



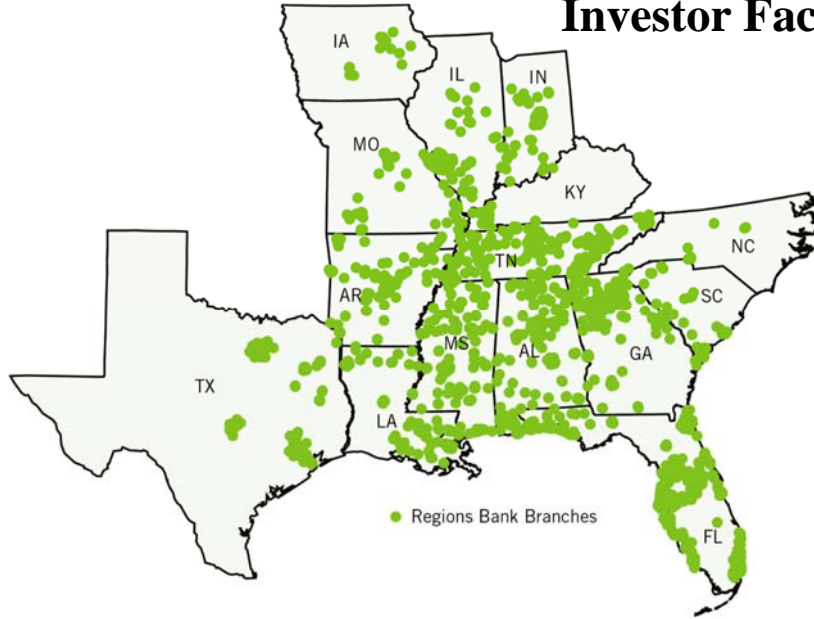
REGIONS®

Investor Fact Sheet

Corporate Profile

Regions Financial Corporation, with \$125 billion in assets, is a member of the S&P 500 Index and the 20th largest full-service bank in the nation, with products and services that offer customers convenience and the ability to bank the way they choose.

Regions' franchise spans across the South, Midwest and Texas.



Branches:

1,523

ATMs:

1,921

Associates (FTE):

22,150

First Quarter Headlines

- First quarter results reflect strong net interest income and other financing income and net interest margin growth (read press release [here](#))
- Presented at the 18th Annual Credit Suisse Financial Services Forum (read script [here](#))
- Named Top-Ranked Bank in the Nation for Customer Experience in a New Temkin Survey. (read press release [here](#))

Corporate Banking Group

- Commercial Banking
- Corporate Banking
- Specialized Industries
- Real Estate Banking
- Treasury Management
- Capital Markets
- Regions Business Capital

Consumer Bank

- Retail Consumer Banking
- Mortgage
- Credit Card
- Indirect Lending
- Regions Now Banking®
- Branch Small Business

Wealth Management

- Investment Services
- Institutional Services
- Insurance
- Private Wealth Management

Strategic Priorities



2017 Strategic Initiatives

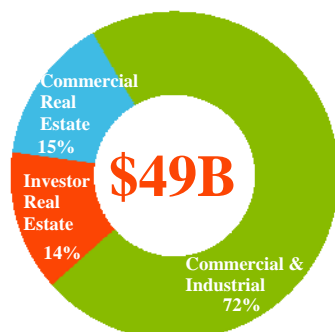
- **Grow and diversify revenue streams**
- **Disciplined expense management**
- **Optimize & effectively deploy regulatory capital**

Regions makes life better. Regions' mission is to achieve superior economic value for our shareholders over time by making life better for our customers, our associates and our communities and creating shared value as we help them meet their financial goals and aspirations.

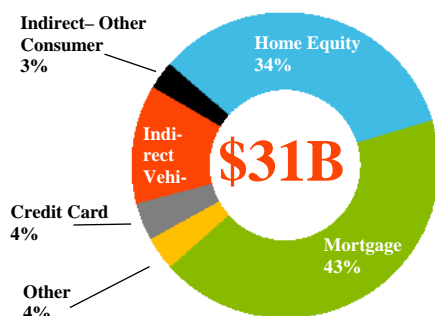
Loan Balances

\$80 BILLION

Business Services



Consumer Services



Key Financial Statistics

Financial Highlights

(\$ amounts in millions, except per share data)

	Quarter Ended		
	3/31/2017	12/31/2016	9/30/2016
Earnings Summary			
Interest income and other financing income - taxable equivalent	\$ 988	\$ 978	\$ 963
Interest expense - taxable equivalent	85	79	82
Depreciation expense on operating lease assets	22	25	25
Net interest income and other financing income - taxable equivalent	881	874	856
Less: Taxable-equivalent adjustment	22	21	21
Net interest income and other financing income	859	853	835
Provision for loan losses	70	48	29
Net interest income and other financing income after provision for loan losses	789	805	806
Non-interest income	510	522	599
Non-interest expense	877	899	934
Income from continuing operations before income taxes	422	428	471
Income tax expense	128	134	152
Income from continuing operations	294	294	319
Income (loss) from discontinued operations before income taxes	11	1	2
Income tax expense (benefit)	4	—	1
Income (loss) from discontinued operations, net of tax	7	1	1
Net income	\$ 301	\$ 295	\$ 320
Income from continuing operations available to common shareholders	\$ 278	\$ 278	\$ 303
Net income available to common shareholders	\$ 285	\$ 279	\$ 304
Earnings per common share from continuing operations - basic	\$ 0.23	\$ 0.23	\$ 0.24
Earnings per common share from continuing operations - diluted	0.23	0.23	0.24
Earnings per common share - basic	0.24	0.23	0.24
Earnings per common share - diluted	0.23	0.23	0.24

Deposit Information

Total Ending Deposits:

\$98 BILLION

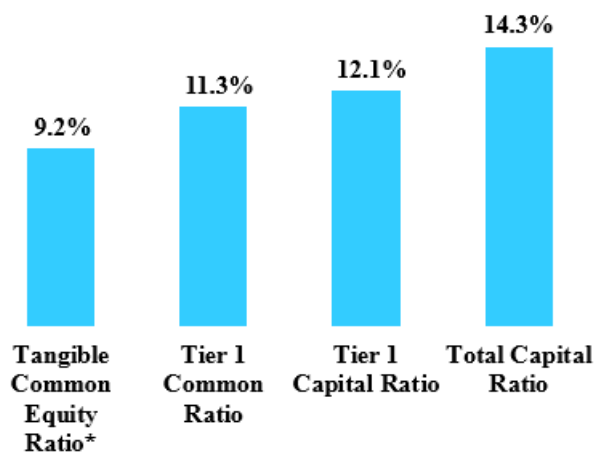
Low-Cost Deposits
as % of Total Deposits:

93%

Deposit Costs:

14 basis points

Capital Ratios ⁽¹⁾



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(1) Current quarter capital ratios are estimated.

* Non-GAAP; Refer to the most recent 10-Q or 10-K (click [here](#)) or first quarter financial earnings supplement (click [here](#)) for full reconciliation.