with it. Each completed health action earns points that can be redeemed for gift cards. Since its launch in 2024, more than 12,000 associates have enrolled in Well, completing 52,000 challenges and engaging in over 11,000 health journeys.

Regions also introduced a mental health support program in 2024 called [Headspace](#). Headspace provides resources to support daily mental wellbeing. The program includes hundreds of meditation and mindfulness videos for all ages, real-time tools for immediate support, 24/7 text-based coaching, and short-term in-person or virtual counseling for associates and up to five family members or friends.

Well. It's good for you.

Finally, a home for your health.



Volunteerism and Giving

Our associates serve a crucial role in building thriving and dynamic communities where we live and work. They generously share their time, talent, and treasures, and we are proud to partner with them in making life better for our communities.

Launched in 2023, the **Regions Making Life Better Institute®** (MLBI) reflects a strategic and intentional approach to associate volunteerism and financial education. Its key components include: Regions Associates in Action® (extra hands/group volunteering), Regions Skills in Service® (skills-based/pro bono technical assistance), nonprofit board service, financial education, and associate recognition programs.

In 2025, our associates logged 140,100 hours of volunteer service and financial education delivery across our footprint—the highest in Regions’ history. MLBI is committed to supporting associates and ensuring that community service, particularly in support of our LMI communities, remains a strategic priority in fulfilling our mission to create shared value and make life better for our communities, customers, and associates.

The **What a Difference a Day Makes®** program provides associates with the opportunity to take one paid day off each year to make life better by volunteering with nonprofit organizations in their communities. Offered to all associates, this program enables us to support these organizations in their efforts to help others. We confidently believe that this benefit aligns with associate and community expectations of corporate citizenship and supports our ability to attract and retain talent while making life better.



Making Life Better Together in 2025

140,100

hours of **community service** logged

\$7.7 million

donations to United Way by Regions Bank and Regions associates

1 **paid day off** provided to associates to volunteer with a nonprofit organization in their community

Available to all full-time Regions associates and recent retirees (within the past five years), the **Matching Gifts** program provides participants the opportunity to make an even greater impact on communities by matching tax-deductible contributions to their favorite qualifying nonprofit organizations. Regions matches gifts of \$25 or more to eligible nonprofit organizations, up to \$1,000 per participant annually.

In addition to volunteering with agencies funded by **United Way®**, Regions associates are long-term financial supporters of these organizations through personal giving to local United Way chapters across our footprint. Associates come together annually for our United Way fundraising campaign, which supports United Way and its network of member agencies in their efforts to improve health, education, and financial stability in the communities we serve.

Associates can elect to have United Way allocate their donations based on the organization’s strategic programming or direct their contributions toward specific areas of interest. In 2025, Regions Bank and Regions associates supported more than 175 United Way chapters throughout our footprint, donating \$7.7 million, including \$5.1 million from associates, \$2.5 million from the Bank, and \$50,000 from the Foundation.

Using a skills-based approach, the **Regions Skills in Service** program matches the talents and experience of associates from across the organization with the specific needs of community partners. This targeted approach allows associates with subject-matter expertise to provide pro bono technical assistance to nonprofits and Community Development Financial Institutions (CDFIs), helping to increase capacity and support long-term success.



Communities

We believe that our business can only be as healthy as the communities where we work and live. Through community development investments, financial wellness initiatives, and associate volunteerism, we support economic opportunity by expanding access to resources that strengthen our surrounding communities.

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2025 Community Impact

As a regional bank, our success is deeply connected to the strength of the communities we serve. The relationships we build across our footprint are fundamental to advancing our purpose and driving growth. By investing in individuals, families, and businesses, we work to broaden access to opportunity and help more people achieve their financial goals.

We believe meaningful community engagement generates shared value and supports long-term, sustainable growth for all stakeholders through:

- **Community impact:** Our investments are designed to make life better by helping communities prosper, strengthening local economies, and expanding access to opportunity
- **Associate engagement:** Our commitment to community reflects our core values of putting people first and doing what is right. By engaging associates in purposeful service, we reinforce our culture, deepen connection to our mission, and strengthen overall engagement.
- **Business growth:** Active community involvement contributes to resilient local ecosystems where our customers, communities, and company can grow together. As community engagement continues to evolve, it remains an increasingly important driver of business strength and long-term success.

Community Development	Philanthropic and Community Giving	Financial Wellness
<p>\$2.2 billion Small business and small farm lending</p>	<p>\$25.0 million Total contributions <i>including:</i></p>	<p>1.4 million Individuals who received financial education from Regions</p>
<p>\$68.3 million Debt & equity commitments by the RCDC</p>	<p>\$19.6 million <i>Contributions and sponsorships from Regions Bank</i></p>	<p>1.8 million Online page views via digital financial education resources</p>
<p>\$359.1 million Closed New Markets Tax Credit allocation</p>	<p>\$5.4 million <i>Contributions from the Regions Foundation</i></p>	<p>1,301 Financial wellness workshops led by associates</p>
<p>22 New Markets Tax Credit projects supported</p>	<p>\$7.7 million Donations to United Way by Regions Bank, Regions Foundation, and Regions associates</p>	<p>approximately 17,400 Financial education service hours performed by associates</p>
	<p>140,100 Hours logged by our associates to make life better in our communities</p>	

All figures as of December 31, 2025

Our Strategic Priorities

In 2025, we maintained a mission-driven and results-focused approach to our community investment strategy. Our efforts were centered on programs and services designed to deliver both near-term outcomes and sustained, long-term impact across our community engagement strategic priorities.

By concentrating on these priorities—areas that align with our capabilities, expertise, and associate talent—we believe we are best positioned to meet the evolving needs of our communities. This intentional focus enables us to invest where we can create meaningful impact today, while building a strong foundation for continued progress in the future.

Additional details and stories highlighting these priorities can be found in our Shared Value Report: Community Engagement Highlights, available at regions.com/communityengagement.



Our Community Engagement Strategic Priorities



Economic and Community Development

Economic Prosperity

- Affordable housing
- Job creation
- Small business development
- Homeownership pathway and preservation
- Neighborhood revitalization and stabilization



Education and Workforce Readiness

Career Prosperity

- Student competency and skill-building
- College and career readiness
- Educational access and success
- Credentials and employment
- Educator training and resources



Financial Wellness

Financial Prosperity

- Financial education to youth, adults, and vulnerable populations
- Financial planning tools and resources
- Integrated asset-building

Regions Foundation

The Regions Foundation, a 501(c)(3) nonprofit corporation funded through contributions from Regions Bank, aims to broaden access to opportunities for prosperity by investing in initiatives that reduce barriers to economic success.

- The Foundation distributed \$5 million to our communities in 2025, with a focus on supporting programs in economic and community development, education and workforce readiness, and financial wellness.
- The Foundation has made \$34 million in commitments in grants and program-related investments since its inception in 2018.
- The Foundation has distributed \$1.7 million for disaster relief efforts over the past five years.
- The Foundation has distributed \$1.6 million to CDFIs and Loan Funds over the past five years.

Regions Community Development Corporation

Established and funded in 2020, RCDC is a wholly owned subsidiary of Regions Bank. The mission of RCDC is to make life better by providing debt and/or equity financing for projects and entities with a CRA community development purpose. Specifically, RCDC's considerations include:

- Providing project financing for new construction and rehabilitation
- Providing greater flexibility in pricing and structure than traditional bank lending
- Making responsible, strategic-impact equity investments
- Becoming a leader in supporting CDFIs in the Regions footprint

In 2025, the RCDC invested \$68 million in new debt and equity commitments reaching a total of \$187 million in five years in support of affordable housing development, economic revitalization, and support for LMI small businesses and individuals. RCDC is currently invested in 26 CDFIs.



New Markets Tax Credits

Beginning in late 2022, Regions began making investments in New Markets Tax Credit (NMTC) projects to expand access to quality jobs, education, healthcare, and other critical services to low-income community members. NMTC financing is a key component of Regions' community development financing activity.

In 2025, Regions provided NMTC equity investments in support of 22 projects, delivered through 40 sub-Community Development Entity (CDE) investments, totaling \$359 million in closed NMTC allocation.

Between closing its first NMTC transaction in November 2022 and the end of 2025, Regions has invested \$767 million in NMTC allocation in partnership with 78 sub-CDEs. These investments supported 49 projects, which, once fully completed, are expected to result in the following notable impacts:

- Over 5,500 full-time jobs created or retained
- Over 2,500 construction jobs created
- Over 300,000 low-income community members served annually through healthcare, education, workforce development, and other critical services

All of these investments were made in low-income communities, advancing access to capital and resources for underserved populations.

Supporting Inclusion Through Community Outreach

We believe that meaningful connections to the communities we serve strengthen local relationships and, ultimately, drive real business outcomes. Accordingly, we collaborate closely with local, state, and national organizations to help provide financial education, promote economic and community development, and offer technical assistance for individuals and businesses across a broad range of communities. The strength of these relationships amplifies our efforts to cultivate financial wellness, education and workforce readiness, community revitalization, and small business growth in the markets where we live and work.

Supporting People with Disabilities

We advocate for people with disabilities by providing accessible banking resources, inclusive financial education, and community investments that help reduce financial barriers and expand opportunity. This work reflects Regions' commitment to supporting individuals with disabilities, their families, and the organizations that serve them throughout our footprint.

Regions' Disability Services and Outreach Manager builds and maintains relationships with accessibility advocates and disability-focused organizations to stay informed of emerging needs and community priorities. Through these partnerships, Regions provides leadership engagement, advisory support, and community investment to organizations such as the Indiana School for the Blind and Visually Impaired (Indiana), Starkloff Disability Institute (Missouri), Disability Rights and Resources (Alabama), and the Alabama State Rehabilitation Council (Alabama).

Financial education is a key component of this commitment. Money Basics for Life is a Regions financial education program designed specifically to support people with Intellectual and Developmental Disabilities by addressing everyday financial topics through accessible, practical instruction. Courses are delivered by specially trained associates and include Spanish-language instruction to support broader access.



In addition, Regions continues to invest financial resources and associate volunteer time in organizations across its footprint that provide services such as job readiness and employment pathways for individuals with disabilities.

For more information on our outreach and services supporting associates with disabilities, please see the [Empower to Belong](#) section within this report.

Supporting U.S. Service Members and Their Families

Regions also serves members of the U.S. military, veterans, and their families through targeted financial guidance and education. Regions' Service Members and Veterans Affairs Manager understands their unique needs and seeks ways to help them manage their finances. This includes providing financial support, job readiness training, and opportunities to cultivate entrepreneurial activities for community organizations. This support can be multifaceted: For example, Regions Bank collaborated with the Association of Military Banks of America to reach an agreement with the U.S. Veterans Benefits Administration to provide banking and financial services to VA beneficiaries; our Service Members and Veterans Affairs Manager also serves on the Association's board of directors.

Regions' support for service members, veterans, and their families also extends to our customers as well as our associates. For more information about how we support these customers, please see the [Financial Inclusion](#) section within this report. You can also learn more about our associate-focused support in the [Empower to Belong](#) section.

Supporting Students

Regions Bank and the Regions Foundation are committed to advancing our community engagement strategic priorities, including education and workforce readiness, by working with a broad range of groups and institutions that help our communities thrive—both now and into the future—by preparing its members for career prosperity. Among the many colleges and universities supported by the Bank and Foundation are several Historically Black Colleges and Universities (HBCUs) that serve a vital role in the nation's education ecosystem. In collaboratively engaging with these institutions, our goal is to use our resources in ways that connect more students with the opportunity to complete their education and pursue rewarding careers. Such efforts include:

- Helping cover tuition needs and fund scholarship opportunities for current and recent students
- Delivering financial education seminars to students
- Attending on-campus career fairs to hold one-on-one conversations with students about career opportunities at Regions
- Hosting professional development workshops and participating in panel discussions geared toward students
- Enabling funding to expand digital access for students
- Building and developing an inclusive workforce through strategic recruiting partnerships

Associates also play a key role in supporting HBCUs through their participation in various volunteer opportunities that serve these institutions. In addition, several of our associates hold positions on the boards of trustees and advisory boards that help govern these institutions.

For more information about how we advance educational opportunities for students, please see the [Empower to Grow](#) section within this report.

Shared Value in Action

Regions associates engage directly with students through financial education programs and campus partnerships, including at HBCUs. From leading “Banking Basics for Students” sessions during welcome events, to mentoring and connecting students with career pathways, these efforts help build students’ financial confidence, expand their access to opportunity, and support their long-term success.

Read more about these efforts [here](#).



Appendix

This Appendix provides a guide to the various terms and acronyms utilized throughout this report. It also contains indexes that identify how our reports and disclosures, including this report, align with the external disclosure frameworks that our stakeholders have identified as most beneficial to them.

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Glossary of Terms and Acronyms

Term	Meaning
ABAC	Anti-Bribery and Anti-Corruption
AI	Artificial Intelligence
ATM	Automated Teller Machine
BAOC	BSA/AML and OFAC Committee
BMPs	Best Management Practices
BRAVE	Building Regions Associate Veterans Experience
BSA/AML	Bank Secrecy Act/Anti-Money Laundering
C&I	Commercial and Industrial
CB	Commercial Banks
CCC Database	Centralized Customer Complaint Database
CD&A	Compensation Discussion and Analysis
CDE	Community Development Entity
CDFI	Community Development Financial Institution
CF	Consumer Finance
CHR	Compensation and Human Resources
CISO	Chief Information Security Officer
Code of Conduct	Code of Business Conduct and Ethics
CRA	Community Reinvestment Act
DPA	Down Payment Assistance
ENRG	Energy and Natural Resources Group
EPA	Environmental Protection Agency
ER	Enterprise Resilience
FEMA	Federal Emergency Management Agency
FRL	Fair and Responsible Lending
FS-ISAC	Financial Services Information Sharing and Analysis Center
GHG	Greenhouse Gas
GRI	Global Reporting Initiative
G-SIB	Global Systemically Important Bank
HBCU	Historically Black College or University
HIFI	Home Improvement Financing
HR	Human Resources
HVAC	Heating, Ventilation, and Air Conditioning

Term	Meaning
IMMMR	Identify, Measure, Mitigate, Monitor, and Report
IS	Information Security
LISC	Local Initiatives Support Corporation
LMI	Low- and Moderate-Income
MD&A	Management's Discussion and Analysis of Financial Condition and Results of Operations
MF	Mortgage Finance
MLBI	Making Life Better Institute
MLO	Mortgage Loan Officer
MSEP	Military Spouse Employment Partnership
MWh	Megawatt-Hour
NAICS	North American Industry Classification System
NCG	Nominating and Corporate Governance
NIRA	New Initiative Risk Assessment
NIST	National Institute of Standards and Technology
NMSZ	New Madrid Seismic Zone
NMTC	New Markets Tax Credit
NRI	National Risk Index
NRRE	Natural Resources and Real Estate
NYSE	New York Stock Exchange
OAC	Office of Associate Conduct
OFAC	Office of Foreign Assets Control
PV	Photovoltaic
RCDC	Regions Community Development Corporation
RPM	Regions Performance Management
SASB	Sustainability Accounting Standards Board
SBA	U.S. Small Business Administration
SBIC	Small Business Investment Company
TCFD	Task Force on Climate-Related Financial Disclosures
UDAAP	Unfair, Deceptive, or Abusive Acts or Practices
VA	U.S. Department of Veterans Affairs

2025 TCFD Index

Regions continuously seeks new ways to convey information to our stakeholders in a meaningful but efficient manner. With that goal in mind, we began reporting in line with the recommendations established by the Task Force on Climate-Related Financial Disclosures (TCFD) in 2021. In keeping with our efficiency goal, and to better demonstrate how the initiatives in our TCFD reporting fit into the broader context of our shared value mission, we opted to incorporate our TCFD-responsive disclosures into our Shared Value Report beginning in 2023; to ensure we also meet the needs of stakeholders specifically seeking information targeted in the TCFD's recommendations, we are including this TCFD-aligned index to reflect where the relevant content appears in the 2025 Shared Value Report.

TCFD-Recommended Disclosure Topic	Relevant Section(s) of 2025 Shared Value Report
Governance	
Board's oversight of climate-related risks and opportunities	See the "Board Oversight of Our Shared Value Approach" subsection of the Our Board of Directors section.
Management's role in assessing and managing climate-related risks and opportunities	See the "Board Oversight of Our Shared Value Approach" subsection of the Our Board of Directors section. Also see the "Environmental Risk Management" subsection of the Risks and Opportunities section.
Strategy	
Climate-related risks and opportunities identified over the short, medium, and long term	See both the "Risk Management and Compliance" and the "Environmental Risk Management" subsections of the Risks and Opportunities section. Also see the "Tailoring Our Offerings to Customers' Goals" subsection of the Products and Services section.
Impact of climate-related risks and opportunities on businesses, strategy, and financial planning	See the "Environmental Risk Management" subsection of the Risks and Opportunities section. Also see the "Tailoring Our Offerings to Customers' Goals" subsection of the Products and Services section.
Resilience of strategy, taking into consideration different climate-related scenarios	See the "Environmental Risk Management" subsection of the Risks and Opportunities section.
Risk Management	
Processes for identifying and assessing climate-related risks	See both the "Risk Management and Compliance" and the "Environmental Risk Management" subsections of the Risks and Opportunities section.
Processes for managing climate-related risks	See both the "Risk Management and Compliance" and the "Environmental Risk Management" subsections of the Risks and Opportunities section.
How processes for identifying, assessing, and managing climate-related risks are integrated into overall risk management	See both the "Risk Management and Compliance" and the "Environmental Risk Management" subsections of the Risks and Opportunities section.
Metrics and Targets	
Metrics used to assess climate-related risks and opportunities in line with strategy and risk management process	See the Operating Efficiently section.
Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks	See the "Energy Use and Emissions" subsection of the Operating Efficiently section.
Targets used to manage climate-related risks and opportunities and performance against targets	See the "Energy Use and Emissions" subsection of the Operating Efficiently section.

2025 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 2023-12) that we have deemed to be most relevant to our business: Commercial Banks, Consumer Finance, and Mortgage Finance. Unless otherwise specified, this 2025 index applies to our entire operations for the year ended December 31, 2025. 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 that are personal data breaches, and (3) number of account holders affected	Regions did not experience any material breaches during 2025. If material breaches had occurred, they would have been addressed in our 2025 Annual Report on 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 2025 Annual Report on Form 10-K ■ The "Cybersecurity and Technology Oversight" subsection of our 2026 Proxy Statement ■ The "Empowerment Through Innovation" subsection of our 2025 Shared Value Report
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding that qualify for 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 4Q25. Additional data, including Community Reinvestment Act (CRA)-qualified support and lending to Low- and Moderate-Income (LMI) and minority borrowers, is provided in the Financial Inclusion and Our Strategic Priorities sections of our 2025 Shared Value Report. Regions' broader efforts to support small businesses, community development, and diverse communities are discussed further in the Financial Inclusion and Supporting Inclusion Through Community Outreach sections of our 2025 Shared Value Report.
FN-CB-240a.2	(1) Number and (2) amount of past due and non-accrual loans or loans subject to forbearance that qualify for 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 4Q25. Additional data, including CRA-qualified support and lending to LMI and minority borrowers, is provided in the Financial Inclusion and Our Strategic Priorities sections of our 2025 Shared Value Report. The Aging and Non-Accrual Analysis discussion in the Allowance for Credit Losses footnote to our 2025 Annual Report on Form 10-K provides an overview of the delinquency and non-accrual status of our portfolio segments and classes as of December 31, 2025. Regions' broader efforts to support small businesses, community development, and diverse communities are discussed further in the Financial Inclusion and Supporting Inclusion Through Community Outreach sections of our 2025 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 2025 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 education program designed to help students, adults at various life stages and income levels, and businesses of all sizes achieve their financial goals. In 2025, 1.4 million people, including visitors to Regions.com, received financial education from Regions. We also make a number of financial education resources available on our website; during 2025, these digital resources received 1.8 million online page views. Our Next Step resources are available to all, regardless of customer status. More information about Regions Next Step can be found in the Financial Inclusion section of our 2025 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, and governance factors in credit analysis	Regions' approach to effectively managing risks, including those related to our lending practices, is discussed in the Risks and Opportunities section of our 2025 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 2025 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 2025 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 2025 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 2025 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, antitrust, anticompetitive 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 2025 Annual Report on Form 10-K. Our professional, legal, and regulatory expenses are discussed in the Management's Discussion and Analysis of Financial Condition and Results of Operations (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 2026 Proxy Statement ■ The "Ethics and Integrity" subsection of our 2025 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 2025.
FN-CB-550a.2	Description of approach to integrate 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 informs the Company's capital adequacy assessment is provided in Table 3, Capital Adequacy, of our Basel III Regulatory Capital Disclosures Report for 4Q25.
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 4Q25.
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, 2025, is disclosed in the Loans footnote to our 2025 Annual Report on Form 10-K. Table 11—Commercial and Investor Real Estate Industry Exposure, and the subsequent narrative in the MD&A section of our 2025 Form 10-K further discuss commercial portfolio balances in selected industries as of December 31, 2025.

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 Consumer customer when their relationship with us is established, provides a description of how we collect, use, and share our Consumer customers' information in accordance with applicable federal law.</p> <p>Further discussion of our privacy policies and procedures can be found in:</p> <ul style="list-style-type: none"> ■ The Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct and Ethics ■ The Information Security Risk discussion in our 2025 Annual Report on Form 10-K ■ The "Cybersecurity and Technology Oversight" subsection of our 2026 Proxy Statement ■ The "Data Privacy" subsection of our 2025 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 2025 Annual Report on 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 that are personal data breaches, (3) number of account holders affected	Regions did not experience any material breaches during 2025. If material breaches had occurred, they would have been addressed in our 2025 Annual Report on 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 2025 Annual Report on 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 2025 Annual Report on Form 10-K ■ The "Cybersecurity and Technology Oversight" subsection of our 2026 Proxy Statement ■ The "Empowerment Through Innovation" subsection of our 2025 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 "Board Oversight Responsibilities" section and the "Compensation Philosophy" section of our 2026 Proxy Statement ■ The Our Board of Directors section and the "Ethics and Integrity" subsection of our 2025 Shared Value Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2025 Annual Report on Form 10-K.</p>
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants	Approval rates for credit and prepaid products are not disclosed in the format specified by this metric. The Allowance for Credit Losses footnote to our 2025 Annual Report on Form 10-K provides information on credit quality indicators for components of our consumer portfolio segment where such data is available.
FN-CF-270a.3	(1) Average fees from add-on products, (2) average annual percentage rate of credit products, (3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products	The Allowance for Credit Losses footnote to our 2025 Annual Report on Form 10-K provides information on key credit quality and portfolio characteristics of components within our consumer portfolio segment where such data is available. More generally, see the MD&A section of that filing for discussion of our consumer portfolio.

FN-CF-270a.4	(1) Number of customer complaints filed, (2) percentage with monetary or non-monetary relief	Information on customer complaints is not disclosed in the format specified by this metric. Our material loss contingencies related to regulatory investigations are disclosed in the Commitments, Contingencies and Guarantees footnote to our 2025 Annual Report on 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 2025 Annual Report on 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, 2025, including consumer credit cards, is disclosed in the Loans footnote to our 2025 Annual Report on 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) combined fixed- and variable-rate, (b) prepayment penalty, and (c) total	Information on the number and value of residential mortgages by type is not disclosed in the format specified by this metric. Certain information on residential mortgage balances is included in the financial statements and related disclosures in our 2025 Annual Report on Form 10-K.
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	The Allowance for Credit Losses footnote to our 2025 Annual Report on Form 10-K provides information on components of our consumer portfolio segment, including residential first mortgages, where such data is available. The filing provides additional information on mortgage modifications and foreclosures.
FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of mortgage loan originators	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies and Guarantees footnote to our 2025 Annual Report on 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 mortgage loan originators	<p>Regions intentionally aligns our compensation philosophy for our associates, including mortgage loan originators, 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 "Board Oversight Responsibilities" section and the "Compensation Philosophy" section of our 2026 Proxy Statement ■ The Our Board of Directors section and the "Ethics and Integrity" subsection of our 2025 Shared Value Report <p>We also disclose the terms of certain incentive plans in exhibits to our 2025 Annual Report on Form 10-K.</p>
Discriminatory Lending		
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average loan-to-value ratio of mortgages issued to (a) minority and (b) all other borrowers	The Allowance for Credit Losses footnote to our 2025 Annual Report on Form 10-K provides information on components of our consumer portfolio segment, including mortgages, where such data is available. We also discuss our dwelling-secured lending in the Financial Inclusion section of our 2025 Shared Value Report.
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 2025 Annual Report on 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 “Corporate Responsibility” subsection of our 2026 Proxy Statement ■ The “Ethics and Integrity” subsection, the Financial Inclusion section, and the Fair and Responsible Banking section of our 2025 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 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 weather-related physical risks on our business operations and physical risks on our real estate lending portfolio in the “Environmental Risk Management” subsection of our 2025 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: <ul style="list-style-type: none"> ■ The Our Board of Directors section and the Risks and Opportunities section of our 2025 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 2025 can be found in the Supplemental Financial Information to our Fourth Quarter and Year-End 2025 Earnings Release, which was filed as Exhibit 99.2 to our Form 8-K filed on January 16, 2026.
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, 2025, is disclosed in the Loans footnote to our 2025 Annual Report on Form 10-K; this disclosure includes purchased loans in both our consumer and C&I segments.

2025 GRI Index

This 2025 index was prepared using the Global Reporting Initiative (GRI) Standards most relevant to our business that were published in February 2024, which includes guidance with effective dates between 2016 and 2021. Certain information may not be provided in this disclosure 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 GRI disclosure item.

General Disclosures

Category	Subcategory	Disclosure Number	Disclosure Name	Response / Citation(s)
2: General Disclosures	Organizational Profile	2-1	Organizational details	Regions Financial Corporation Birmingham, Alabama <ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—About Regions 2025 Annual Report on Form 10-K—Business
2: General Disclosures	Organizational Profile	2-2	Entities included in the organization’s sustainability reporting	<ul style="list-style-type: none"> 2025 Annual Report on Form 10-K—Exhibit 21, Regions Financial Corporation Subsidiaries December 31, 2025
2: General Disclosures	Reporting Practices	2-3	Reporting period, frequency and contact point	January 1, 2025 to December 31, 2025 (unless otherwise stated) Reported annually Andrew Nix, Chief Governance Officer Email: governance@regions.com Phone: 1-800-REGIONS (734-4667)
2: General Disclosures	Reporting Practices	2-4	Restatements of information	Regions Financial Corporation has not been required to file any financial restatements since the publication of the 2024 Shared Value Report.
2: General Disclosures	Reporting Practices	2-5	External assurance	The greenhouse gas (GHG) emissions discussed in the Energy Use and Emissions subsection of the 2025 Shared Value Report are in the process of being verified by an independent third party. We will make the Letter of Assurance available on our website once this process is completed.
2: General Disclosures	Activities and Workers	2-6	Activities, value chain and other business relationships	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—About Regions 2025 Annual Report on Form 10-K—Business; Market For Registrant’s Common Equity, Related Stockholder Matters, and Issuer Purchases of Equity Securities; Management’s Discussion and Analysis of Financial Condition and Results of Operations (MD&A)

2: General Disclosures	Activities and Workers	2-7	Employees	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2025 Annual Report on Form 10-K—Business
2: General Disclosures	Activities and Workers	2-8	Workers who are not employees	[omitted]
2: General Disclosures	Governance	2-9	Governance structure and composition	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance ■ Corporate Governance Principles ■ Audit Committee Charter ■ CHR Committee Charter ■ NCG Committee Charter ■ Risk Committee Charter ■ Technology Committee Charter ■ Executive Committee Charter ■ ir.regions.com/governance
2: General Disclosures	Governance	2-10	Nomination and selection of the highest governance body	<ul style="list-style-type: none"> ■ Regions Financial Corporation By-Laws ■ 2026 Proxy Statement—Proposal 1; Corporate Governance ■ Corporate Governance Principles ■ NCG Committee Charter
2: General Disclosures	Governance	2-11	Chair of the highest governance body	<ul style="list-style-type: none"> ■ 2026 Proxy Statement—Corporate Governance ■ Corporate Governance Principles
2: General Disclosures	Governance	2-12	Role of the highest governance body in overseeing the management of impacts	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance; Corporate Responsibility ■ Human Rights Statement ■ Supplier Code of Conduct
2: General Disclosures	Governance	2-13	Delegation of responsibility for managing impacts	<ul style="list-style-type: none"> ■ 2025 Shared Value Report
2: General Disclosures	Governance	2-14	Role of the highest governance body in sustainability reporting	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance; Corporate Responsibility ■ Audit Committee Charter ■ NCG Committee Charter
2: General Disclosures	Governance	2-15	Conflicts of interest	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance; Security Ownership of Certain Beneficial Owners and Management ■ Corporate Governance Principles ■ Code of Business Conduct and Ethics ■ Code of Ethics for Senior Financial Officers

2: General Disclosures	Governance	2-16	Communication of critical concerns	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance ■ 2025 Annual Report on Form 10-K—Risk Factors; Note 23. Commitments, Contingencies and Guarantees ■ Code of Business Conduct and Ethics ■ Code of Ethics for Senior Financial Officers
2: General Disclosures	Governance	2-17	Collective knowledge of the highest governance body	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Regions Financial Corporation By-Laws ■ 2026 Proxy Statement—Proposal 1; Corporate Governance ■ Corporate Governance Principles
2: General Disclosures	Governance	2-18	Evaluation of the performance of the highest governance body	<ul style="list-style-type: none"> ■ Regions Financial Corporation By-Laws ■ 2026 Proxy Statement—Corporate Governance ■ Corporate Governance Principles ■ 2025 Shared Value Report
2: General Disclosures	Governance	2-19	Remuneration policies	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Proposal 2; Compensation Discussion and Analysis (CD&A); Executive Compensation Tables and Other Information ■ 2025 Annual Report on Form 10-K—Executive Compensation; Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters
2: General Disclosures	Governance	2-20	Process to determine remuneration	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Proposal 1; Proposal 2; Security Ownership of Certain Beneficial Owners and Management; CD&A; Executive Compensation Tables and Other Information ■ 2025 Annual Report on Form 10-K—Executive Compensation; Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters
2: General Disclosures	Governance	2-21	Annual total compensation ratio	<ul style="list-style-type: none"> ■ 2026 Proxy Statement—Executive Compensation Tables and Other Information
2: General Disclosures	Strategy, policies and practices	2-22	Statement on sustainable development strategy	<ul style="list-style-type: none"> ■ 2025 Annual Report on Form 10-K—Business ■ 2025 Shared Value Report

2: General Disclosures	Strategy, policies and practices	2-23	Policy commitments	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Letter from the Chairman and Lead Independent Director of the Board; Corporate Governance; Corporate Responsibility ■ Code of Business Conduct and Ethics ■ Code of Ethics for Senior Financial Officers ■ Doing More Today® website ■ Human Rights Statement ■ Supplier Code of Conduct
2: General Disclosures	Strategy, policies and practices	2-24	Embedding policy commitments	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Letter from the Chairman and Lead Independent Director of the Board; Corporate Governance; Corporate Responsibility ■ Business Conduct and Ethics Compliance Training Course ■ Code of Business Conduct and Ethics ■ Code of Ethics for Senior Financial Officers ■ Doing More Today website ■ Human Rights Statement ■ Supplier Code of Conduct
2: General Disclosures	Strategy, policies and practices	2-25	Processes to remediate negative impacts	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Codes of Conduct ■ Corporate Governance Principles ■ Code of Business Conduct and Ethics ■ Human Rights Statement ■ Supplier Code of Conduct
2: General Disclosures	Strategy, policies and practices	2-26	Mechanisms for seeking advice and raising concerns	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance ■ Code of Business Conduct and Ethics ■ Code of Ethics for Senior Financial Officers
2: General Disclosures	Strategy, policies and practices	2-27	Compliance with laws and regulations	<p>Since the issuance of our last report, Regions has not been assessed any fines for non-compliance with environmental or socioeconomic laws and regulations that had a material adverse effect on our operations.</p> <p>Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.</p> <p>Potential incidents are reported, assessed, and addressed in conformance with our Code of Business Conduct and Ethics and applicable laws and regulations.</p>

2: General Disclosures	Strategy, policies and practices	2-28	Membership associations	<ul style="list-style-type: none"> 2025 Shared Value Report Government Affairs Political Activities Report
2: General Disclosures	Stakeholder Engagement	2-29	Approach to stakeholder engagement	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—Corporate Governance; Corporate Responsibility 2025 Annual Report on Form 10-K—Business Government Affairs Political Activities Report
2: General Disclosures	Stakeholder Engagement	2-30	Collective bargaining agreements	Regions' associates are not subject to collective bargaining agreements.

Material Topics

Category	Subcategory	Disclosure Number	Disclosure Name	Response / Citation(s)
3: Material Topics		3-1	Process to determine material topics	The 2025 Shared Value Report's content and topic boundaries were defined based on Regions' strategy, operations, and business; stakeholder feedback; industry and economic observations; peer analysis; and various voluntary disclosure standards and frameworks.
3: Material Topics		3-2	List of material topics	This year's report has been updated to reflect changes we observed while determining the report's content and topic boundaries (see GRI 3-1 above).
3: Material Topics		3-3	Management of material topics	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—Proposal 1; Corporate Governance; Corporate Responsibility; CD&A 2025 Annual Report on Form 10-K—Business Code of Business Conduct and Ethics Code of Ethics for Senior Financial Officers Corporate Governance Principles Doing More Today website Environmental Sustainability Statement Government Affairs Political Activities Report Human Rights Statement Online Privacy Notice Privacy Pledge California Consumer Privacy Act Disclosure Supplier Code of Conduct <p>Regions' associates are not subject to collective bargaining agreements. Our approach to associates in the workplace is discussed in our 2025 Shared Value Report; our 2026 Proxy Statement (Corporate Responsibility); and our Human Rights Statement. On suppliers, see the 2025 Shared Value Report (Local Sourcing) and generally, our Supplier Code of Conduct.</p>

Economic Standards

Category	Subcategory	Standard	Disclosure	Response / Citation(s)
Economic Performance	201: Economic Performance	201-1	Direct economic value generated and distributed	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—About Regions 2025 Annual Report on Form 10-K—Financial Statements and Supplementary Data
Economic Performance	201: Economic Performance	201-2	Financial implications and other risks and opportunities due to climate change	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—Corporate Responsibility 2025 Annual Report on Form 10-K—Forward-Looking Statements; Risk Factors
Economic Performance	201: Economic Performance	201-3	Defined benefit plan obligations and other retirement plans	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—CD&A; Executive Compensation Tables and Other Information 2025 Annual Report on Form 10-K—MD&A; Financial Statements and Supplementary Data; Note 17. Employee Benefit Plans
Economic Performance	201: Economic Performance	201-4	Financial assistance received from government	<p>Regions did not receive financial assistance from any government besides the United States during the applicable reporting period. No government entities own shares in the Company at this time.</p> <p>Regions discusses its tax credit investments in the 2025 Annual Report on Form 10-K, specifically in the Business, Financial Statements and Supplementary Data, Note 2. Variable Interest Entities, and Note 19. Income Taxes sections of that filing.</p>
Indirect Economic Impacts	203: Indirect Economic Impacts	203-1	Infrastructure investments and services supported	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—Corporate Responsibility
Indirect Economic Impacts	203: Indirect Economic Impacts	203-2	Significant indirect economic impacts	<ul style="list-style-type: none"> 2026 Proxy Statement—Corporate Responsibility
Procurement Practices	204: Procurement Practices	204-1	Proportion of spending on local suppliers	<ul style="list-style-type: none"> 2025 Shared Value Report Supplier Code of Conduct
Anti-Corruption	205: Anti-corruption	205-1	Operations assessed for risks related to corruption	<ul style="list-style-type: none"> 2025 Shared Value Report Code of Business Conduct and Ethics Code of Ethics for Senior Financial Officers
Anti-Corruption	205: Anti-corruption	205-2	Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> 2025 Shared Value Report Code of Business Conduct and Ethics Code of Ethics for Senior Financial Officers Business Conduct and Ethics Compliance Training Course

Anti-Corruption	205: Anti-corruption	205-3	Confirmed incidents of corruption and actions taken	Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K. Potential incidents are reported, assessed, and addressed in conformance with our Code of Business Conduct and Ethics and applicable laws and regulations.
Anti-Competitive Behavior	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 (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.
Tax	207: Tax	207-1	Approach to tax	<ul style="list-style-type: none"> 2025 Annual Report on Form 10-K—MD&A; Note 1. Summary of Significant Accounting Policies; Note 2. Variable Interest Entities; Note 19. Income Taxes
Tax	207: Tax	207-2	Tax governance, control, and risk management	<ul style="list-style-type: none"> 2025 Shared Value Report 2025 Annual Report on Form 10-K—MD&A; Note 1. Summary of Significant Accounting Policies; Note 2. Variable Interest Entities; Note 19. Income Taxes
Tax	207: Tax	207-3	Stakeholder engagement and management of concerns related to tax	<ul style="list-style-type: none"> 2025 Shared Value Report 2025 Annual Report on Form 10-K—MD&A; Note 1. Summary of Significant Accounting Policies; Note 2. Variable Interest Entities; Note 19. Income Taxes

Environmental Standards

Category	Subcategory	Standard	Disclosure	Response / Citation(s)
Materials	301: Materials	301-1	Materials used by weight or volume	<ul style="list-style-type: none"> 2025 Shared Value Report
Materials	301: Materials	301-2	Recycled input materials used	<ul style="list-style-type: none"> 2025 Shared Value Report
Energy	302: Energy	302-1	Energy consumption within the organization	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Energy	302: Energy	302-2	Energy consumption outside of the organization	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Energy	302: Energy	302-3	Energy intensity	<ul style="list-style-type: none"> 2025 Shared Value Report
Energy	302: Energy	302-4	Reduction of energy consumption	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Energy	302: Energy	302-5	Reductions in energy requirements of products and services	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Emissions	305: Emissions	305-1	Direct (Scope 1) GHG emissions	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Emissions	305: Emissions	305-2	Energy indirect (Scope 2) GHG emissions	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Emissions	305: Emissions	305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement

Emissions	305: Emissions	305-4	GHG emissions intensity	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Emissions	305: Emissions	305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Waste	306: Waste	306-1	Waste generation and significant waste-related impacts	<ul style="list-style-type: none"> 2025 Shared Value Report
Waste	306: Waste	306-2	Management of significant waste-related impacts	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Waste	306: Waste	306-3	Waste generated	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Waste	306: Waste	306-4	Waste diverted from disposal	<ul style="list-style-type: none"> 2025 Shared Value Report Environmental Sustainability Statement
Supplier Environmental Assessment	308: Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> 2025 Shared Value Report Supplier Code of Conduct
Supplier Environmental Assessment	308: Supplier Environmental Assessment	308-2	Negative environmental impacts in the supply chain and actions taken	<ul style="list-style-type: none"> 2025 Shared Value Report Supplier Code of Conduct

Social Standards

Category	Subcategory	Standard	Disclosure	Response / Citation(s)
Employment	401: Employment	401-1	New employee hires and employee turnover	<ul style="list-style-type: none"> 2025 Shared Value Report
Employment	401: Employment	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<ul style="list-style-type: none"> 2025 Shared Value Report
Employment	401: Employment	401-3	Parental leave	<ul style="list-style-type: none"> 2025 Shared Value Report
Labor/Management Relations	402: Labor/Management Relations	402-1	Minimum notice periods regarding operational changes	Regions follows all applicable state and federal employment requirements, including those found in the federal Worker Adjustment and Training Notification Act.
Occupational Health & Safety	403: Occupational Health & Safety	403-1	Occupational health and safety management system	<ul style="list-style-type: none"> 2025 Shared Value Report Code of Business Conduct and Ethics Human Rights Statement
Occupational Health & Safety	403: Occupational Health & Safety	403-2	Hazard identification, risk assessment, and incident identification	<ul style="list-style-type: none"> 2025 Shared Value Report 2026 Proxy Statement—Corporate Governance; Corporate Responsibility Code of Business Conduct and Ethics Human Rights Statement
Occupational Health & Safety	403: Occupational Health & Safety	403-3	Occupational health services	<ul style="list-style-type: none"> 2025 Shared Value Report Code of Business Conduct and Ethics Human Rights Statement

Occupational Health & Safety	403: Occupational Health & Safety	403-4	Worker participation, consultation, and communication on occupational health and safety	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—CD&A ■ Code of Business Conduct and Ethics
Occupational Health & Safety	403: Occupational Health & Safety	403-5	Worker training on occupational health and safety	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Code of Business Conduct and Ethics ■ Human Rights Statement
Occupational Health & Safety	403: Occupational Health & Safety	403-6	Promotion of worker health	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Responsibility; CD&A ■ Code of Business Conduct and Ethics ■ Human Rights Statement
Occupational Health & Safety	403: Occupational Health & Safety	403-10	Work-related ill health	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—CD&A ■ Code of Business Conduct and Ethics
Training & Education	404: Training & Education	404-1	Average hours of training per year per employee	<ul style="list-style-type: none"> ■ 2025 Shared Value Report
Training & Education	404: Training & Education	404-2	Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Responsibility
Training & Education	404: Training & Education	404-3	Percentage of employees receiving regular performance and career development reviews	<ul style="list-style-type: none"> ■ 2025 Shared Value Report
Diversity & Equal Opportunity	405: Diversity & Equal Opportunity	405-1	Diversity of governance bodies and employees	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Proposal 1; Corporate Governance; CD&A ■ 2025 Annual Report on Form 10-K—Business
Non-Discrimination	406: Non-discrimination	406-1	Incidents of discrimination and corrective actions taken	<p>Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.</p> <p>Potential incidents are reported, assessed, and addressed in conformance with our Code of Business Conduct and Ethics and applicable laws and regulations.</p>
Freedom of Association & Collective Bargaining	407: Freedom of Association & Collective Bargaining	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Regions' associates are not subject to collective bargaining agreements. Our approach to associates in the workplace is discussed in our 2025 Shared Value Report; our 2026 Proxy Statement (Corporate Responsibility); and our Human Rights Statement. On suppliers, see the 2025 Shared Value Report and our Supplier Code of Conduct.
Child Labor	408: Child Labor	408-1	Operations and suppliers at significant risk for incidents of child labor	None is known at this time. For more information, please see our Human Rights Statement and Supplier Code of Conduct.
Forced or Compulsory Labor	409: Forced or Compulsory Labor	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	None is known at this time. For more information, please see our Human Rights Statement and Supplier Code of Conduct.
Security Practices	410: Security Practices	410-1	Security personnel trained in human rights policies or procedures	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Human Rights Statement ■ Supplier Code of Conduct

Human Rights Assessment	412: Human Rights Assessment	412-1	Operations that have been subject to human rights reviews or impact assessments	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Code of Business Conduct and Ethics ■ Human Rights Statement ■ Supplier Code of Conduct
Human Rights Assessment	412: Human Rights Assessment	412-2	Employee training on human rights policies and procedures	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Code of Business Conduct and Ethics ■ Human Rights Statement ■ Supplier Code of Conduct ■ Business Conduct and Ethics Compliance Training Course
Human Rights Assessment	412: Human Rights Assessment	412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	See, generally, our Supplier Code of Conduct.
Local Communities	413: Local Communities	413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Responsibility ■ Code of Business Conduct and Ethics ■ Human Rights Statement ■ Doing More Today website
Local Communities	413: Local Communities	413-2	Operations with significant actual and potential negative impacts on local communities	<ul style="list-style-type: none"> ■ 2025 Annual Report on Form 10-K—Forward-Looking Statements; Risk Factors
Supplier Social Assessment	414: Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Code of Business Conduct and Ethics ■ Supplier Code of Conduct
Supplier Social Assessment	414: Supplier Social Assessment	414-2	Negative social impacts in the supply chain and actions taken	See, generally, our Supplier Code of Conduct.
Public Policy	415: Public Policy	415-1	Political contributions	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ Government Affairs Political Activities Report
Customer Health & Safety	416: Customer Health & Safety	416-1	Assessment of the health and safety impacts of product and service categories	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Governance ■ Code of Business Conduct and Ethics ■ Human Rights Statement
Customer Health & Safety	416: Customer Health & Safety	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	<p>Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.</p> <p>Potential incidents are reported, assessed, and addressed in conformance with our Code of Business Conduct and Ethics and applicable laws and regulations.</p>
Marketing & Labeling	417: Marketing and Labeling	417-1	Requirements for product and service information and labeling	<ul style="list-style-type: none"> ■ 2025 Shared Value Report ■ 2026 Proxy Statement—Corporate Responsibility ■ Code of Business Conduct and Ethics ■ Human Rights Statement

Marketing & Labeling	417: Marketing and Labeling	417-2	Incidents of non-compliance concerning product and service information and labeling	<p>Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.</p> <p>Potential incidents are reported, assessed, and addressed in conformance with our Code of Business Conduct and Ethics and applicable laws and regulations.</p>
Marketing & Labeling	417: Marketing and Labeling	417-3	Incidents of non-compliance concerning marketing communications	<p>Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.</p> <p>Potential incidents are reported, assessed, and addressed in conformance with our Code of Business Conduct and Ethics and applicable laws and regulations.</p>
Customer Privacy	418: Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<p>Material events are disclosed in the Commitments, Contingencies and Guarantees footnote (Note 23) to the Consolidated Financial Statements in our 2025 Annual Report on Form 10-K.</p> <p>Potential incidents are reported, assessed, and addressed in conformance with our internal policies and procedures.</p>



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