



REGIONS[®]

2015 Investor Day

Building Sustainable Franchise Value

Grayson Hall

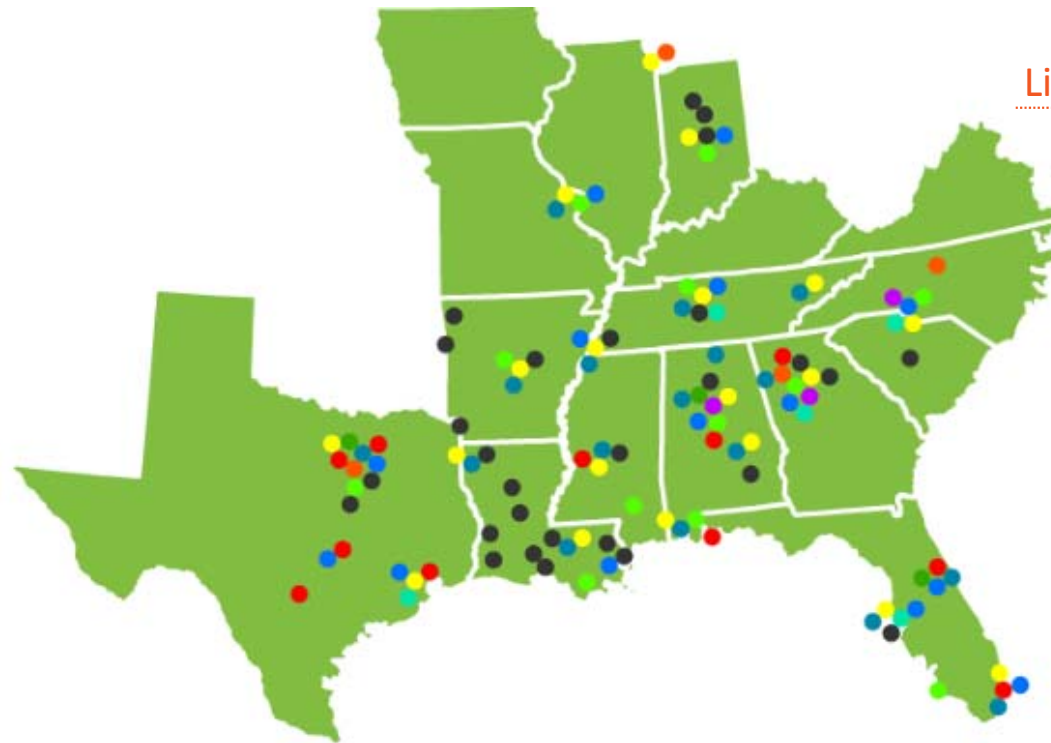
November 19, 2015

Our banking franchise

Regions aims to be the premier regional financial institution in America

Branch Locations by State ⁽¹⁾

Alabama – 236	Louisiana – 109
Arkansas – 97	Mississippi – 139
Florida – 352	Missouri – 64
Georgia – 131	North Carolina - 6
Illinois – 59	South Carolina – 30
Indiana – 61	Tennessee – 238
Iowa – 11	Texas – 81
Kentucky – 15	Virginia - 1



Line of Business Coverage

- Corporate Banking
- Business Capital
- Capital Markets
- Dealer Finance
- Equipment Finance
- Government/Institutional
- Specialized Industry
- Institutional Services
- Insurance
- Private Wealth

Strength of markets – our 16 state footprint



41%

All new jobs created in the US since 2009 were in our footprint⁽¹⁾



62%

Of all US port trade tonnage⁽³⁾ travels through ports in our footprint



46%

Of all US auto manufacturing employment is in our footprint⁽²⁾



53%

Non-durable goods manufacturing occurs in our footprint⁽⁴⁾

30%

Of all US auto manufacturing is within our footprint⁽²⁾



39%

Of the total US GDP is within our footprint⁽⁴⁾

(1) U.S. Congress, Joint Economic Committee (Ranking Democrat Carolyn B. Maloney), September 2015

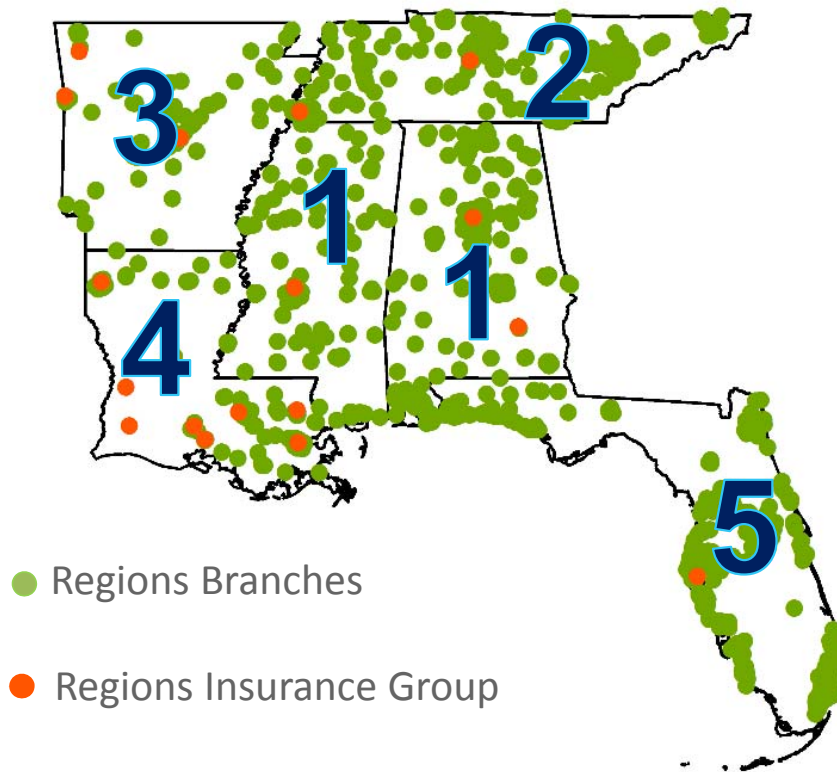
(2) Includes Motor Vehicle Manufacturing (NAICS 3361), Body and Trailer Manufacturing (NAICS 3362), and Parts Manufacturing (NAICS 3363). Source: Center for Automotive Research, January 2015

(3) Based on the Top 100 U.S. Ports by trade tonnage. Source: U.S. Army Corps of Engineers, Waterborne Commerce Statistics Center

(4) U.S. Department of Commerce, Bureau of Economic Analysis

Strength of markets

Core markets provide a sound deposit franchise



TOP
3

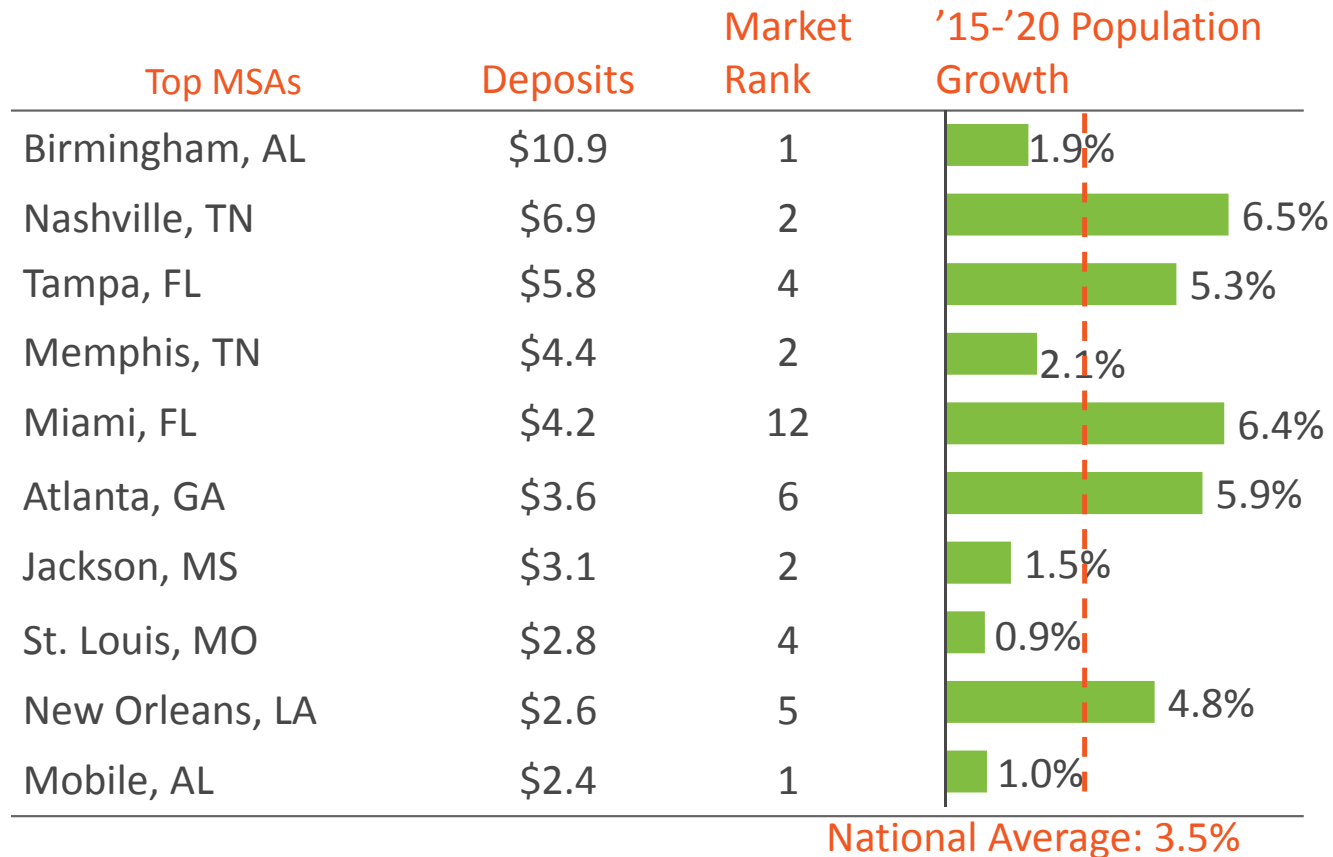
Ranked 3rd or better
in 14 of our Top 25
MSAs



79% of total
deposits are in
these six states
AL – MS – FL
LA – TN – AR

Strength of markets

Priority markets provide opportunities for growth



Strength of markets

Priority markets provide opportunities for growth



Projected
Population
Growth 7.7%



Projected
Population
Growth 4.8%



Projected
Population
Growth 5.9%



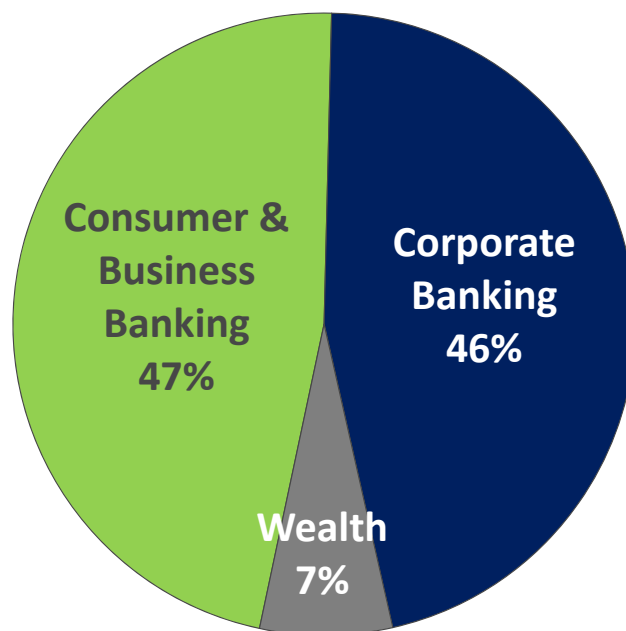
Population
Rank 19th
Largest City

Business mix

Income Mix by Business⁽¹⁾

Consumer & Business Banking

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



Corporate Banking

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

Wealth

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

Our priorities

5 strategic priorities that provide direction for decisions



Our priorities

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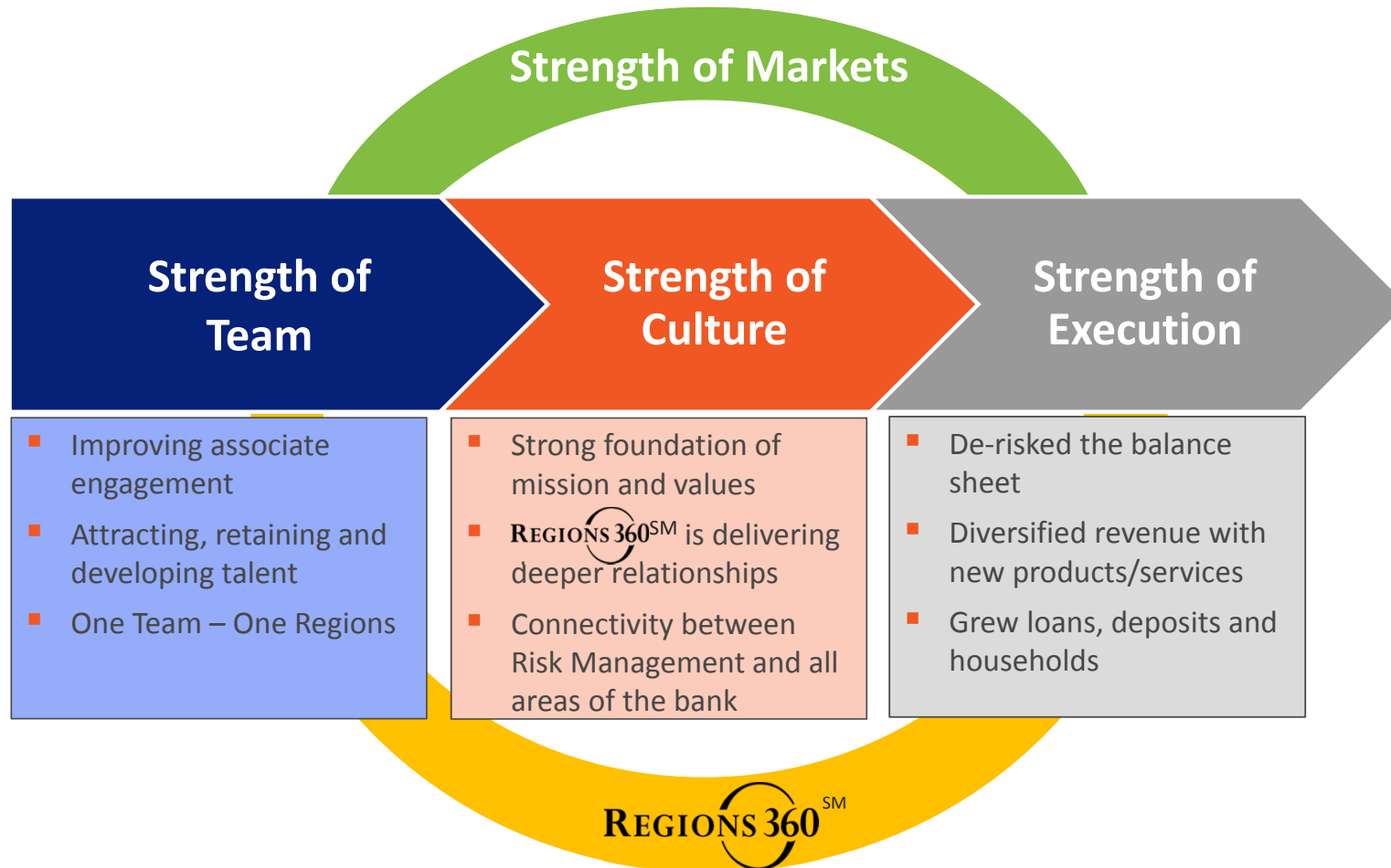


Our priorities

5 strategic priorities that provide direction for decisions



A solid foundation



Strength of culture

Basic values, beliefs & mission reflect our culture

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.



Most Reputable Bank in the U.S. (2015)



Ranked #1 among all measured banks based on the 2015 American Customer Satisfaction Index Retail Banking Study



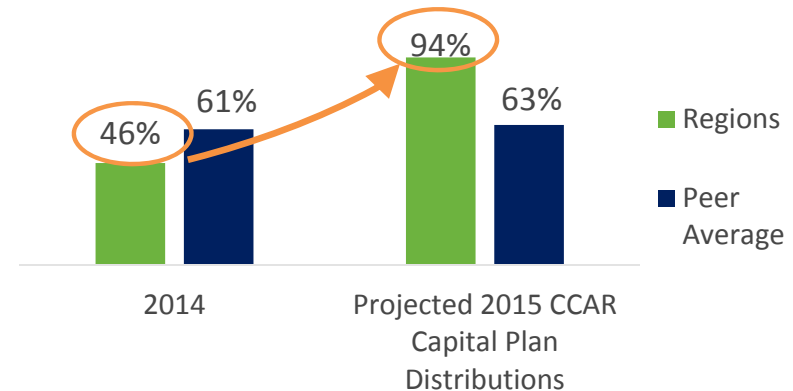
Top 40 Places to Work (2015)

Strength of execution: what we...

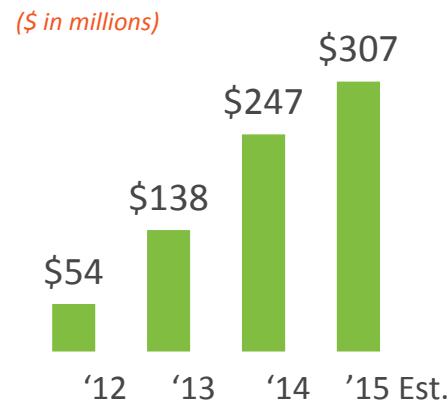
Are doing ...

- Growing loans in almost every category
 - 5% growth YTD
- Growing households/checking accounts, and consistently increasing penetration rates
- Growing and diversifying Non-Interest Income ⁽¹⁾
 - 4.5% growth YTD, with growth in almost all categories
- Managing Expenses through targeted initiatives
- Returning more capital to shareholders

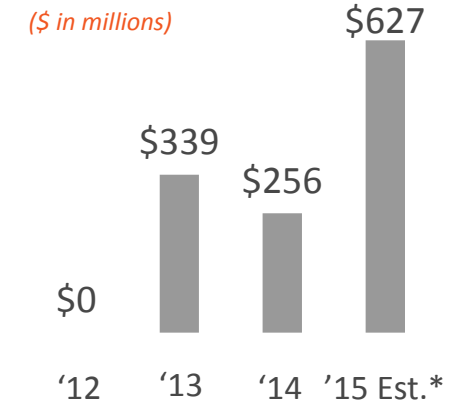
Capital Return vs. Peers



Dividends



Share repurchases



(1) Adjusted non-GAAP; see appendix for reconciliation, excludes Ready Advance income.
* 1Q15 actual was \$102MM, projected 2Q15-4Q15 based on 2015 CCAR submission of \$875MM, evenly spread over 5 quarters for this example, but are subject to market conditions and other possible capital uses.

Peer set includes - BAC, BBT, CMA, FITB, HBAN, JPM, KEY, PNC, STI, USB, WFC, ZION
Source: 2015 peer CCAR disclosures, SNL, FactSet Income Estimates, Company Filings
Note: 2015 CCAR Capital Plan represents the period 2Q 2015 - 2Q 2016.

Strategic initiatives – strengthen financial performance

Three pillars of execution



Grow and Diversify Revenue



Disciplined Expense Management



Effectively Deploy Capital



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