

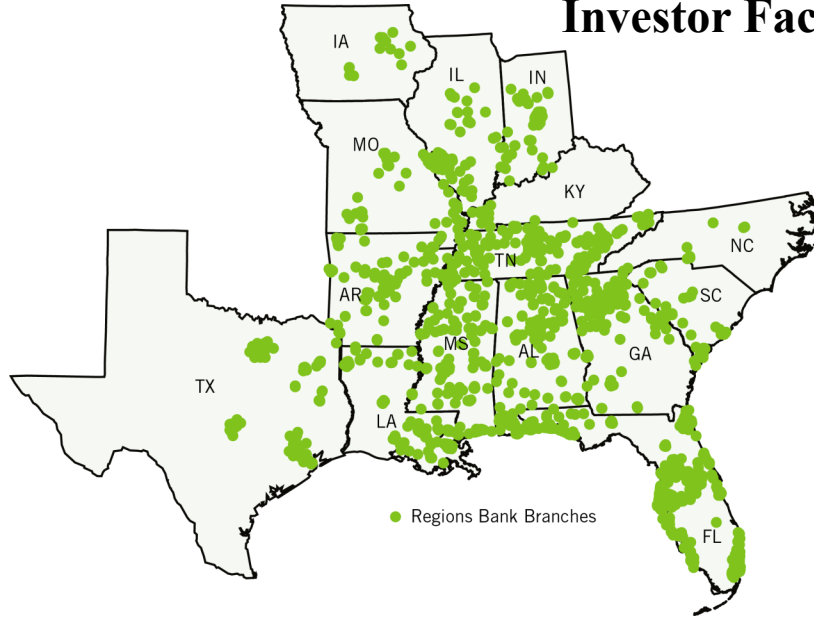
# REGIONS®

## Investor Fact Sheet

### Corporate Profile

Regions Financial Corporation, with \$123 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:**

**1,489**

**ATMs:**

**1,902**

**Associates (FTE):**

**22,101**

### Third Quarter Headlines

- Third quarter results reflect continued execution of our strategic plan (read press release [here](#))
- Regions gives \$100,000 for Hurricane Harvey Relief Efforts (read press release [here](#))
- Directors Carolyn H. Byrd and John E. Maupin Jr. Recognized on the 2017 Black Enterprise Registry of Corporate Directors (read press release [here](#))
- Regions Chief Credit Officer Barb Godin Named One of 25 Most Powerful Women in Banking (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

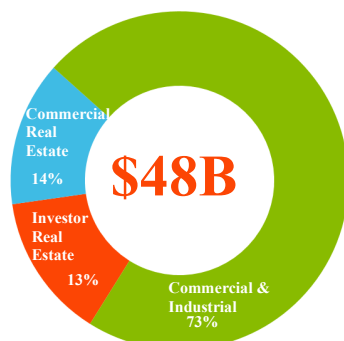
- **Grow and diversify revenue streams**
- **Disciplined expense management**
- **Optimize & effectively deploy regulatory capital**

**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.

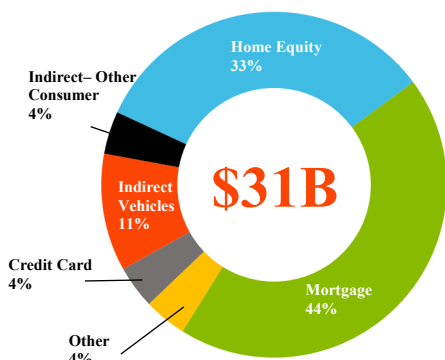
## Loan Balances

**\$79.6 Billion**

### Business Services



### Consumer Services



## Key Financial Statistics

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

	9/30/2017	6/30/2017	9/30/2016
<b>Earnings Summary</b>			
Interest income and other financing income - taxable equivalent	\$ 1,036	\$ 1,011	\$ 963
Interest expense - taxable equivalent	97	89	82
Depreciation expense on operating lease assets	18	18	25
Net interest income and other financing income - taxable equivalent	921	904	856
Less: Taxable-equivalent adjustment	23	22	21
Net interest income and other financing income	898	882	835
Provision for loan losses	76	48	29
Net interest income and other financing income after provision for loan losses	822	834	806
Non-interest income	515	525	599
Non-interest expense	886	909	934
Income from continuing operations before income taxes	451	450	471
Income tax expense	139	133	152
Income from continuing operations	312	317	319
Income (loss) from discontinued operations before income taxes	(1)	(1)	2
Income tax expense (benefit)	—	—	1
Income (loss) from discontinued operations, net of tax	(1)	(1)	1
Net income	\$ 311	\$ 316	\$ 320
Income from continuing operations available to common shareholders	\$ 296	\$ 301	\$ 303
Net income available to common shareholders	\$ 295	\$ 300	\$ 304
Earnings per common share from continuing operations - basic	\$ 0.25	\$ 0.25	\$ 0.24
Earnings per common share from continuing operations - diluted	0.25	0.25	0.24
Earnings per common share - basic	0.25	0.25	0.24
Earnings per common share - diluted	0.25	0.25	0.24

## Deposit Information

Total Ending Deposits:

**\$97 Billion**

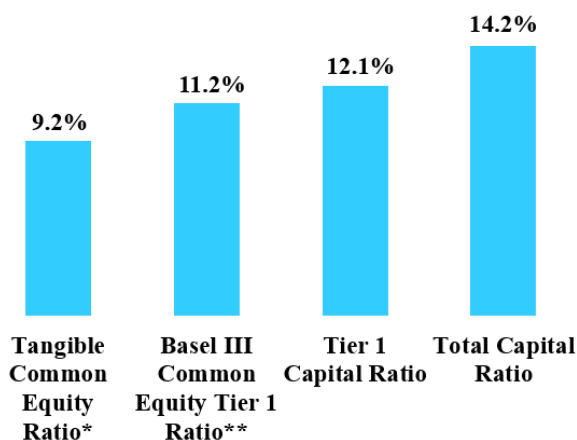
Low-Cost Deposits  
as % of Total Deposits:

**93%**

Deposit Costs:

**17 basis points**

## Capital Ratios <sup>(1)</sup>



## Capital Priorities



Organic Growth



Strategic Investments



Dividends



Share Repurchases

Corporate Headquarters  
1900 5th Avenue North  
Birmingham, AL 35203

Investor Relations  
[ir.regions.com](http://ir.regions.com)  
[investors@regions.com](mailto:investors@regions.com)

 [Facebook.com/RegionsBank](https://Facebook.com/RegionsBank)  
 [@RegionsNews](https://@RegionsNews)  
 [Youtube.com/user/RegionsFinancial](https://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 third quarter financial earnings supplement (click [here](#)) for full reconciliation.

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