



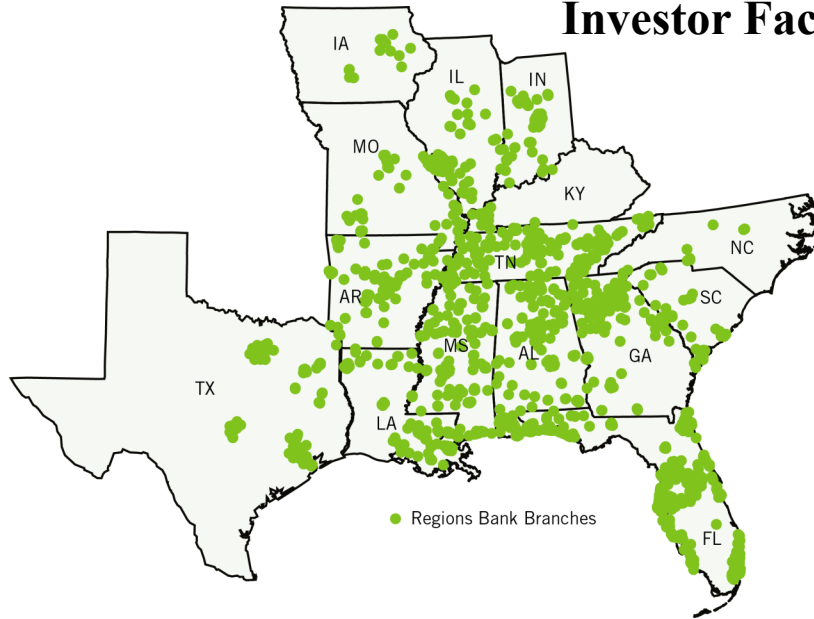
REGIONS®

Investor Fact Sheet

Corporate Profile

Regions Financial Corporation, with \$124 billion in assets, is a member of the S&P 500 Index and the 16th 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:

1,469

ATMs:

1,899

Associates (FTE):

21,714

Fourth Quarter Headlines

- Fourth quarter results reflect solid revenue growth and expense control, producing positive operating leverage (read press release [here](#))
- John Turner named President of Regions Bank and Regions Financial Corp (read press release [here](#))
- Regions announces long-term investments in associates and communities (read press release [here](#))
- Regions ranked highest for customer satisfaction in 2017 ACSI report (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



2018 Strategic Initiatives

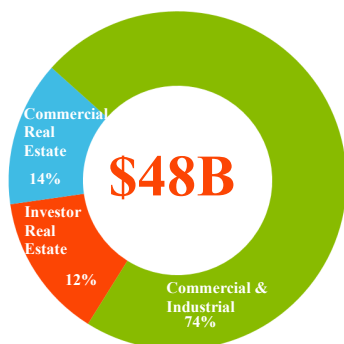
- **Grow and diversify revenue streams**
- **Disciplined expense management**
- **Optimize & effectively deploy regulatory capital**

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.

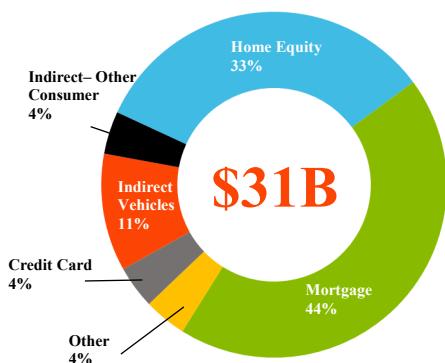
Loan Balances

\$79.5 Billion

Business Services



Consumer Services



Key Financial Statistics

(\$ amounts in millions, except per share data)	Quarter Ended		
	12/31/2017	9/30/2017	12/31/2016
Earnings Summary			
Interest income and other financing income - taxable equivalent	\$ 1,043	\$ 1,036	\$ 978
Interest expense - taxable equivalent	102	97	79
Depreciation expense on operating lease assets	17	18	25
Net interest income and other financing income - taxable equivalent	924	921	874
Less: Taxable-equivalent adjustment	23	23	21
Net interest income and other financing income	901	898	853
Provision for loan losses	(44)	76	48
Net interest income and other financing income after provision for loan losses	945	822	805
Non-interest income	555	515	522
Non-interest expense	952	886	899
Income from continuing operations before income taxes	548	451	428
Income tax expense	214	139	134
Income from continuing operations	334	312	294
Income (loss) from discontinued operations before income taxes	(1)	(1)	1
Income tax expense (benefit)	(2)	—	—
Income (loss) from discontinued operations, net of tax	1	(1)	1
Net income	\$ 335	\$ 311	\$ 295
Income from continuing operations available to common shareholders	\$ 318	\$ 296	\$ 278
Net income available to common shareholders	\$ 319	\$ 295	\$ 279
Earnings per common share from continuing operations - basic	\$ 0.28	\$ 0.25	\$ 0.23
Earnings per common share from continuing operations - diluted	0.27	0.25	0.23
Earnings per common share - basic	0.28	0.25	0.23
Earnings per common share - diluted	0.27	0.25	0.23

Deposit Information

Total Ending Deposits:

\$97 Billion

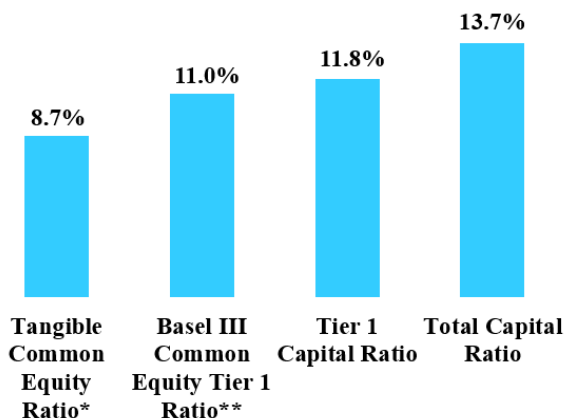
Low-Cost Deposits
as % of Total Deposits:

93%

Deposit Costs:

17 basis points

Capital Ratios ⁽¹⁾



Capital Priorities



Organic Growth



Strategic Investments



Dividends



Share Repurchases

Corporate Headquarters
1900 5th Avenue North
Birmingham, AL 35203

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 @RegionsNews
 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 fourth quarter financial earnings supplement (click [here](#)) for full reconciliation.

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