REGIONS BANK
2025 RESOLUTION PLAN SUBMISSION
PUBLIC FILING

SUBMISSION DUE DATE: JULY 1, 2025

BOARD APPROVED: JUNE 17, 2025

RESOLUTION PLAN STATEMENTS

The Federal Deposit Insurance Corporation (FDIC) has adopted 12 CFR Part 360.10 ("Part 360.10") to ensure the FDIC has access to comprehensive information it needs to resolve efficiently a covered insured depository institution in the event of its failure. Part 360.10 requires each insured depository institution (IDI) with $50 billion or more in total assets (a covered IDI or "CIDI") to submit periodically to the FDIC a plan for the resolution of such institution in the event of its failure ("Resolution Plan" or "IDI Plan"). The purpose of the Resolution Plan is to enable the FDIC, as receiver, to resolve Regions Financial Corporation's banking subsidiary ("Regions Bank" or "the Bank") under Sections 11 and 13 of the Federal Deposit Insurance Act ("FDI Act") in a manner that ensures that depositors receive access to their insured deposits in a timely manner, maximizes the return from the sale or disposition of its assets, minimizes the amount of any loss realized by creditors in the resolution, and addresses risks of adverse effects on United States (U.S.) economic conditions.

Regions Bank meets the criteria of a CIDI and has developed a Resolution Plan to meet the requirements of Part 360.10. However, this Resolution Plan and all statements herein are not intended as projections or management expectations. All contents are based on a purely hypothetical and unexpected scenario of failure of the IDI, as required by the FDIC. As a result, this Resolution Plan should be viewed in the context of a prescribed regulatory requirement and not as an expectation of the described scenarios or outcomes. Further, this Resolution Plan is not binding upon Regions Financial Corporation (the "Parent," and, together with its subsidiaries and affiliates, the "Company" or "Regions"), Regions Bank, a bankruptcy court, or other resolution authority.

All financial and other data in this document is as of December 31, 2024, except where otherwise noted.

Where to Find More Information

Regions Financial Corporation files annual, quarterly, and current reports, proxy statements and other information with the Securities and Exchange Commission (SEC). These periodic reports and other information filed or furnished with the SEC, as they become available, can be viewed on the SEC's website at www.sec.gov and on Regions Financial Corporation's investor relations website at ir.regions.com. Except as specifically incorporated by reference into this document, information contained in those filings is not part of this document.

Forward-Looking Statements

This document may include forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. The words "future," "anticipates," "assumes," "intends," "plans," "seeks," "believes," "predicts," "potential," "objectives," "estimates," "expects," "targets," "projects," "outlook," "forecast," "would," "will," "may," "might," "could," "should," "can," and similar terms and expressions often signify forward-looking statements. Forward-looking statements are subject to the risk that the actual effects may differ, possibly materially, from what is reflected in those forward-looking statements due to factors and future developments that are uncertain, unpredictable, and in many cases beyond management's control. Forward-looking statements are not based on historical information, but rather are related to future operations, strategies, financial results, or other developments. Forward-looking statements are based on management's current expectations as well as certain assumptions and estimates made by, and information available to, management at the time the statements are made. Those statements are based on general assumptions and are subject to various risks, and because they also relate to the future they are likewise subject to inherent uncertainties and other factors that may cause actual results to differ materially from the views, beliefs, and projections expressed in such statements.

A discussion of factors that may cause actual results to differ from expectations may be found under the captions "Forward-Looking Statements" and "Risk Factors" in Regions' Annual Report on Form 10-K for the year ended December 31, 2024, and in Regions' subsequent filings with the SEC. Undue reliance should not be placed on any forward-looking statements, which speak only as of the date made. Factors or events that could cause our actual results to differ may emerge from time to time, and it is not possible to predict all of them. No obligation is assumed, and there is no intent, to update or revise any forward-looking statements that are made from time to time, either as a result of future developments, new information or otherwise, except as may be required by law.

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1. INTRODUCTION

The Company

Regions Financial Corporation is a bank holding company with approximately $158 billion in consolidated assets as of December 31, 2024, and Regions Bank is a wholly owned banking subsidiary of the Parent and represents the vast majority of its activity.

Regions Bank, with total assets of approximately $156 billion, is the Parent's only IDI. The Bank is one of the nation's largest full-service providers of consumer and commercial banking, and wealth management products and services.

The Company's mission is to achieve superior economic value for its shareholders over time by making life better for customers, associates, and communities and creating shared value as Regions Bank helps them meet their financial goals and aspirations. Regions Bank is guided by the following core values:

- Do What Is Right
- Put People First
- Reach Higher
- Focus On Your Customer
- Enjoy Life

2. MATERIAL ENTITIES

Part 360.10 defines a material entity as "a company, a domestic branch, or a foreign branch as defined in 12 U.S.C. 1813(o) that is significant to the activities of a critical service or core business line, and includes all IDIs that are subsidiaries or affiliates of the CIDI." Regions Bank has established a methodology for material entity designation that consists of screening legal entities for quantitative significance and then evaluating entities that were not triggered for materiality based on qualitative factors. Material entity designations, as well as the methodology, are reassessed at least annually.

Identification Summary

In line with the Part 360.10 definition and the Bank's methodology, there are two material entities designated for the purposes of the Resolution Plan: Regions Bank and Regions Capital Advantage, Inc. (RCA).

A. Regions Bank

As noted, Regions Bank is a wholly owned banking subsidiary of the Parent, representing the vast majority of revenues, activities, and operations of the Company. The Bank holds approximately 99 percent of the Company's assets and houses the Company's core business lines and support services. Regions Bank is the Parent's only IDI and, as such, has been designated as a material entity for purposes of the Resolution Plan.

B. RCA

RCA is a non-bank subsidiary of Regions Bank established to generate non-bank-qualified, tax-exempt loans. Regions Bank owns 100 percent of RCA. RCA has been determined to be a material entity for purposes of the Resolution Plan through the application of a quantitative screen of assets and revenue against the Corporate core business line.

3. CORE BUSINESS LINES

Under Part 360.10, core business lines are defined as “those business lines of the CIDI, including associated operations, services, functions, and support, that, in the view of the CIDI, upon failure would result in a material loss of revenue, profit, or franchise value of the CIDI.”

In alignment with the business segments reported in Regions Financial Corporation’s Form 10-K, the Bank determined that the core business lines for resolution planning purposes are the Corporate Bank (“Corporate”), the Consumer Bank (“Consumer”), and Wealth Management (“Wealth”), with the remainder in Other (Other includes various corporate functions that are not related to a core business line).

i. Corporate

The Corporate Bank represents the Company’s commercial banking functions including commercial and industrial, commercial real estate, and investor real estate lending. This business line also includes equipment lease financing, as well as capital markets activities which include securities underwriting and placement, loan syndication and placement, foreign exchange, derivatives, merger and acquisition, and other advisory services. Corporate Bank customers include corporate, middle market, and commercial real estate developers and investors. Corresponding deposit products related to these types of customers are captured in this segment.

For the year ending December 31, 2024, the Corporate Bank had ending assets of approximately $69.7 billion and contributed approximately $815 million of net income.

ii. Consumer

The Consumer Bank represents the Company’s branch network, including consumer banking products and services related to residential first mortgages, home equity lines and loans, consumer credit cards, and other consumer loans, as well as the corresponding deposit relationships. These services are also provided through the Company's digital channels and contact center.

For the year ending December 31, 2024, the Consumer Bank had ending assets of approximately $38.3 billion and contributed approximately $900 million of net income.

iii. Wealth

Wealth Management offers individuals, businesses, governmental institutions, and non-profit entities a wide range of solutions to help protect, grow, and transfer wealth. Offerings include credit-related products, trust and investment management, asset management, retirement and savings solutions, and estate planning.

For the year ending December 31, 2024, Wealth Management had ending assets of approximately $2.2 billion and contributed approximately $153 million of net income.

4. CONSOLIDATED FINANCIAL INFORMATION

Figure 1 summarizes the balance sheet as of December 31, 2024, for both Regions Bank and Regions Financial Corporation based on Regions Bank’s Call Report and Regions Financial Corporation’s FR Y-9C, which are both publicly available documents. For further details, please review these documents and Regions Financial Corporation’s Annual Report on Form 10-K for the year ended December 31, 2024, available at http://ir.regions.com/.

i. Financial Highlights

Figure 1. Consolidated Balance Sheet as of 12/31/2024 (in $ millions)

Assets	Regions Bank*	Regions Financial Corporation**
Cash and due from banks:		
Noninterest-bearing	$3,869	$3,957
Interest-bearing	7,569	7,829
Total cash and due from banks	11,438	11,786
Securities:		
Held-to-maturity	4,427	4,427
Available for sale	26,204	26,224
Equity securities with readily determinable fair values not held for trading	616	820
Total securities	31,247	31,471
Federal funds sold and securities purchased under agreements to resell:		
Fed funds sold in domestic offices	0	0
Securities purchased under agreements to resell	0	0
Total Federal funds sold and securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Held for sale	582	582
Held for investment***	96,726	96,726
Less: Allowance for loan and lease losses	-1,613	-1,613
Loans and leases held for investment, net of allowance	95,113	95,113
Total loans and leases	95,695	95,695
Trading assets	12	12
Premises and fixed assets (including capitalized leases)	2,125	2,175
Other real estate owned	14	14
Investments in unconsolidated subsidiaries	168	198
Intangible assets	6,479	7,097
Other assets	8,740	9,013
Total assets	$155,918	$157,460

Liabilities and Stockholders' Equity	Regions Bank*	Regions Financial Corporation**
Deposits:		
Noninterest-bearing	$39,341	$39,341
Interest-bearing****	90,920	88,465
Total deposits	130,261	127,806
Trading liabilities	0	147
Other borrowings	4,665	6,496
Other liabilities	4,787	5,100
Total liabilities	139,713	139,549
Total equity capital	16,205	17,911
Total liabilities and stockholder's equity	$155,918	$157,460

*Based on Regions Bank's Call Report (Consolidated Report of Condition and Income; FFIEC Form 031), filed with the FDIC for year-end date of December 31, 2024.
**Based on the Consolidated Balance Sheet for Regions Financial Corporation, as filed on FR Y-9C, as of December 31, 2024.
***Line item for the Parent is equivalent to "Loans and leases, net of unearned income."
****Variance between the Parent and Bank interest-bearing deposits represents Parent cash held at the Bank.

ii. Capital

Regions Financial Corporation and Regions Bank are required to comply with regulatory capital requirements established by Federal and State banking agencies. These regulatory capital requirements involve quantitative measures of the Company's assets, liabilities, and certain off-balance sheet items, and also qualitative judgments by the regulators. Failure to meet minimum capital requirements can subject the Company to a series of increasingly restrictive regulatory actions.

On December 31, 2024, and as of the date of submission of the Resolution Plan, Regions Financial Corporation and Regions Bank exceeded all regulatory capital requirements and were classified as "well capitalized."

Quantitative measures established by regulation to ensure capital adequacy require institutions to maintain minimum ratios of common equity Tier 1, Tier 1, and Total capital (as defined in the regulations) to risk-weighted assets (as defined), and of Tier 1 capital to average tangible assets (the "Leverage" ratio).

Figure 2 summarizes the regulatory minimum requirements, the requirements to be considered "well capitalized," and the amounts and ratios for Regions Financial Corporation and Regions Bank as of December 31, 2024, which is the as-of date for the Resolution Plan.

Figure 2. Regulatory Capital Requirements as of December 31, 2024

Transitional Basis Basel III Regulatory Capital Rules	Amount ($ millions)	Ratio	Minimum Requirement	To Be Well-Capitalized
Basel III Common Equity Tier 1 (CET1) Capital				
Regions Financial Corporation	$13,434	10.80%	4.50%	N/A
Regions Bank	14,035	11.32%	4.50%	6.50%
Tier 1 Capital				
Regions Financial Corporation	15,149	12.17%	6.00%	6.00%
Regions Bank	14,035	11.32%	6.00%	8.00%
Total Capital				
Regions Financial Corporation	17,500	14.06%	8.00%	10.00%
Regions Bank	16,081	12.97%	800.00%	10.00%
Leverage Capital				
Regions Financial Corporation	15,149	9.88%	4.00%	N/A
Regions Bank	$14,035	9.21%	4.00%	5.00%

iii. Liquidity

A. Prudent Management of Liquidity Sources

Regions Bank maintains a robust liquidity management framework designed to effectively manage liquidity risk in accordance with sound risk management principles and regulatory expectations. The framework establishes sustainable processes and tools to effectively identify, measure, mitigate, monitor, and report liquidity risks beginning with the Bank's Liquidity Management Policy and the Liquidity Risk Appetite Statements approved by the Board. Processes within the liquidity management framework include, but are not limited to, liquidity risk governance, cash management, liquidity stress testing, liquidity risk limits, contingency funding plans, and collateral management. While the framework is designed to comply with liquidity regulations, the processes are further tailored to be commensurate with Regions Bank's operating model and risk profile.

B. Major Funding Sources

Liquidity is an important factor in the financial condition of Regions Bank and affects the Bank' ability to meet the needs of the Company and its customers. The goal in liquidity management is to maintain diverse liquidity sources and reserves sufficient to satisfy the cash flow requirements of depositors and borrowers, under normal and stressed conditions.

The Bank's operation of its business provides a generally balanced liquidity base which comprises customer-related assets, consisting principally of loans, and funding provided by customer deposits and borrowed funds. Maturities in the loan portfolio provide a steady flow of funds and are supplemented by the deposit base. The Bank's deposits totaled approximately $127.6 billion as of December 31, 2024.

Figure 3 summarizes the other available sources of liquidity for Regions Financial Corporation and Regions Bank as of December 31, 2024. Cash held in reserve at the Federal Reserve and a highly liquid securities portfolio are storehouses of liquidity. As of December 31, 2024, the Company had approximately $23.1 billion of unencumbered liquid securities, and $7.8 billion in reserve cash. The reserve cash and cash proceeds from maturities and principal and interest payments of securities are resources readily usable to satisfy operational cash needs.

In addition to the cash flows that arise from normal payments in loans and securities, both liquid securities and certain loan types are readily usable to secure borrowings in financial markets. Securities can generate cash through outright sale or by securing borrowings in repo markets. Securities can also serve as collateral to secure certain types of deposits such as those in public funds or trust accounts. Both securities and loans can, with certain exceptions, be pledged to secure borrowings from the Federal Home Loan Bank (FHLB). As of December 31, 2024, Regions Bank's outstanding balance of FHLB borrowings was $2.5 billion and its total borrowing capacity from the FHLB totaled approximately $10.2 billion. The FHLB has been and is expected to continue to be a reliable and economical source of funding. The Company maintains arrangements which provide it with the ability to secure borrowings from the Federal Reserve's Discount Window or the Federal Reserve's Standing Repo Facility.

Regions Bank maintains a shelf registration statement with the SEC that can be utilized to issue various debt and/or equity securities. In addition, Regions Bank may also issue banknotes from time to time, either as part of a banknote program or as stand-alone issuances. The Bank may, from time to time, consider opportunistically retiring outstanding issued securities, including subordinated debt in privately negotiated or open market transactions. Regulatory approval is required for the retirement of some instruments.

Figure 3. Available Liquidity Sources as of December 31, 2024

	Availability as of December 31, 2024 ($ billions)
Cash at the Federal Reserve Bank [(1)]	$7.8
Unencumbered investment securities [(2)]	23.1
FHLB borrowing availability	10.2
Federal Reserve Bank borrowing availability through the discount window	21.6
Total liquidity sources	$62.7

[(1)] Includes small in transit items that may not yet be reflected in the Federal Reserve Bank master account closing balance.

[(2)] Unencumbered investment securities comprise securities that are eligible as collateral for secured transactions through market channels or are eligible to be pledged to the FHLB, the Federal Reserve discount window, or the Standing Repo Facility.

iv. Derivative and Hedging Activities

The Bank's qualified financial contracts (QFCs) fall into four categories based on the business activities they are associated with: 1) balance sheet hedges 2) capital markets customer activity 3) mortgage pipeline hedging, and 4) mortgage servicing rights hedging. These hedging activities are discussed below. For further details, refer to Regions Financial Corporation's Annual Report on Form 10-K for the year ended December 31, 2024, available at http://ir.regions.com/.

A. Hedging Derivatives - Treasury Balance Sheet Hedges

Balance sheet hedges are implemented to help manage interest rate sensitivity and asset liability management positioning in line with business goals as the balance sheet and the Bank's outlook evolve. The Bank's balance sheet is naturally asset sensitive. Cash flow interest rate swaps effectively transform floating rate loan exposure into fixed-rate loan exposure. Balance sheet hedges may also involve hedging the change in value of a fixed-rate asset or liability.

Fair value interest rate swaps against fixed-rate debt offset the interest rate risk impact of issuing debt, preserving the Bank's interest rate risk sensitivity. Fair value interest rate swaps against fixed-rate debt securities are a tool to reduce interest rate risk in available for sale securities and by extension accumulated other comprehensive income volatility.

Specific interest rate derivative instruments used for balance sheet hedging include interest rate swaps and interest rate options, primarily floors. Interest rate swaps are centrally cleared while interest rate options are bilaterally executed with dealer counterparties.

B. Capital Markets Customer Activity

The Company offers an array of hedging solutions to commercial clients. Commercial clients execute derivatives contracts with the Bank to manage their inherent exposures to fluctuations in interest rates, commodity prices, and foreign currency exchange rates. Most client counterparty credit risk arises from interest rate derivatives contracts. The Company mitigates the resulting market risk across the three asset classes by executing derivatives contracts with dealer banks on a bilateral and cleared basis.

C. Mortgage Pipeline Hedging

Regions Bank enters into interest rate lock commitments, which are commitments to originate mortgage loans with the interest rate determined prior to funding. The Bank hedges these lock commitments by selling forward “to be announced” (TBA) mortgage-backed securities, fixing the price at which closed mortgage loans can be sold.

D. Mortgage Servicing Rights (MSR) Hedging

The Bank generates and retains the right to sell mortgage loans through the Bank’s normal residential loan origination and sales activities. The future cash flows resulting from contractual fees charged for mortgage servicing activities are expected to adequately compensate Regions Bank for incurred expenses, as well as provide an appropriate return on investment.

Regions Bank has elected to account for residential MSRs at fair value with any changes to fair value recorded in mortgage income. The Bank uses various derivative instruments in the form of forward rate commitments, futures contracts, swaps, and swaptions to mitigate the effect of changes in the fair value of residential MSRs to income. All interest rate swaps are cleared, futures are exchange traded, and both swaptions and TBA hedges are traded via bilateral contracts.

5. PAYMENT, CLEARING, AND SETTLEMENT

Regions Bank has identified the following payment, clearing, and settlement (PCS) service providers for purposes of the Resolution Plan.

Figure 4. PCS Service Providers

Provider
ACI Worldwide
Deluxe Corporation
EastNets
Entrust Corporation
Fidelity Information Services
Fiserv
MasterCard/Maestro
Thales
Total System Services
VisaNet/Visa Debit Processing Service
Western Union

6. FOREIGN OPERATIONS

Neither the Parent nor any of the Parent's affiliates has operational components, regulated subsidiaries, or foreign branches or offices located outside the U.S. that contribute to the value, revenues, or operations of the Bank.

7. MATERIAL SUPERVISORY AUTHORITIES

Regions Financial Corporation is registered with the Federal Reserve as a bank holding company ("BHC") and has elected to be treated as a financial holding company ("FHC") under the Bank Holding Company ("BHC Act"). As such, Regions Financial Corporation and its subsidiaries are subject to the supervision, examination, and reporting requirements of the BHC Act and the regulations of the Federal Reserve. Generally, the BHC Act provides for "umbrella" regulation of FHCs by the Federal Reserve and functional regulation of holding company subsidiaries by applicable regulatory agencies. The Federal Reserve is also granted the authority to require reports of, examine, and adopt rules applicable to holding company subsidiaries.

Regions Financial Corporation is also subject to the disclosure and regulatory requirements of the Securities Exchange Act of 1934, as amended and administered by the SEC. Regions Financial Corporation common stock and depository shares representing its outstanding preferred stock are each listed on the New York Stock Exchange (NYSE). Consequently, Regions Financial Corporation is also subject to NYSE's rules for listed companies.

Regions Bank is a member of the FDIC and, as such, its deposits are insured by the FDIC to the extent provided by law. Regions Bank is an Alabama state-chartered bank and a member of the Federal Reserve System. Its operations are generally subject to supervision and examination by the Federal Reserve, the Alabama State Banking Department, and the FDIC. One or more of these bank regulators are given authority to approve or disapprove mergers, acquisitions, consolidations, the establishment of branches, and similar corporate actions. The federal and state banking regulators also have the power to prevent the continuance or development of unsafe or unsound banking practices or other violations of law. State and federal laws and regulations govern the activities in which Regions Bank engages, including the investments it makes and the aggregate amount of loans that may be granted to one borrower. In addition to regulatory activities, Regions Bank is affected by the actions of the Federal Reserve as it implements monetary policy.

Various consumer and compliance laws and regulations also affect the Bank's operations. Regions Bank and its affiliates are subject to supervision, regulation, examination, and enforcement by the Consumer Financial Protection Bureau with respect to consumer protection laws and regulations as well as the Consumer Banking Supervision and Regulation branch of the Federal Reserve.

8. PRINCIPAL OFFICERS

Figure 5. Executive Officers of Regions Bank as of December 31, 2024

Principal Officers	Position	Executive Officer Since
John M. Turner, Jr.	President and Chief Executive Officer	2011
David J. Turner, Jr.	Chief Financial Officer	2010
Russell K. Zusi	Chief Risk Officer	2024
David R. Keenan	Chief Administrative and Human Resources Officer	2010
Kate R. Danella	Head of Consumer Banking Group	2018
C. Dandridge Massey	Chief Enterprise Operations and Technology Officer	2022
Tara A. Plimpton	Chief Legal Officer and Corporate Secretary	2020
William D. Ritter	Head of Wealth Management Group	2010
Brian R. Willman	Head of Corporate Banking Group	2024
Ronald G. Smith	Head of Corporate Banking Group (former)	2010

The Company appointed Mr. Willman as Head of Corporate Banking Group on October 21, 2024. Mr. Ronald G. Smith retired as the Head of Corporate Banking Group effective January 17, 2025.

9. CORPORATE GOVERNANCE

Regions Bank has established a resolution planning process that supports prudent development of resolution plans subject to review, challenge, and approval by key executives and subject matter experts. Regions Bank recognizes the importance of effective governance and oversight of resolution planning activities and has developed a multi-layered governance framework that leverages existing corporate governance and is embedded in existing strategic management processes.

Special resources within the Finance organizational structure are dedicated to resolution planning activities. These dedicated resources, known as the Resolution Planning Group (RPG), are the central point of management of the resolution planning process. The RPG is contained in Finance within the Strategy & Corporate Development team.

The RPG solicits and leverages expertise from contributors who are subject matter experts across the organization, including those individuals from business lines and support functions that are critical to the management of the Bank's core business-as-usual activities. Associates are involved from areas including, but not limited to, core business lines (the Corporate Bank, Consumer Bank, and Wealth Management), executive management, Funding and Liquidity, Debt and Capital, Corporate Finance, Information Technology, Enterprise Operations, Human Resources, Legal, Strategic Planning, Risk Management and other key functions.

The Bank utilizes the three lines of defense concept that has been embraced by the industry and regulators as an effective way to designate risk management activities across organizational units. After the business unit review, the Risk Management function provides an independent layer of review and challenge to both the submission content and the capabilities development and testing process. For the submission, Risk Management associates (second line risk partners) are identified to review and challenge the subject matter in which they oversee. Internal Audit (third line) provides independent review and challenge of the resolution planning process. Internal Audit uses a risk-based approach to comprehensively assess the design and evaluate the effectiveness of the controls supporting the resolution planning process and submission.

The Enterprise Risk Management Committee (ERMC) is the body primarily responsible for oversight of the resolution planning process. The ERMC has been established to provide oversight of risk management activities across the Company on behalf of the Board Risk Committee.

The Boards of Directors for Regions Financial Corporation and Regions Bank are the highest authorities within the Company, setting the risk appetite and approving strategy. Regions Bank Board of Directors provides the ultimate approval of Regions' Resolution Plans. Regions Bank Board of Directors reviewed and approved the 2025 Resolution Plan in June 2025 before submission to the FDIC.

10. MANAGEMENT INFORMATION SYSTEMS

Regions Bank leverages information technology and management information systems to facilitate operations and management of core business lines and critical services and to support risk management, accounting, and financial and regulatory reporting. Those business applications and technology systems important to operate the organization as a whole or critical to a line of business or franchise independently are identified primarily by utilizing selected Disaster Recovery Tiers.

Regions' Technology Operations Digital & Data organization supports the Company's systems to ensure that they are operational and support internal, regulatory, and customer-facing business requirements.

Customer service drives the Bank's commitment to operational continuity. The Bank maintains four programs to serve this goal of recovery: Business Resilience, Technical Resilience, Cyber Resilience, and the Crisis Management Response Program. The teams related to these programs work with all lines of business, support functions, and technology partners to implement the programs for developing, maintaining, and testing the plans required to minimize or recover from business disruptions.

11. RESOLUTION STRATEGY

As required by Part 360.10, Regions Bank's Resolution Plan includes a description of how the Bank could be resolved in the event of failure in an orderly manner that would be expected to best preserve the FDIC's Deposit Insurance Fund (DIF) and minimize losses to creditors.

The Bank maintains robust capital, liquidity, and contingency funding plans that detail the actions it would take to avoid failure by staying well capitalized and well funded in adverse scenarios. In the hypothetical and unlikely event that the Bank was in danger of failure and capital/liquidity contingency plans or a timely private sector alternative were not able to prevent such a failure or default, Regions Bank would be subject to the FDIC receivership process under the FDI Act.

Regions Bank's Resolution Plan presents executable resolution strategies in the event of failure and creates a roadmap to facilitate the orderly resolution of the Bank within a reasonable timeframe, while preserving franchise value and ensuring depositors' access to Regions Bank's insured deposits. The Plan presents two main strategic options: 1) a rapid sale of the whole Bank over the weekend or within a short period of time under a bridge bank construct, or 2) a multi-stage divestiture which could be executed during a bridge bank period, in which components of the Bank's business and assets could be sold separately. The strategies do not assume reliance on taxpayer support or the provision of extraordinary support by the U.S. or any other government.

12. CONCLUSION

Regions Bank developed the 2025 Resolution Plan pursuant to Part 360.10. The Resolution Plan presents information and strategies in the hypothetical, unlikely, and unexpected event of failure and creates a roadmap to facilitate orderly resolution of the Bank in a manner that seeks to preserve the FDIC's DIF.

Resolution methodologies and strategies would help ensure depositors' access to Regions Bank's insured deposits, enable the FDIC to achieve maximum value for the receivership, and minimize the amount of any loss to be realized by the DIF and by the Bank's creditors.

Regions Bank remains committed to working with regulators to strengthen the resolution planning process and to identify and remediate potential obstacles to resolution.

13. GLOSSARY

Key Term	Definition
Affiliate	Any company that controls, is controlled by, or is under common control with another company.
Bank Holding Company	Any company which has control over any bank or over any company that is or becomes a bank holding company by virtue of the Bank Holding Company Act of 1956.
Board of Directors	Regions Bank Board of Directors.
Common Equity Tier 1 (CET1) Ratio	Tier 1 capital minus minority interests–preferred stock–divided by risk-weighted assets, expressed as a percentage.
Company (or "Regions")	Regions Bank (the Bank) and Regions Financial Corporation (the Parent) are collectively called the "Company" together with all subsidiaries and affiliates.
Consumer Bank ("Consumer")	A core business line of the Bank for resolution planning purposes; Represents the Company's branch network, including consumer banking products and services related to residential first mortgages, home equity lines and loans, branch small business loans, indirect loans, consumer credit cards and other consumer loans, as well as the corresponding deposit relationships. These services are also provided through alternative channels such as the internet and telephone banking.
Core Business Lines	Those business lines of the CIDI, including associated operations, services, functions, and support, that, in the view of the CIDI, upon failure would result in a material loss of revenue, profit, or franchise value of the CIDI.
Corporate Bank ("Corporate")	A core business line of the Bank for resolution planning purposes; Represents the Company's commercial banking functions including commercial and industrial, commercial real estate and investor real estate lending, and includes equipment lease financing. Customers include corporate, middle market, and commercial real estate developers and investors. Corresponding deposit products related to these types of customers are also included in this segment.
Covered Insured Depository Institution ("CIDI" or "IDI")	An insured depository institution with $50 billion or more in total assets, as determined based upon the average of the institution's four most recent Reports of Condition and Income or Thrift Financial Reports, as applicable to the insured depository institution.
Critical Services	Services and operations, including shared and outsourced services, that are necessary to continue the day-to-day operations of the CIDI.
Default	With respect to an insured depository institution, any adjudication or other official determination by any court of competent jurisdiction, the appropriate Federal banking agency, or other public authority pursuant to which a conservator, receiver, or other legal custodian is appointed for an insured depository institution or, in the case of a foreign bank having an insured branch, for such branch.
Deposit Insurance Fund (DIF)	An insurance fund responsible for protecting insured financial institution depositors from loss due to institution failures. It was established on March 31, 2006, as a result of the 2005 legislation requiring the merger of the Bank Insurance Fund and the Savings Association Insurance Fund pursuant to enacted deposit insurance reform legislation. The FDIC is the administrator of the DIF.
Discount Window	The ability of depository institutions to borrow money from the Federal Reserve. Typically used in order to meet short term liquidity needs.
Failure	The closing of a financial institution by its chartering authority, which rescinds the institution's charter and revokes its ability to conduct business because the institution is insolvent, critically undercapitalized, or unable to meet deposit outflows.
Federal Deposit Insurance Act ("FDI Act")	A statute that governs the FDIC.
Federal Deposit Insurance Corporation (FDIC)	An independent agency created by Congress to maintain stability and public confidence in the nation's financial system.
Federal Reserve System (Fed)	The central banking system of the United States, founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system. Over the years, the Fed's role in banking and the economy has expanded. The Fed administers the nation's monetary policy using three major tools: open market operations, the reserve requirement, and the discount rate. The Fed also plays a major role in the supervision and regulation of the U.S. banking system. The Board of Governors of the Federal Reserve System (the Federal Reserve Board) is composed of seven members appointed to 14-year terms by the President of the United States and confirmed by the Senate. The Chairman and Vice Chairman of the board, however, serve four-year terms. The Federal Reserve Board's policies are carried out by the 12 regional Federal Reserve Banks.

Insured Deposit	The portion of a deposit in an FDIC-insured commercial bank, savings bank, or savings association that is fully protected by FDIC deposit insurance. Savings, checking, and other deposit accounts, when combined, are generally insured up to $250,000 per depositor in each financial institution insured by the FDIC. Deposits held in different ownership categories, such as single or joint accounts, are separately insured. Also, separate $250,000 coverage is usually provided for retirement accounts, such as individual retirement accounts.
Legal Entity	A lawful or legally standing association, corporation, partnership, proprietorship, trust, or individual. Has legal capacity to 1) enter into agreements or contracts, 2) assume obligations, 3) incur and pay debts, 4) sue and be sued in its own right, and 5) be accountable for illegal activities.
Management Information Systems	The complementary networks of hardware and software cooperating to collect, process, store, and disseminate information in order to support the managerial role of leveraging information technology to increase business value and profits. Management Information Systems can be used in that context for decision making, coordination, control, analysis, and visualization.
Material Entity	A company, a domestic branch, or a foreign branch as defined in 12 U.S.C. 1813(o) that is significant to the activities of a critical service or core business line and includes all IDIs that are subsidiaries or affiliates of the CIDI.
Parent Company Affiliate	Any affiliate of the parent company other than the CIDI and the CIDI's subsidiaries.
Parent Company or Parent	The company that controls, directly or indirectly, an insured depository institution.
Part 360.10	The final rule requiring an insured depository institution with $50 billion or more in total assets to submit periodically to the FDIC a contingent plan for the resolution of such institution in the event of its failure.
Payment, Clearing, and Settlement (PCS) Service Provider	Provider of payment, clearing, and settlement services, and agent banks, and other financial market utilities.
Qualified Financial Contract (QFC)	A type of financial agreement that includes, but is not limited to, securities contracts, forward contracts, repurchase agreements, and swap agreements. When a receiver repudiates a QFC, damages are measured as of the date of the repudiation and may include the cost of acquiring a replacement QFC. Special rules for the repudiation of QFCs exist to protect domestic financial markets.
Receiver	A person or entity, including a government agency, appointed to handle the assets and liabilities of a failed insured depository institution. A receiver succeeds to all the interests and property owned by the failed institution. Congress requires the FDIC to be the receiver for insured federal depository institutions. The FDIC may accept the appointment as the receiver of a state-chartered insured institution and has authority under certain circumstances to appoint itself as the receiver for a state-chartered insured depository institution. Includes a receiver, liquidating agent, conservator, commission, person, or other agency charged by law with the duty of winding up the affairs of a bank or savings association or of a branch of a foreign bank.
Regions Bank ("the Bank")	Regions Bank is an Alabama state chartered commercial bank that is a member of the Federal Reserve System; The Bank is a wholly-owned subsidiary of Regions Financial Corporation (the Parent).
Regions Financial Corporation ("the Parent")	Parent Company of Regions Bank (the Bank).
Resolution Plan	The full resolution submission submitted by a group A CIDI pursuant to Part 360.10.
Resolution Planning Group (RPG)	The team dedicated to resolution planning activities within the Finance organizational structure. The RPG is contained with the Strategy and Corporate Development team and acts as the central point of management of the resolution planning process.
Risk-Weighted Assets	Credit-risk equivalent measurement under the Basel Accord, as the basis for capital adequacy assessment. Assets and off-balance sheet exposures (subject to certain conversion factors) are subject to various standardized risk weights prescribed by capital adequacy standards.
Subsidiary	Any company which is owned or controlled directly or indirectly by another company; and includes any service corporation owned in whole or in part by an insured depository institution or any subsidiary of such a service corporation.

Tier 1 Capital Ratio	Regulatory measure of core capital: common stock, retained earnings and additional paid-in capital, plus non-cumulative preferred stock, divided by risk-weighted assets, expressed as a percentage.
Total Assets	Defined in the instructions for the filing of Reports of Condition and Income and Thrift Financial Reports, as applicable to the insured depository institution, for determining whether it qualifies as a CIDI.
Total Capital Ratio	Sum of Tiers 1 and 2 Capital divided by risk-weighted assets, expressed as a percentage.
United States (U.S.)	The United States and includes any state of the United States, the District of Columbia, any territory of the United States, Puerto Rico, Guam, American Samoa, and the Virgin Islands.

14. ACRONYM LISTING

Acronym	Term
BHC	Bank Holding Company
CET1	Common Equity Tier 1
CFR	Code of Federal Regulations
CIDI	Covered Insured Depository Institution
DIF	Deposit Insurance Fund
ERMC	Enterprise Risk Management Committee
FDI Act	Federal Deposit Insurance Act
FDIC	Federal Deposit Insurance Corporation
FHC	Financial Holding Company
FHLB	Federal Home Loan Bank
IDI	Insured Depository Institution
MSR	Mortgage Servicing Rights
NYSE	New York Stock Exchange
PCS	Payment, Clearing, and Settlement
QFC	Qualified Financial Contracts
RCA	Regions Capital Advantage, Inc.
RPG	Resolution Planning Group
SEC	Securities and Exchange Commission
TBA	To Be Announced
U.S.	United States