



Summary of Regions Financial Corporation’s “Fair Disclosure Policy”

Regions Financial Corporation (“Regions”) is committed to providing timely, transparent, consistent and accurate financial and other information to the investing community on a non-selective basis. All officers, directors and employees of Regions and its subsidiaries are subject to Regions’ Fair Disclosure Policy. Regions has posted this summary of the Fair Disclosure Policy on its website to give securities market participants, company stockholders and the media an opportunity to further inform themselves of the company’s disclosure policy.

- **Authorized Company Spokespersons:** The only persons authorized to communicate on behalf of Regions to securities market participants are the Chief Executive Officer (CEO), the Chief Financial Officer (CFO), the Head of Investor Relations and other senior members of the Investor Relations Department. Securities market participants should direct all inquiries regarding the company’s financial condition, results of operations, strategies and other similar matters to these individuals. Persons not authorized to communicate on behalf of the company have been instructed not to communicate with securities market participants and should refer all such inquiries to the Investor Relations Department. Unless informed otherwise by one of these individuals, statements by employees or agents who are not authorized company spokespersons should not be relied upon.
- **Quarterly and Annual Earnings Releases:** Regions will typically present its quarterly and annual financial information via teleconference and live audio webcast. These events are open to the public and media and can be accessed either via live audio webcast/teleconference or through a replay posted on the company’s website.
 - *Notice:* Approximately one month prior to the teleconference, Regions will issue a press release to the public and post an announcement on its website providing the date and time of the teleconference as well as instructions for participating in the call.
 - *Disclosure:* On the day of the scheduled earnings release and prior to the beginning of the teleconference, Regions will disclose the financial results and relevant supplementary materials via press release and on the company’s website, and such information will also be submitted to the SEC in the form of an 8-K.
- **Estimates and Updates:** It is the general policy of Regions not to disclose estimates or projections relating to the company’s future earnings, performance or operations.
- **Analyst Models and Earnings Guidance:** Regions will not comment on analyst reports or models. Investor Relations representatives may, if requested, review analysts’ modeling assumptions for accuracy with respect to publically disclosed facts only.

- **One-on-One and Small Group Meetings:** These meetings will typically be held during the period following the earnings release and will be limited to discussion of publically available financial information and historical data. Other information can be discussed as long as it is not considered to be material and does not disclose any new non-public information.
- **Blackout Period:** Regions' blackout period will begin the 15th day of the last month of each fiscal quarter through the end of the next trading day after the earnings release date. Regions will generally not engage in one-on-one and small group conversations during the blackout period.
- **Analyst and Investor Conferences and Break-Out Sessions:** Conferences and break-out sessions are subject to the same guidelines as one-on-one and small group meetings.
 - *Notice:* Participation in major conferences will be announced in advance both via press release and on the website and all pertinent information related to the conference will be posted in advance on the website. Presentations and replays of the webcast and/or conference call will be made publically available on the company's website for a reasonable period of time after the event.
 - *Disclosure:* As a matter of standard protocol and regardless of whether or not the company intends to divulge material non-public information, Regions will disclose the information to be presented at the conference via an 8-K filing with the SEC prior to participation in each major conference.
- **Market Rumors or Unusual Market Activity:** Unless required by law or New York Stock Exchange regulations, Regions generally will not comment on market rumors or unusual market activity and will not disclose ongoing discussions regarding potential transactions.
- **Media Communications:** The guidelines regarding one-on-one and small group meetings will be followed in connection with any communications with the news media.

If you have any questions, please contact Dana Nolan, Head of Investor Relations, (205) 264-7040.