



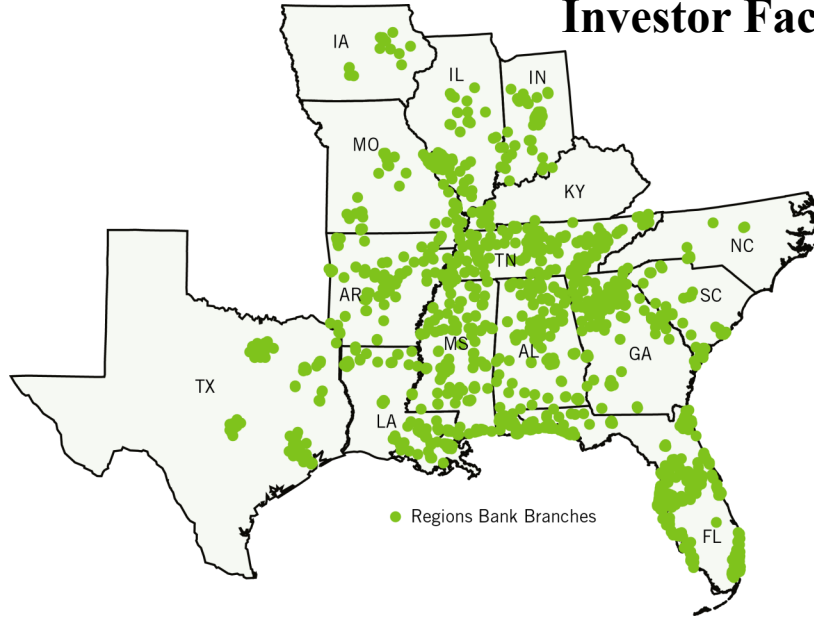
REGIONS®

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:

1,492

ATMs:

1,899

Associates (FTE):

22,126

Second Quarter Headlines

- Second quarter results reflect continued growth as EPS increased 25% from prior year (read press release [here](#))
- Announced CCAR Results; proposed capital actions include increasing dividend, \$1.47 Billion stock repurchase program (view press release [here](#))
- Named as a 2017 Javelin Trust in Banking Leader Award winner by Javelin Strategy & Research (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

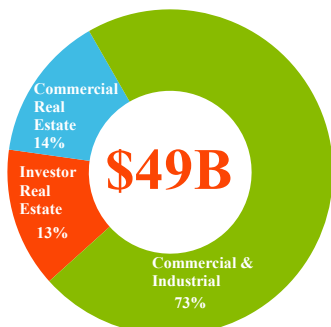
- **Grow and diversify revenue streams**
- **Disciplined expense management**
- **Optimize & effectively deploy regulatory capital**

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.

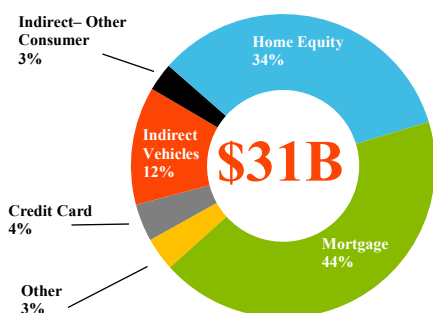
Loan Balances

\$80 BILLION

Business Services



Consumer Services



Key Financial Statistics

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

	6/30/2017	3/31/2017	6/30/2016
Earnings Summary			
Interest income and other financing income - taxable equivalent	\$ 1,011	\$ 988	\$ 973
Interest expense - taxable equivalent	89	85	78
Depreciation expense on operating lease assets	18	22	26
Net interest income and other financing income - taxable equivalent	904	881	869
Less: Taxable-equivalent adjustment	22	22	21
Net interest income and other financing income	882	859	848
Provision for loan losses	48	70	72
Net interest income and other financing income after provision for loan loss	834	789	776
Non-interest income	525	510	526
Non-interest expense	909	877	915
Income from continuing operations before income taxes	450	422	387
Income tax expense	133	128	115
Income from continuing operations	317	294	272
Income (loss) from discontinued operations before income taxes	(1)	11	5
Income tax expense (benefit)	—	4	2
Income (loss) from discontinued operations, net of tax	(1)	7	3
Net income	\$ 316	\$ 301	\$ 275
Income from continuing operations available to common shareholders	\$ 301	\$ 278	\$ 256
Net income available to common shareholders	\$ 300	\$ 285	\$ 259
Earnings per common share from continuing operations - basic	\$ 0.25	\$ 0.23	\$ 0.20
Earnings per common share from continuing operations - diluted	0.25	0.23	0.20
Earnings per common share - basic	0.25	0.24	0.20
Earnings per common share - diluted	0.25	0.23	0.20

Deposit Information

Total Ending Deposits:

\$98 BILLION

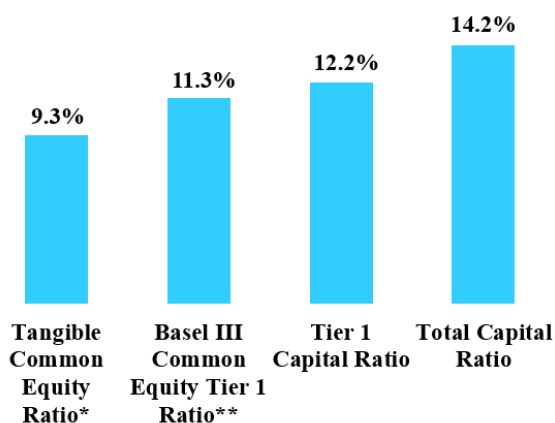
Low-Cost Deposits
as % of Total Deposits:

93%

Deposit Costs:

15 basis points

Capital Ratios ⁽¹⁾



Capital Priorities



Organic Growth



Strategic Investments



Dividends



Share Repurchases

Corporate Headquarters
1900 5th Avenue North
Birmingham, AL 35203

Investor Relations
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[Facebook.com/RegionsBank](https://www.facebook.com/RegionsBank)
 [@RegionsNews](https://twitter.com/RegionsNews)
 [Youtube.com/user/RegionsFinancial](https://www.youtube.com/user/RegionsFinancial)

(1) Current quarter capital ratios are estimated.

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

**Fully-Phased In Pro-Forma; Non-GAAP; Refer to reconciliation material above.