

# Investor Information

May - June



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# Longstanding Strategic Priorities



## Soundness

### Relentless focus on:

- Client selectivity
- Credit Risk Management
- Interest Rate Risk Management
- Capital and Liquidity Management
- Operational & Compliance Risk Management



## Profitability

### Committed to:

- Diversified Revenue Streams
- Appropriate Risk Adjusted Returns
- Disciplined Expense Management



## Growth

### Strategically Investing in:

- Above median organic loan & deposit growth over the last 5 yrs vs. peers<sup>(1)</sup>
- Opportunities to leverage superior growth of the core footprint: 3.5% projected population growth<sup>(2)</sup>
- Non-bank M&A, expanding products and capabilities
- Talent, technology, products & services, driving organic growth

*Generating Consistent Sustainable Long-term Performance*

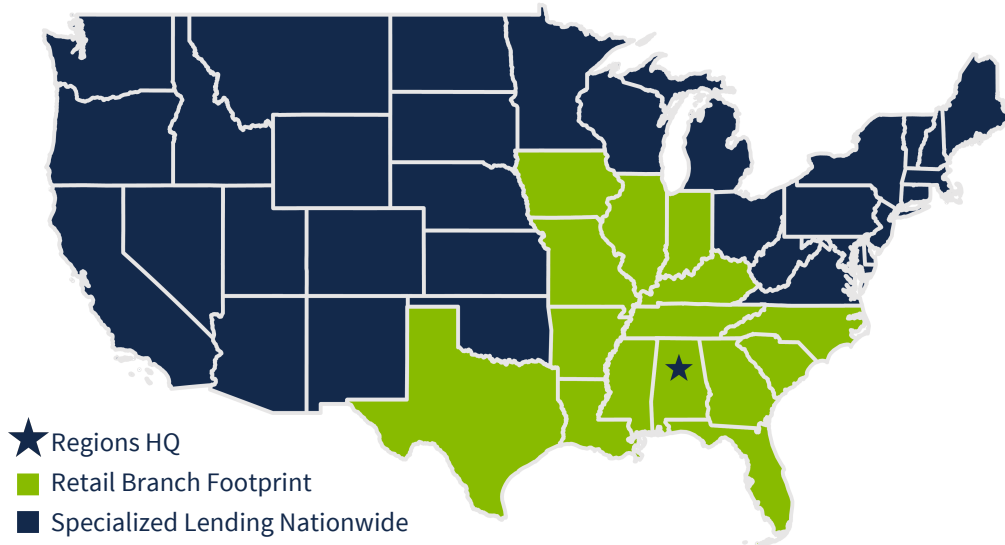
# Attractive Footprint and Strong Brand Presence

Home field advantage in the southeast



## Winning in Core Markets

Building trust & serving clients for over 170 years



## Strong Profitability/Returns Supported by:

- ✓ Low Cost Core Deposits
- ✓ Loyal Customer Base
- ✓ Strong Brand
- ✓ Employer / Bank of Choice

## Strong Growth Profile

- 11 of 15** | Unemployment rates in 11 of our 15 state footprint remain at or below the national average<sup>(2)</sup> (including 6/8 of our top deposit states)
- 3.5%** | Regions' deposit weighted population growth by MSA for 2026-2031 is 3.5% vs. national average of 2.6%<sup>(1)</sup>
- 16 of 25** | 16 of Regions' top 25<sup>(1)</sup> MSAs are projected to grow faster than the U.S. national average

**19th** Ranked 19th in the U.S. in total deposits<sup>(1)</sup>

**~70%** Top 5 market share in ~70% of MSAs across 15-state footprint<sup>(1)</sup>

**~90%** ~90% of deposits reside in top 8 states by deposits

**~\$5,400** Average consumer NIB account balance<sup>(3)</sup>

(1) Source: S&P Cap IQ. Top 25 market share as defined by deposit dollars - FDIC as of 6/30/2025; pro-forma for announced M&A transactions as of 4/21/2026. Top 5 share based on MSA and non-MSA counties. S&P's demographic data is provided by Claritas based primarily on 2024 U.S. Census data. (2) Source: U.S. Bureau of Labor Statistics. (3) Based on 1Q26 average balances.

# Building on Our Success

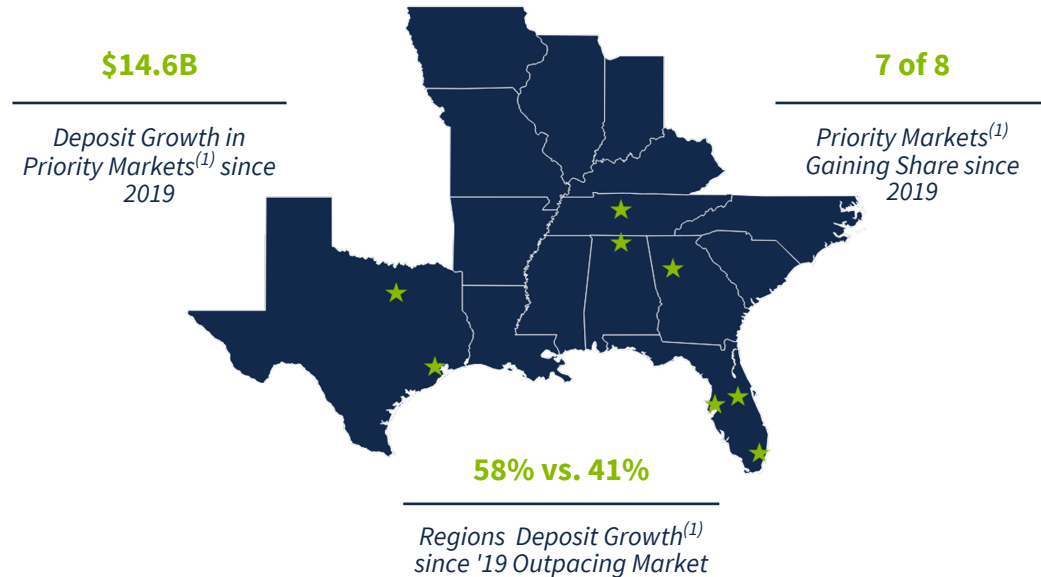
Strategic investments in priority markets driving deposit expansion



## Continuing to Invest in Priority Markets<sup>(2)</sup>

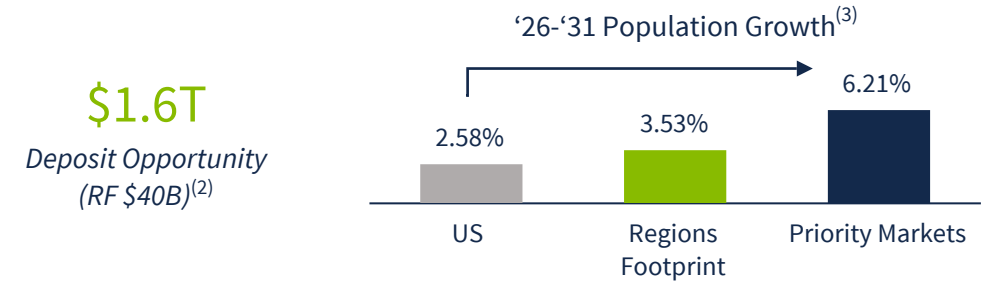
*Building on success with incremental investments supporting growth while maintaining advantage in core businesses and markets.*

Proven Track Record of Success...



## Maximizing Growth Opportunities

### Priority Market Growth Opportunities<sup>(1)</sup>



### Priority Markets '26-'31 Projected Population Growth<sup>(3)</sup>

Priority Market	'26-'31 Projected Population Growth <sup>(3)</sup>	Deposits <sup>(4)</sup>	Mkt Share	Rank
Nashville	5.7%	\$9.6	9.7%	3
Tampa	6.7%	\$7.5	8.4%	5
Atlanta	4.2%	\$6.3	2.6%	7
Miami/SFL	5.7%	\$5.7	1.7%	13
Orlando	8.3%	\$2.9	4.2%	5
Dallas/FW	7.3%	\$2.8	0.7%	19
Huntsville	7.9%	\$2.7	22.3%	1
Houston	7.3%	\$2.4	0.7%	16

Nat'l avg: 2.6%

(1) Priority markets include: Tampa, Orlando, Miami/SFL, Houston, Dallas/FW, Nashville, Atlanta, and Huntsville. (2) RF deposits in Priority Markets as of June 2025. Data Source: FDIC Deposit Data. (3) Source: S&P Capital IQ. S&P's demographic data is provided by Claritas based primarily on 2024 U.S. Census data. All S&P Cap IQ data pulls as of 2/4/2026. (4) \$ in billions.

# Investing in People and Technology

Expanding talent and capabilities in markets with greatest opportunity



## Investing in Banker Expansion

### 3-Year Associate Impact

~870

- Hiring ~170 incremental bankers across Middle Market, Small Business, TM, Mortgage, and Wealth
- Adding ~100 revenue-enablement roles to support banker productivity
- Reskilling and reallocating ~600 retail bankers toward small business and mass affluent customers, primarily across high-growth markets

~80%

Overall Initiative: ~80% Complete<sup>(1)</sup>

### Early Results...

>40%<sup>(2)</sup>

Of new relationship originations attributable to priority markets

*Driven by investments in Commercial and Treasury Management talent*

+33%<sup>(2)</sup>

Branch banker productivity improvement

*Enabled by ~600 retail banker reskilling and reallocation*

>15%<sup>(2)</sup>

Increase in branch referrals

*to Ascentium and Regions Investment Services (RegIS)*

All Time High in Small Business Customer Satisfaction

## Investments in Technology

### Personalization Powered by AI

#### CashFlowIQ

- Provides bill payment, accounts payable and receivable, and invoice generation – streamlining all the tools needed to run a business

#### SmallBusinessIQ

- Identifies personalized solutions for small business owners

#### RegionsClientIQ

- A machine-learning data product for Commercial and Treasury Management RMs to prioritize client opportunities, plan quality conversations, and flag early credit and client attrition risk

#### Mortgage Analytics Pro

- Insights for mortgage lending officers

### Modernizing the Customer Experience

#### New Native Mobile App

#### Small Business Digital Origination Platform

- Deposits Summer 2026
- Lending 2H26

#### Commercial Loan System

- Integration Summer 2026

#### Deposit System

- Core installed/tested, ancillary systems integrated

- Comprehensive testing and piloting 2026

- Customer Migration 2027

#### General Ledger

(1) As of 3/31/2026. Progress includes ~43% completion of incremental banker and revenue-enablement hires, with retail banker reskilling and reallocations largely complete. (2) FY25 vs FY24.

# Regions Honored for Extraordinary Excellence in 2025



In 2026, Regions Bank was again named a Gallup Exceptional Workplace Award Winner for Engagement for the 12th consecutive year.



Regions Bank was ranked 1st among regional banks in JD Powers Online Banking Satisfaction Study<sup>SM</sup>.



Regions recognized as a gold winner of the 2025 Datas Impact Award for best innovation in product development.



Regions is proud to be rated No. 1 in customer satisfaction among traditional banks by the American Customer Satisfaction Index



Regions ranked #1 in America's Best Customer Service 2025 and is the most highly rated commercial bank by Newsweek.



For the second consecutive year, in 2025, Regions Bank has earned the No. 2 spot on American Banker's 'Top 20 Banks by Reputation' list.



Regions Investment Management recognized for the fifth consecutive year as a top workplace for its strong culture, employee engagement, and supportive programs.



In 2025, for the eighth consecutive year, Fannie Mae has recognized Regions Mortgage for excellence in loan servicing



For the fifth consecutive year, Regions Bank was named a 2025 Best Place to Work for Disability Inclusion by the Disability Equality Index



For the fifth consecutive year, Regions Bank was recognized as a 2025 Silver Status Military Friendly and Military Spouse Friendly Employer



Regions Wealth Management's Global Private Banking awards underscore its client-first, planning-led approach and excellence in trust and wealth planning.

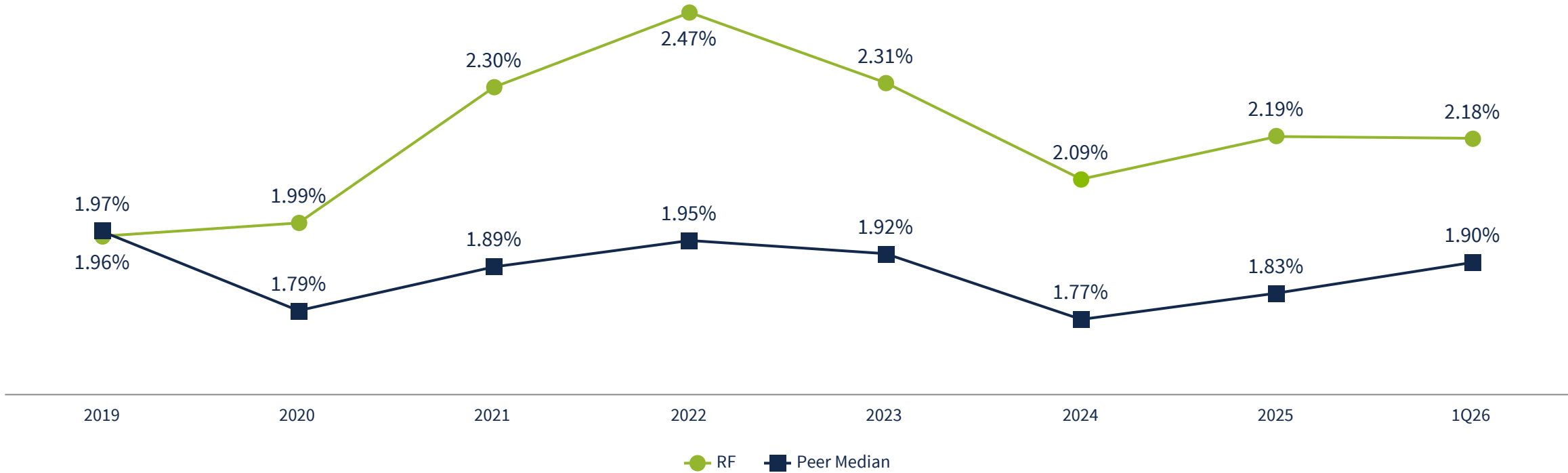
# Regions' Consistent Outperformance

Sustained advantage in risk efficiency



Regions' earnings, including credit costs, have been top quartile vs peers since 2019

### Adjusted PPI<sup>(1)</sup> Less Net Charge-offs to RWA<sup>(2)</sup>



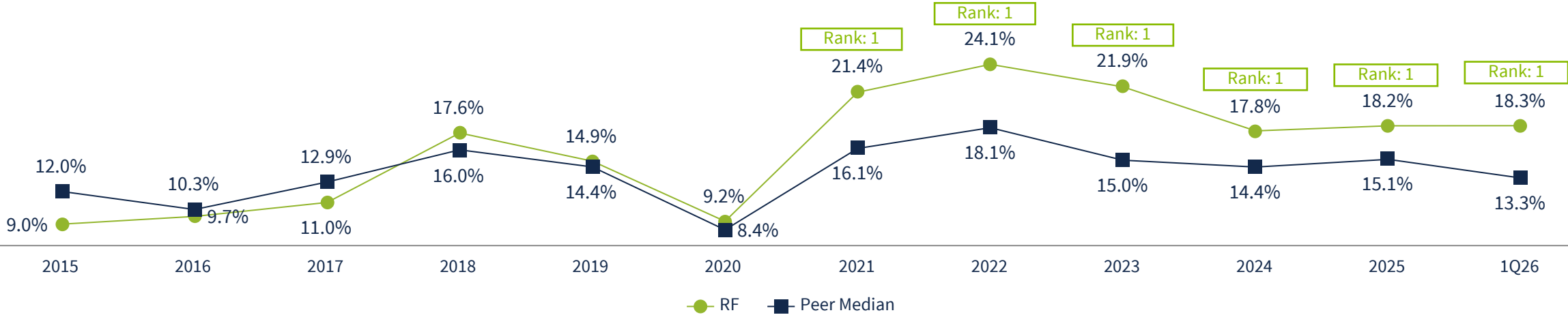
(1) Non-GAAP; see Appendix for reconciliation. (2) Source: S&P Capital IQ. Risk-weighted Assets (RWA) used in the analysis represents the simple average of the 4 quarterly disclosed amounts for each year (some peers are estimated in the current quarter). Peers include CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION.

# Leading with Consistently Strong Growth Metrics

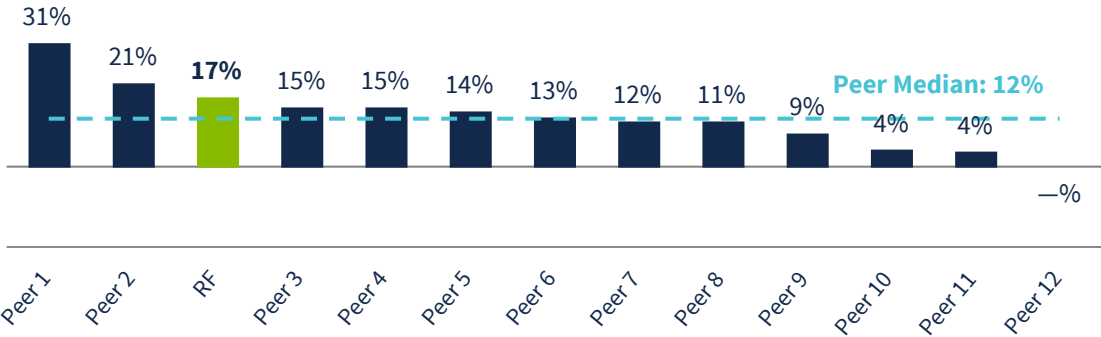
Supports a higher P/E multiple



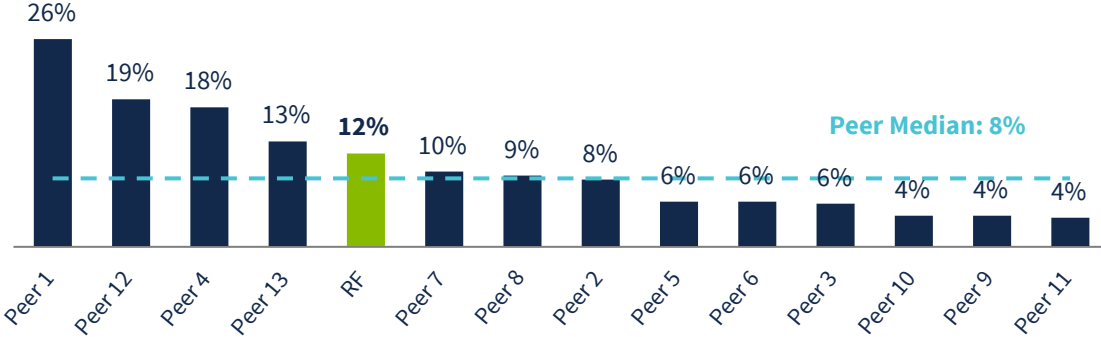
## Peer Leading ROATCE<sup>(1)</sup> For 5 Straight Years



5 Year EPS CAGR<sup>(2)(3)</sup>



10 Year EPS CAGR<sup>(2)(3)</sup>



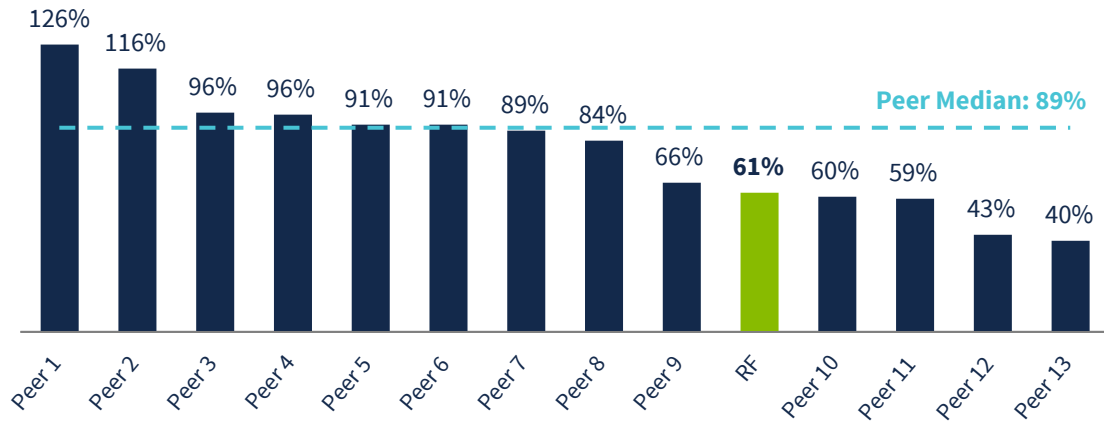
(1) Non-GAAP; see Appendix for RF reconciliation. Peers' source is S&P Cap IQ and includes CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION. (2) As of 12/31/2025. (3) Peers with a net loss in the base year are omitted from the dataset.

# Total Shareholder Return

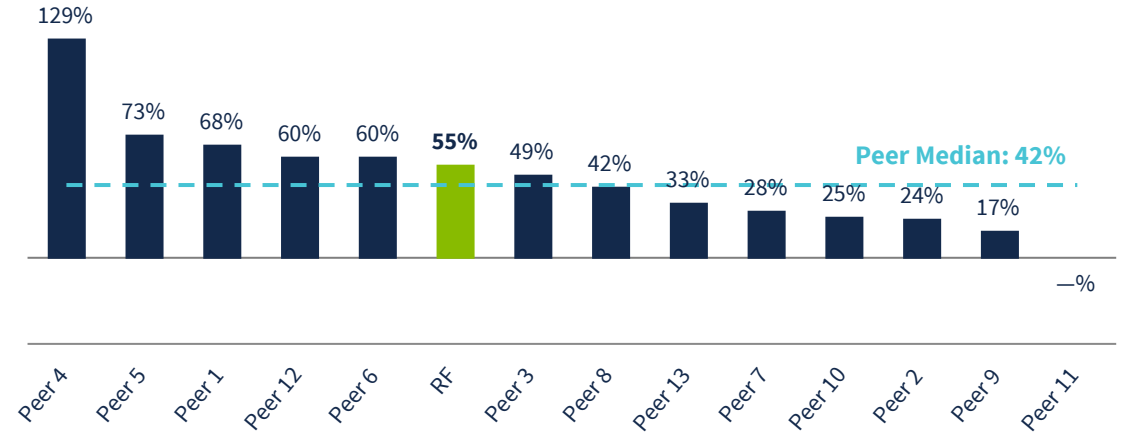
Strong track record of Shareholder Returns



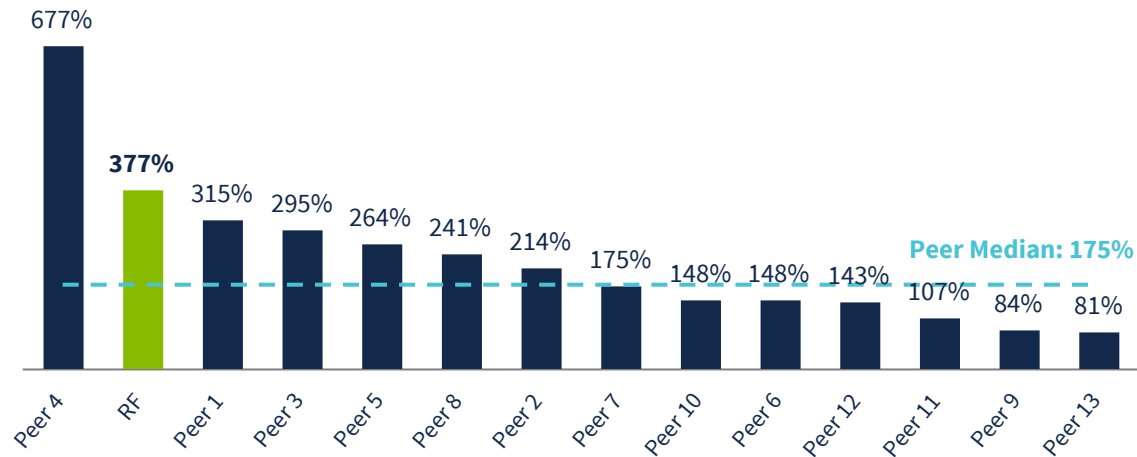
### 3 Year Total Shareholder Return



### 5 Year Total Shareholder Return



### 10 Year Total Shareholder Return

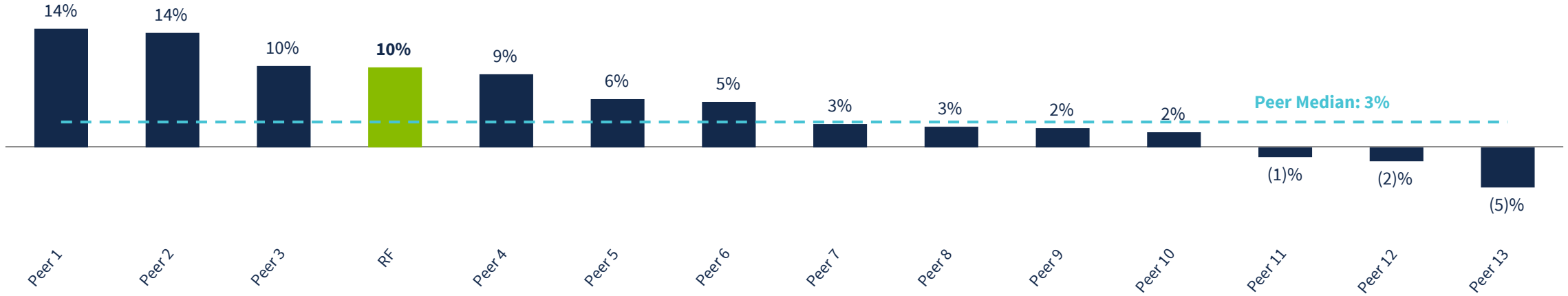


# Above Median Organic Loan and Deposit Growth

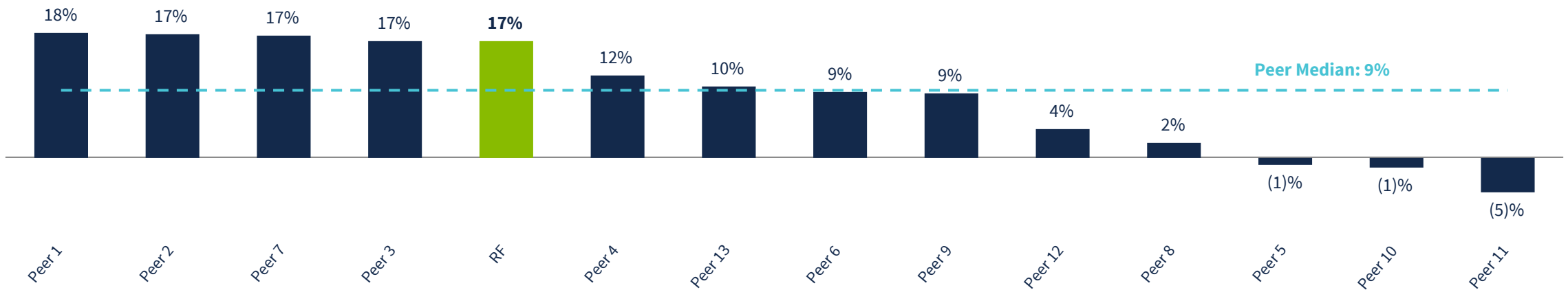
Consistent, disciplined growth



5 Yr Loan Growth excl. Bank M&A



5 Yr Deposit Growth excl. Bank M&A



Source: S&P Cap IQ and SEC Reporting. Avg loan & deposit balance changes cover FY20 to FY25. Peer balances have been adjusted for bank merger & acquisition activity: CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION. Peer median excludes RF.

# First Quarter Overview

Continue to deliver consistent, sustainable long-term performance



## Key Performance Metrics

1Q26

Net Income Available to Common Shareholders	\$539M
Diluted Earnings Per Share	\$0.62
Total Revenue	\$1,873M
Non-Interest Expense	\$1,068M
Pre-Tax Pre-Provision Income <sup>(1)</sup>	\$805M
Efficiency Ratio	56.6%
Net-Charge Offs / Avg Loans	0.54%
Return on Average Tangible Common Equity <sup>(1)</sup>	18.26%

## Highlights

- Consistently generating top-quartile returns in our peer group<sup>(2)</sup>
- Sustained strong momentum into the first quarter, with loan and deposit growth and continued improvement in credit metrics
- Benefiting from a stable and engaged customer base, with generally constructive sentiment across businesses and consumers
- Advancing core transformation and technology initiatives, including upcoming deployment of the commercial lending system and small business digital origination platform, with core deposit system testing also underway
- Investing in near-term growth and future capabilities, with strong progress on strategic growth hiring initiative and targeted product investments across all three lines of business

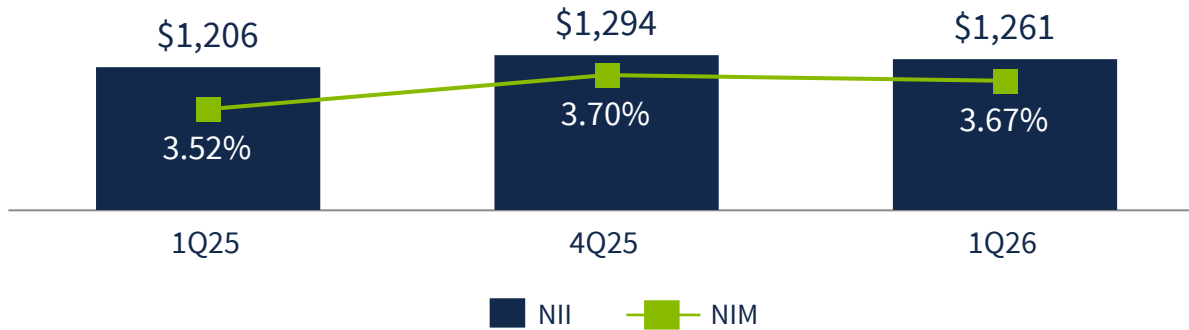
(1) Non-GAAP, see appendix for reconciliation. In certain instances no adjustments have been made and the resulting "adjusted" figure is therefore equal to the reported amount and no reconciliation has been provided. (2) Peers include CFG, FCNCA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, SSB, TFC, USB, ZION.

# NII & Margin Performance

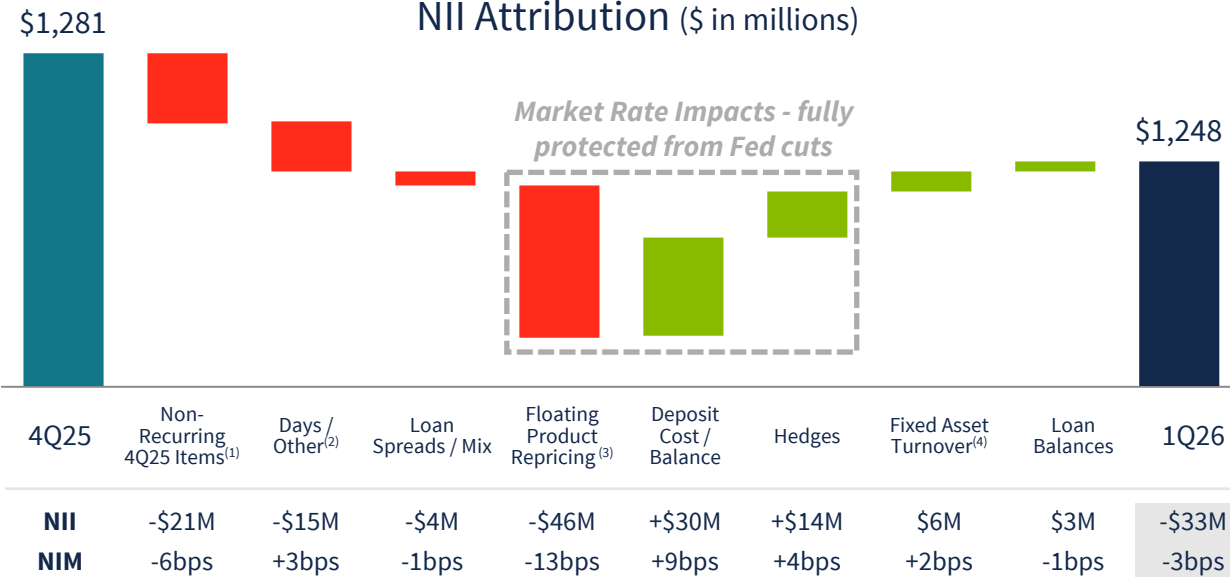
Well protected margin with NII growth from balance sheet repricing and expansion



FTE NII and NIM (\$ in millions)



NII Attribution (\$ in millions)



## 1Q NII and NIM Drivers

- NII decreased 2.6% QoQ; NIM decreased 3bps to 3.67%
- NII decline primarily attributable to:
  - Two fewer days and expected impact of 4Q non-recurring items
  - Loan spread compression from market conditions and remixing into highly rated credits and public sector entities
- Well protected from short-term rate declines given hedging and ability to manage deposit costs lower
  - 1Q interest-bearing deposit cost<sup>(5)</sup> -**13bps** QoQ
  - 1Q cycle-to-date interest-bearing beta<sup>(6)</sup> = **35%**
- New production fixed-rate asset yields continue to benefit from elevated long-term interest rates
- Late quarter loan growth expected to benefit 2Q and beyond

(1) Non-recurring items reducing 1Q26 NII when compared to 4Q25 include seasonal HR asset dividends (-\$10M), swap deferred gain amortization (-\$4M), and credit recoveries (-\$7M). (2) Days/Other includes two fewer days (-\$12M) and other miscellaneous items. (3) Floating product repricing includes contractual loan, cash and borrowings repricing. (4) Fixed asset turnover includes the benefits of loan and securities production at higher market rates than maturities, securities premium amortization net discount accretion. (5) Measuring quarterly average yields/costs from 4Q25 to 1Q26. (6) Using a starting point of 3Q24 interest-bearing deposit costs and peak Fed Funds of 5.50%.

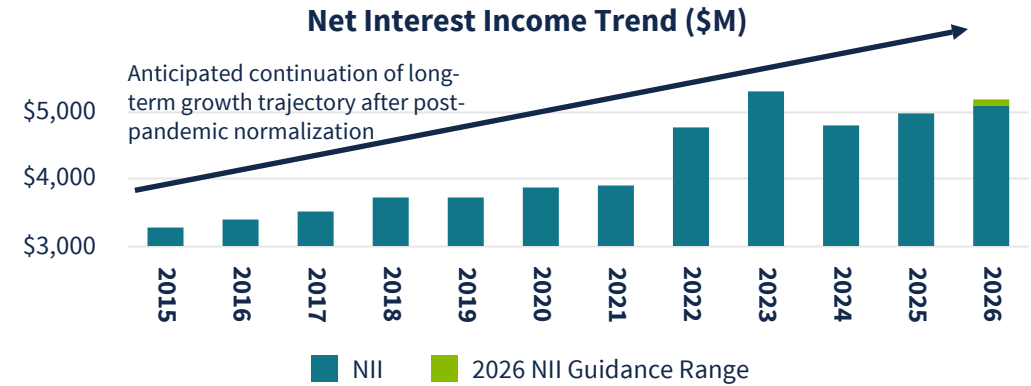
# 2026 NII<sup>(1)</sup> Expected Range and Assumptions

NII expected to grow in 2026 under a wide range of possible outcomes



**Expectation: Full-year 2026 NII to grow between 2.5 – 4%**, with fixed-rate asset turnover, funding cost management, and loan growth as the primary drivers

- 2Q26 NII expected to increase by approximately 2% vs 1Q26, from balance sheet growth, fixed-rate asset turnover, lower deposit costs, and day count
- 2Q26 NIM expected to be mid to high 3.60%s, exiting the year in the low 3.70%s



**+4%**  
Upper End

Current Outlook

**+2.5%**  
Lower End

- Higher long-term interest rates / steeper yield curve (10-year 4.60% and above); widening asset spreads
- Accelerating loan and/or deposit balance growth
- Falling rate deposit beta above mid-30%s; increasing non-interest bearing deposit mix

- Mostly stable yield curve: range-bound long-term rates (10-year 4.00% to 4.40%) and stable to modestly lower fed funds
- Full year average loan balances up low single digits and deposit balances up low single digits
- Mid-30%s interest-bearing deposit beta; Non-interest-bearing deposit mix stable in the low-30%s

- Lower long-term interest rates / flatter yield curve (10-year below 3.80%); tightening asset spreads
- Declining loan and/or deposit balances
- Falling rate deposit beta below mid-30%s; decreasing non-interest-bearing deposit mix

(1) NII represents non-FTE Net Interest Income.

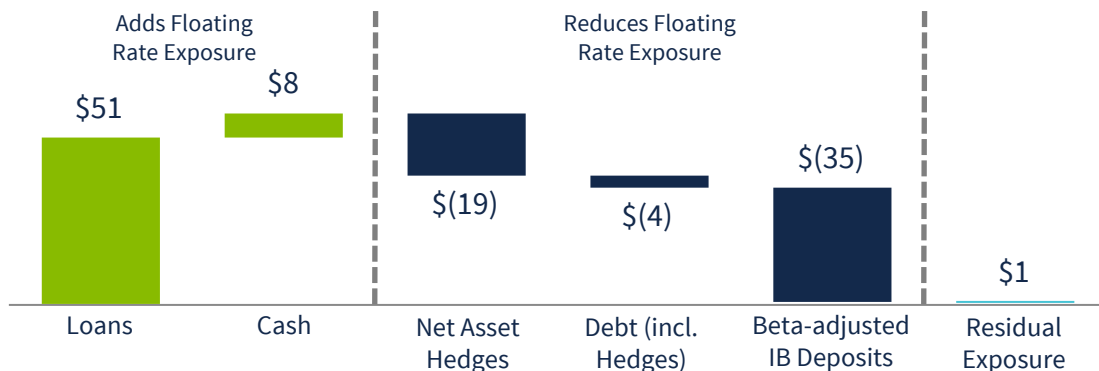
# NII Positioning for Changing Rate Environment

Mostly "neutral" interest rate risk position protected from fed funds changes; reduced long-end rate sensitivity



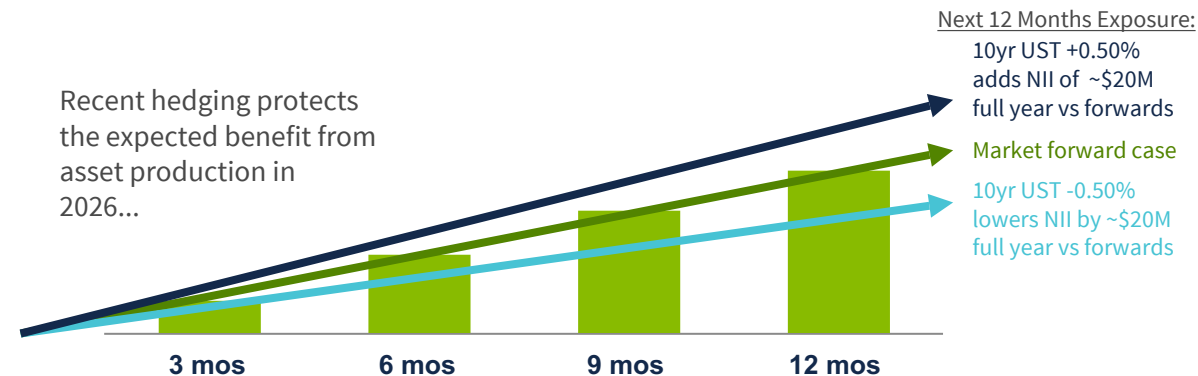
## Sensitivity to short-term rates

Floating Rate Balance Sheet Exposure<sup>(1)</sup> (\$B)



## Sensitivity to middle/long-term rates

Future NII Benefit from Fixed-Rate Asset Turnover



- **Hedging** - offsets contractual floating rate exposure and creates a mostly neutral interest rate risk position, where changes in fed funds are not expected to be a material driver of NII variability
- **Key Assumption: Deposit Costs/Beta** - mid-30%<sup>s</sup> falling rate interest-bearing deposit beta achievable to protect NII from fed funds cuts
  - 2Q26 CD repricing (\$5.1B maturing at 3.4% rate)
  - 36% of interest-bearing deposit balances are market priced<sup>(2)</sup> / indexed

- **Front-book/back-book tailwind** - \$12B to \$14B of annual fixed-rate loan production and securities reinvestment at higher yields than those maturing is a primary driver of NII growth
  - Hedges in place to lock in portion of 2026 loan/securities production rates
- **Benefit from higher rates/steepening curve** - maintain some asset sensitivity to middle/long-term rate changes given impact on production/reinvestment yields

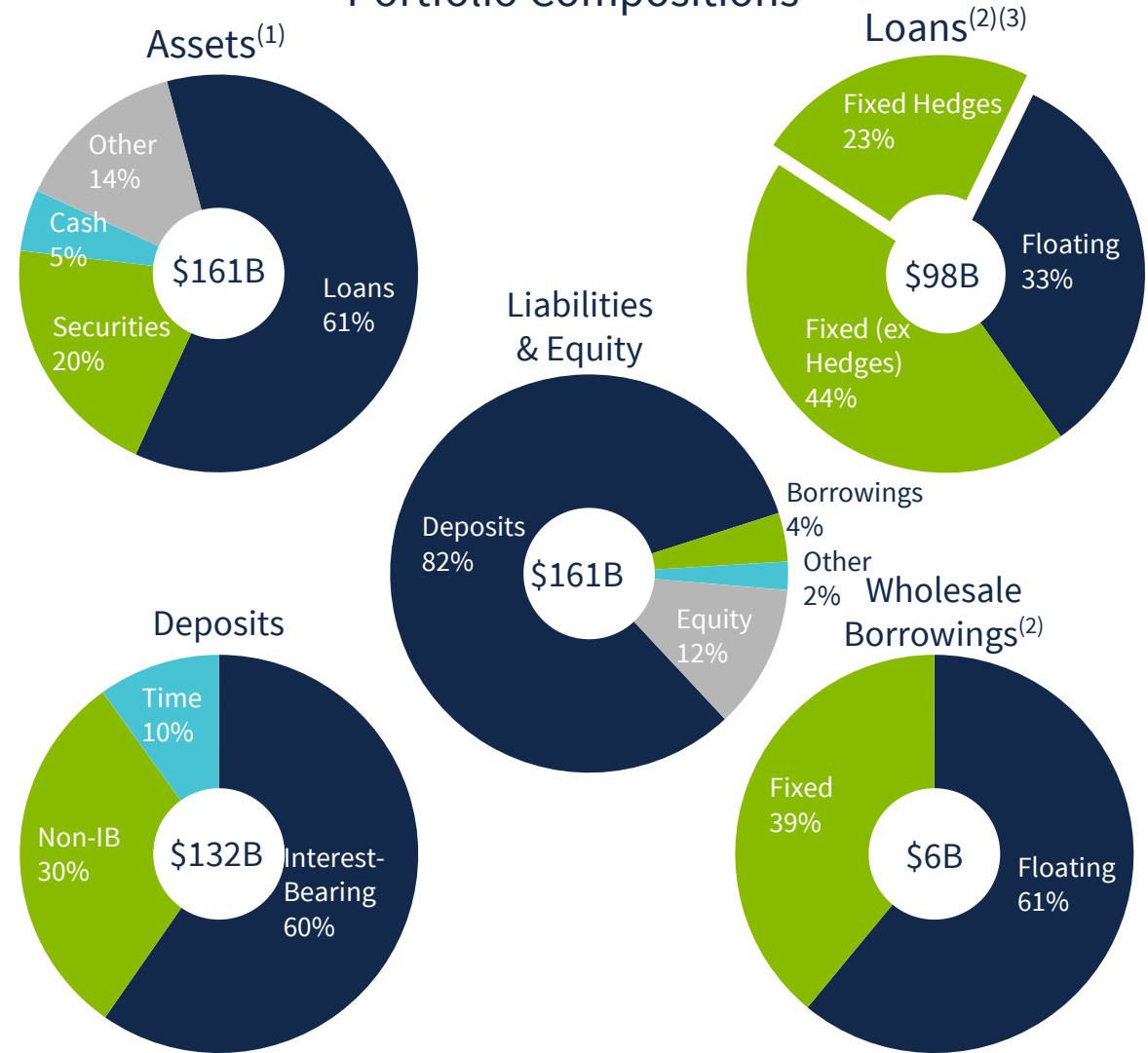
(1)3/31/26 balance sheet except for cash, which uses expected operating level due to elevated quarter-end balances; Floating rate loans excludes mortgage ARMs. Cash adjusted short-term tenors include all rate tenors 12 months and shorter; middle/long-term tenors include those beyond 1 year. (2) Includes deposits with a rate above 325bps and corporate sweep deposits as well as time deposits maturing in the coming 6 months; any time deposits with a rate above 325bps are included in this cohort.

# Balance Sheet Profile

(As of March 31, 2026)

- Balance sheet position naturally benefits from higher interest rates (i.e. *asset sensitive*), supported by
  - Large floating rate loan mix
  - Large, stable deposit base as evidenced over multiple rate cycles
- Fixed-rate securities and receive-fixed hedges insulate the natural interest rate sensitivity in the balance sheet
- Current interest rate risk profile is **mostly neutral** to changes in market interest rates
  - 2.6 year asset duration
  - 2.7 year liability duration

## Portfolio Compositions



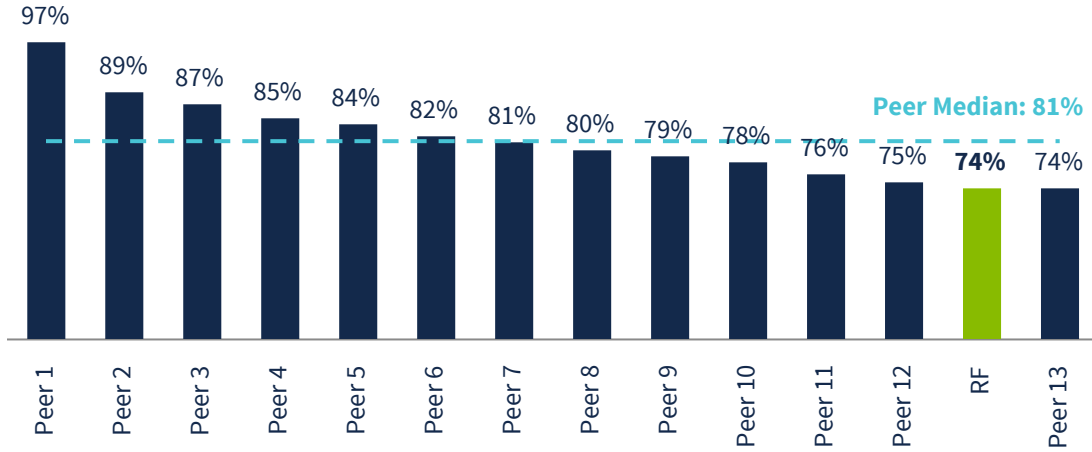
(1) Securities includes AFS, the unrealized AFS loss, and HTM securities; cash represents interest-bearing deposits held with the Federal Reserve. (2) Additional hedging detail included on the "Hedge Strategy Update" slide. Excludes forward-starting derivatives (both forward starting cash flow hedges and forward starting fair value hedges on 2Q & 3Q 2024 debt issuances.) (3) ARM mortgage loans are included as floating rate loans.

# Balance Sheet Positioning Advantage

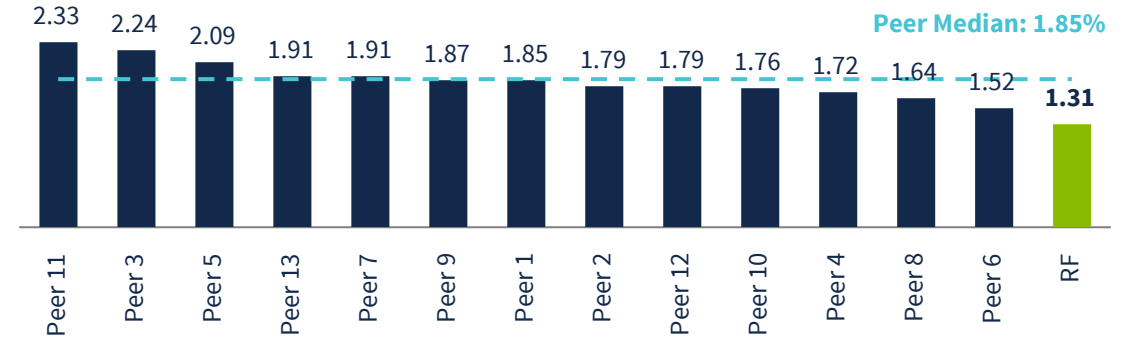
Strong deposit franchise and funding position provide an opportunity for flexibility and margin outperformance in an evolving rate environment



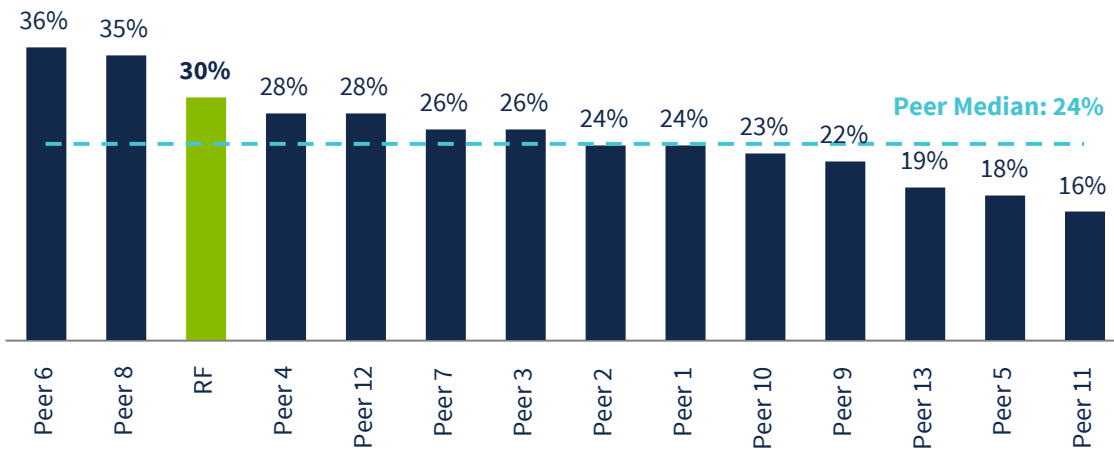
### Loan-to-Deposit Ratio



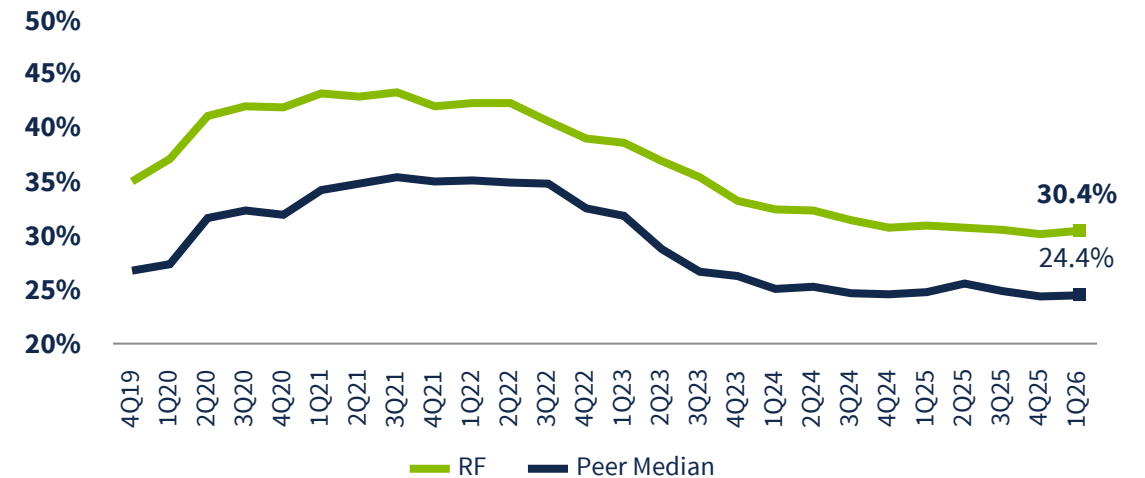
### Total Liability Cost (%)



### Non-interest Bearing (NIB) to Total Deposits



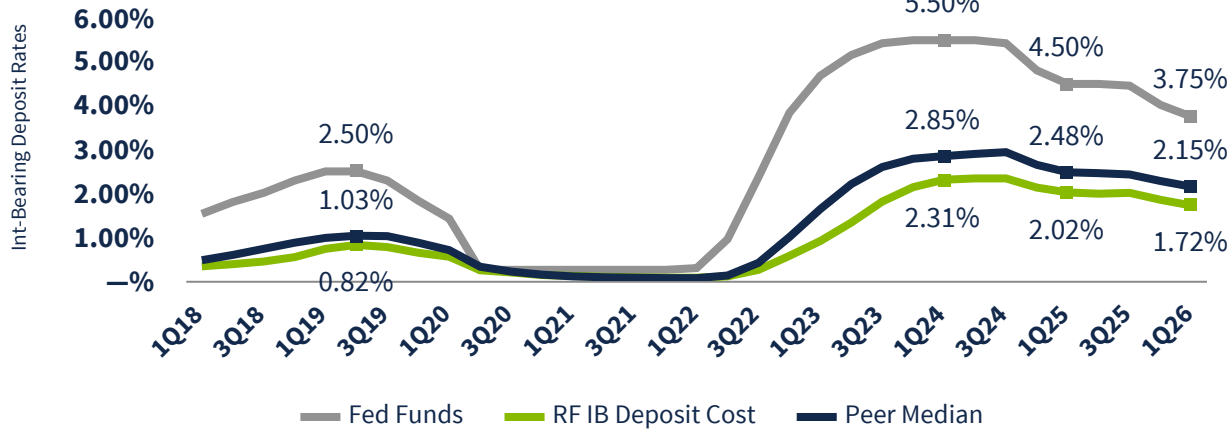
### Time Series: NIB to Total Deposits



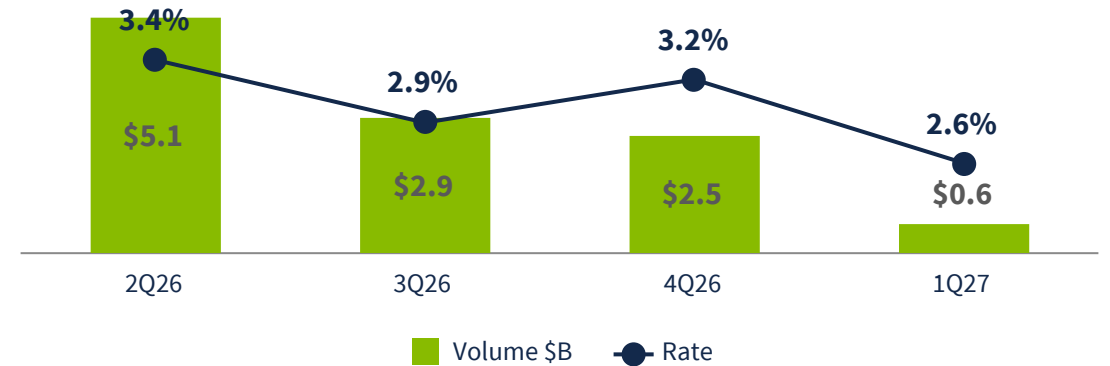
\*\*All balances are ending as of 3/31/26; Source: SEC reporting. Peers include CFG, FCNCA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, SSB, TFC, USB, ZION.

# Interest-Bearing Deposit Pricing

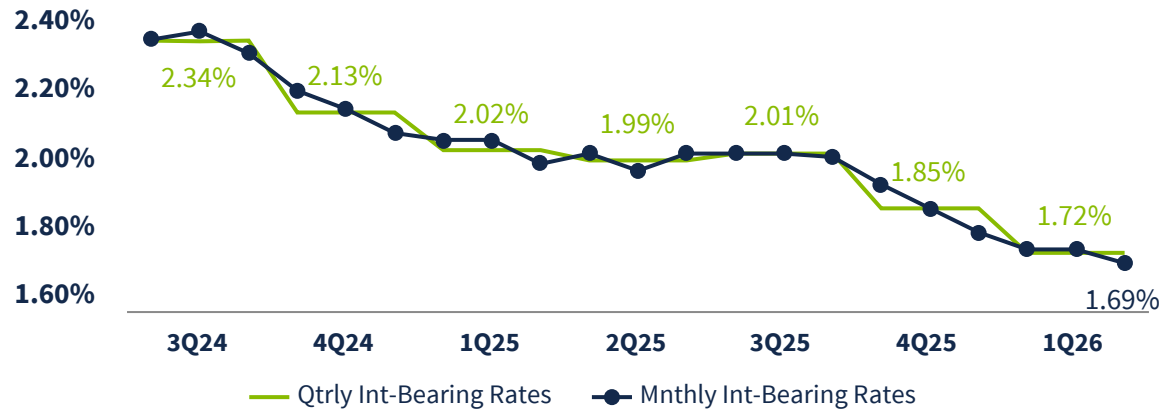
Interest-bearing Deposit Cost vs. Peers<sup>(1)</sup>



CD Maturities (as of 3/31/2026)<sup>(2)</sup>



Interest-bearing Deposit Cost Trend



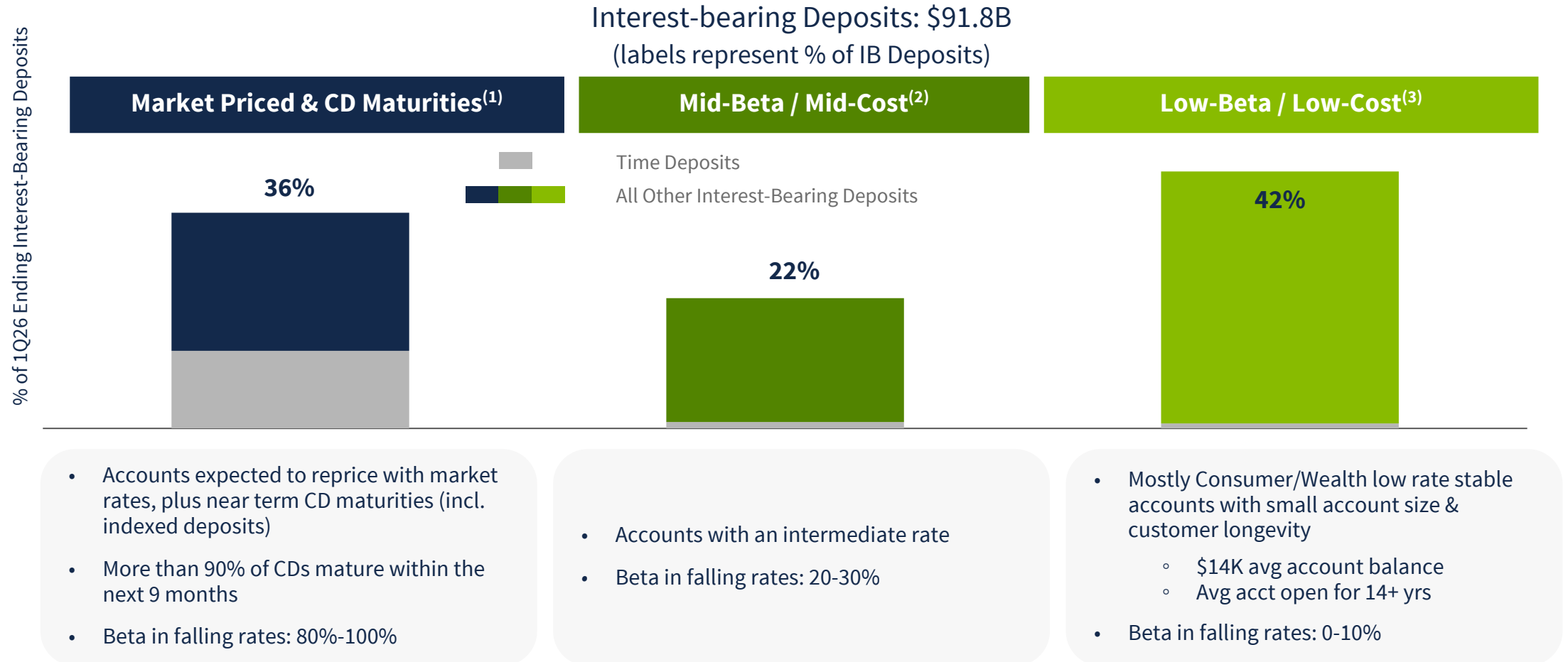
## Deposit Pricing Outperformance Expected to Persist

- Regions' deposit composition has led to repricing (betas) among the lowest in the peer group through multiple rising rate cycles
- Consistent rate seeking behavior across the last two cycles
- Ability to reprice deposits lower with market rate declines consistent with performance to-date; mid-30% beta necessary to protect NII
  - Expect modest cost reductions in Q2 by managing expenses closely around where we exited Q1, with potential to outperform over time as CDs mature and reprice lower

(1) Peers include CFG, FCNCA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, SSB, TFC, USB, ZION. (2) CDs excluding brokered CDs; maturities as of 3/31/2026; balances do not include future rollover

# Interest-Bearing Deposit Mix

*Composition of deposit book affords ability to maintain cost advantage under a range of market rate outcomes;  
When combined with hedges, creates a well protected margin*



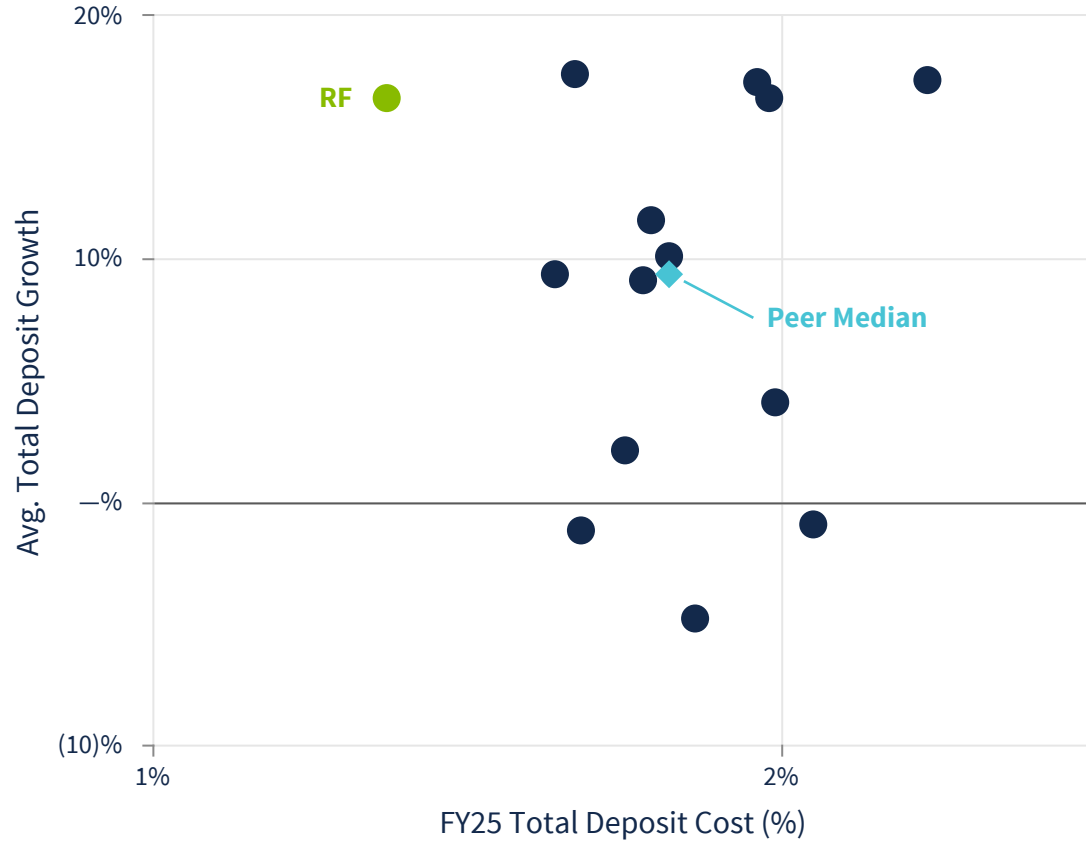
(1) Includes deposits with a rate above 325bps and corporate sweep deposits as well as time deposits maturing in the coming 6 months; any time deposits with a rate above 325bps are included in this cohort. (2) Comprised of deposits with a rate between 100-325bps and time deposits maturing in the next 6 to 12 months. (3) Includes deposits with a rate below 100bps and time deposits with a remaining maturity of more than 12 months.

# Deposit Advantage Key to Franchise Value

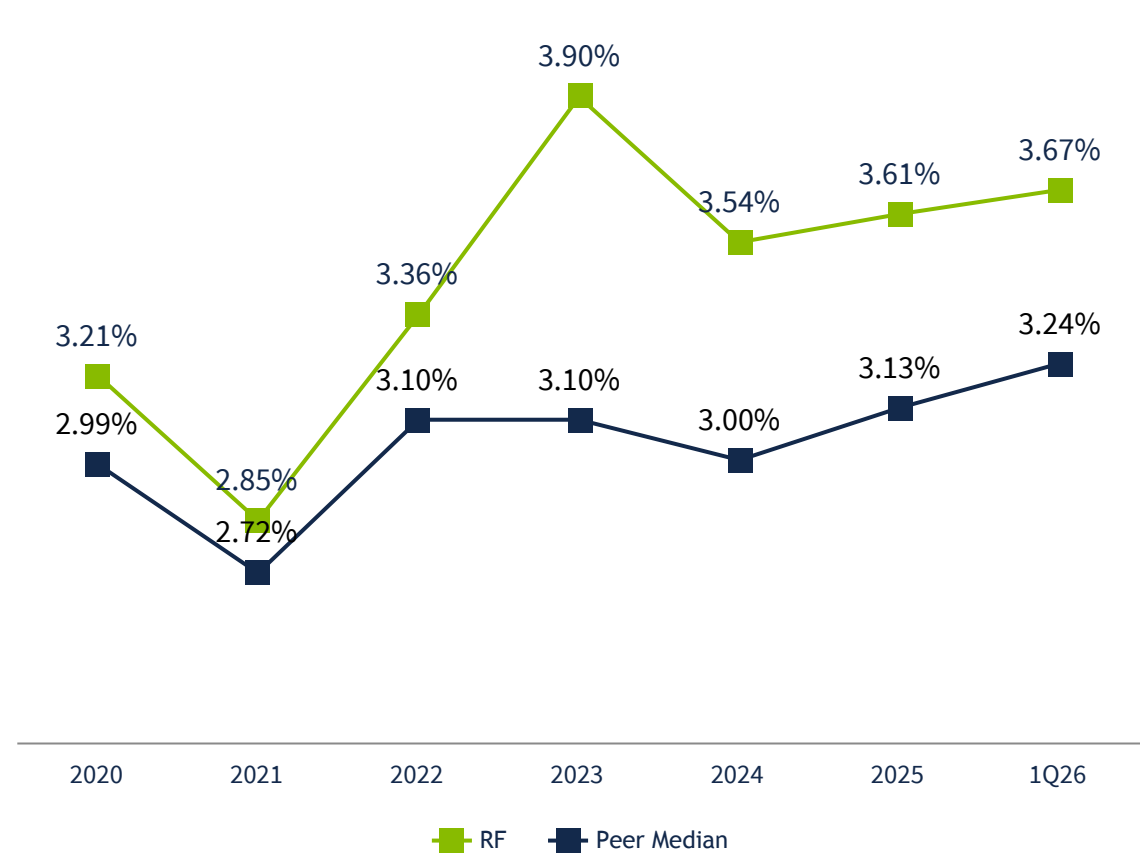
Above median deposit growth & disciplined pricing



### 5 Year Deposit Growth vs Current Deposit Costs<sup>(1)</sup>



### Net Interest Margin vs. Peers<sup>(1)</sup>



(1) Source: S&P Cap IQ and SEC Reporting. Avg deposit balance changes cover FY20 to FY25. Peer balances have been adjusted for bank merger & acquisition activity: CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION.

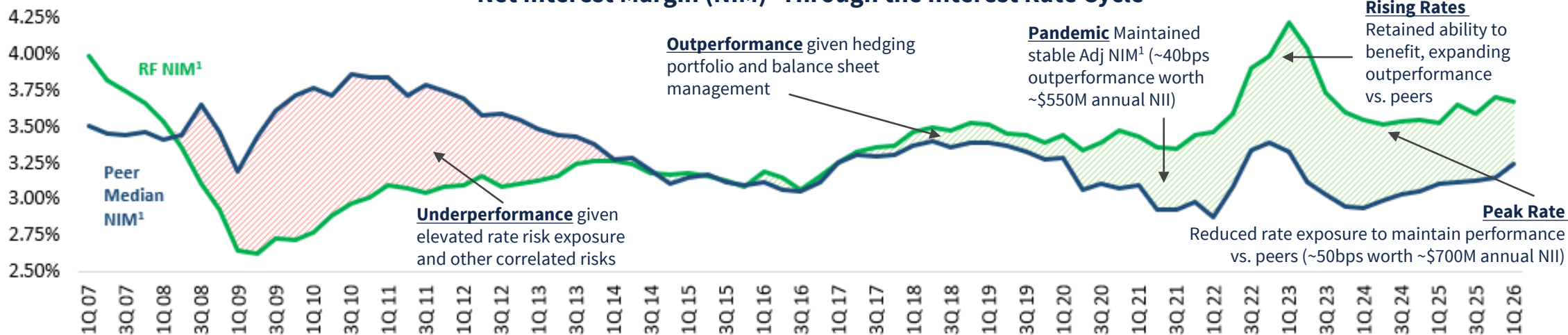
# Net Interest Margin History

Generating consistent, sustainable, long-term performance

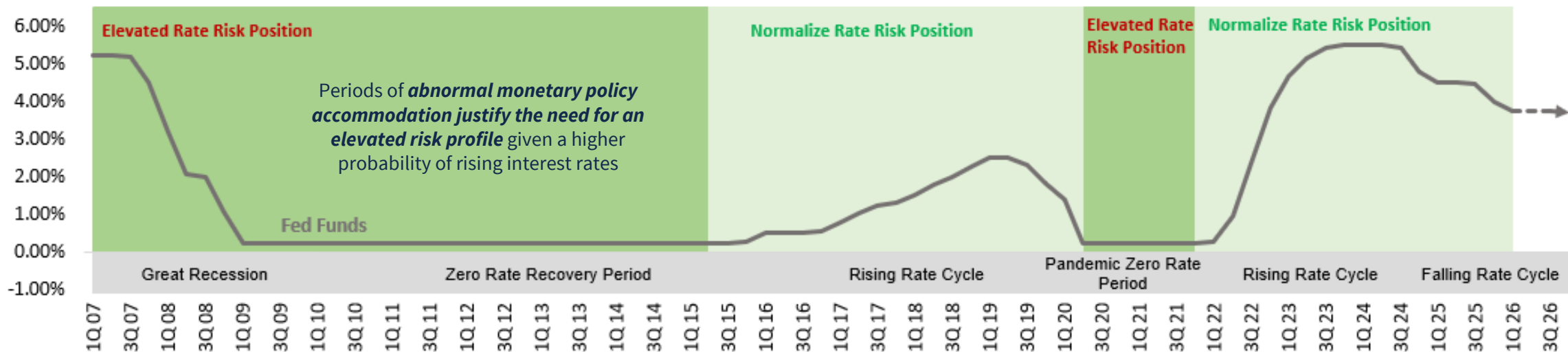


Learned lesson from outsized credit and rate exposure in GFC; have used hedges to achieve NIM protection and outperform peers

## Net Interest Margin (NIM)<sup>1</sup> Through the Interest Rate Cycle



## Fed Funds Target Rate & Regions' Interest Rate Risk Positioning



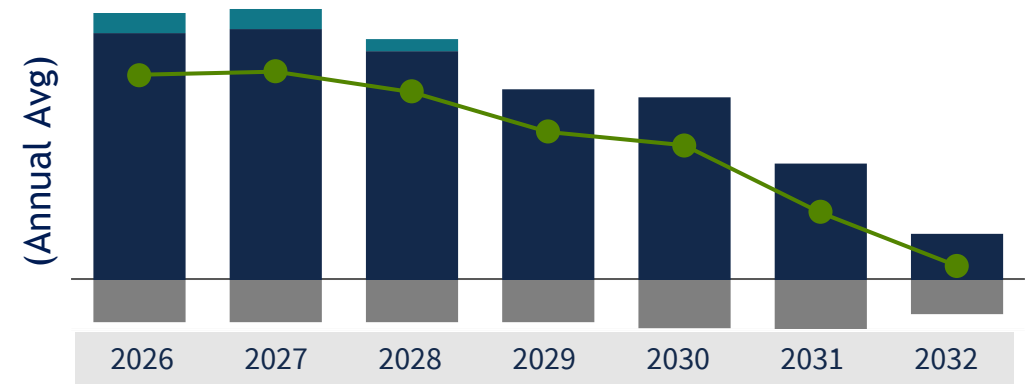
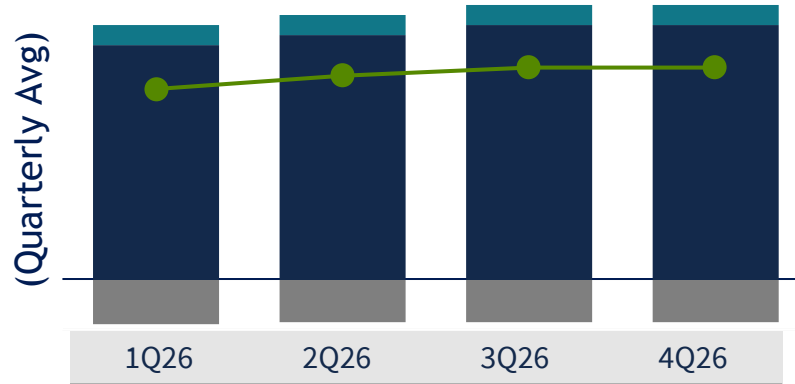
(1) Given the impact to NIM across the industry from elevated pandemic-related cash, Regions and peer NIMs have been adjusted to exclude surge cash above 4Q19 levels from 2Q20 to 3Q22. Peers include CFG, FCNCA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, SSB, TFC, USB, ZION.

# Hedging Strategy Update

Mostly "neutral" rate risk position protects margin & decreases capital volatility



## Asset Hedge Notional



	1Q26	2Q26	3Q26	4Q26	2026	2027	2028	2029	2030	2031	2032
Receive-Fixed, Cash Flow Swaps - Loans	\$22.8B	\$23.9B	\$24.8B	\$24.8B	\$24.1B	\$24.4B	\$22.4B	\$18.5B	\$17.8B	\$11.3B	\$4.5B
Pay-Fixed, Fair Value Swaps - AFS Securities	\$4.4B	\$4.2B	\$4.3B	\$4.3B	\$4.3B	\$4.3B	\$4.3B	\$4.3B	\$4.9B	\$5.0B	\$3.4B
<b>Net Asset Swap Position<sup>(1)</sup></b>	<b>\$18.4B</b>	<b>\$19.7B</b>	<b>\$20.5B</b>	<b>\$20.5B</b>	<b>\$19.8B</b>	<b>\$20.1B</b>	<b>\$18.1B</b>	<b>\$14.2B</b>	<b>\$12.9B</b>	<b>\$6.3B</b>	<b>\$1.1B</b>
Cash Flow Swap Receive Rate <sup>(3)</sup>		3.07%	3.15%	3.17%	3.11%	3.21%	3.38%	3.54%	3.55%	3.58%	3.65%
AFS Fair Value Swap Pay Rate <sup>(3)</sup>		3.58%	3.58%	3.58%	3.58%	3.58%	3.58%	3.60%	3.63%	3.64%	3.72%
Cash Flow Collars - Loans <sup>(2)</sup>	\$2.0B	\$2.0B	\$2.0B	\$2.0B	\$2.0B	\$2.0B	\$1.0B	\$0.0B	\$0.0B	\$0.0B	\$0.0B

as of 3/31/2026

1Q26 Asset Hedging Activity	Cash Flow Hedging	Fair Value Hedging
	Focused on reducing NIM volatility	Focused on reducing AOCI volatility
Short-term rate protection in future periods	<ul style="list-style-type: none"> <li>Added \$1B in forward-starting (2029), 3Y receive-fixed swaps (3.6%)</li> </ul>	
Medium and long-term rate sensitivity hedges (fixed asset turnover)	<ul style="list-style-type: none"> <li>Added \$1.25B in forward-starting (Sep-26), 5Y receive-fixed swaps (3.5%)</li> <li>Terminated \$1.5B in fixed asset turnover swaps hedging 1Q26</li> </ul>	
Securities fair value hedges (with offsetting NIM sensitivity transaction)	<ul style="list-style-type: none"> <li>Added \$0.9B in forward-starting (2030), 4Y avg receive-fixed swaps (3.8%) with avg maturity in 2034 to offset interest rate risk associated with fair value AOCI hedges</li> </ul>	<ul style="list-style-type: none"> <li>Added \$0.9B in forward-starting (2030), 4Y avg pay-fixed swaps (3.8%) with avg maturity in 2034</li> </ul>
Tactical increase in near-term protection given fewer/no Fed Funds cuts priced for 2026	<ul style="list-style-type: none"> <li>Added \$0.3B in spot-starting receive-fixed swaps (3.6%) maturing Dec-26</li> </ul>	<ul style="list-style-type: none"> <li>Terminated \$0.3B in active pay-fixed swaps maturing Apr-28</li> </ul>

(1) Net Asset Swap Position equals Receive-Fixed Cash Flow Swaps - Loans minus Pay-Fixed Fair Value Swaps - AFS Securities. (2) Collars use short interest rate caps to pay for long interest rate floors; weighted avg. floor of 1.86%, weighted avg. cap of 6.22%. (3) Floating rate leg of swaps vs overnight SOFR.

# Securities Portfolio

Provides downside rate protection/liquidity



- Portfolio constructed to protect against changes in market rates
  - Duration of ~3.9 years (AFS ~3.5 years) as of 3/31/2026; provides offset to long-duration deposit book
  - 28% of securities in the portfolio are bullet-like (CMBS, corporate bonds, agency bullets, and USTs)
  - MBS mix concentrated in less sensitive prepayment collateral types: lower loan balances, seasoning, and state-specific geographic concentrations
- 98% US Government or Agency guaranteed
  - ~\$460M high quality, investment grade corporate bond portfolio is short-dated (<2.5 year duration) and well diversified across sectors and issuers
  - The Agency CMBS portfolio is guaranteed by government agencies and is collateralized by mortgage loans on multifamily properties
- 83% classified as Available-for-Sale; 17% Held-to-Maturity

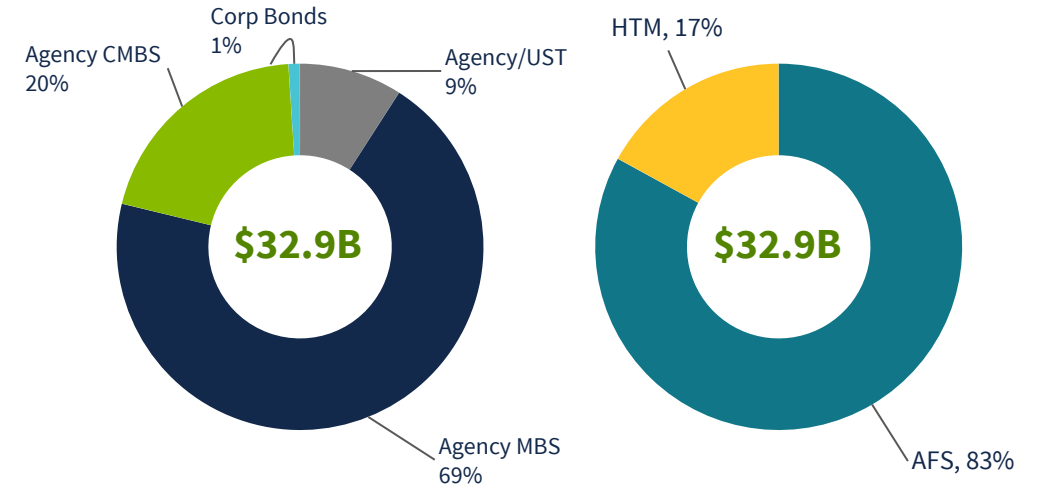
## 1Q26 Activity

- Reinvestment of paydowns/maturities accretive to portfolio yield by ~1.3%

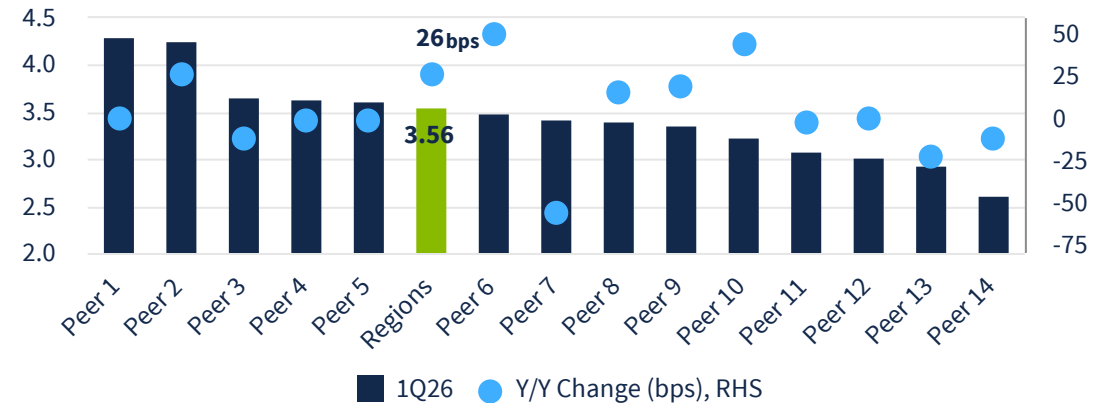
**Subsequent to quarter end** sold ~\$900M short-duration Agency/Govt bullet-like securities at a \$40M pre-tax loss, reinvesting into longer-duration USTs, Agency CMBS and MBS at 2.5% higher yields

- Represents normal duration management, adding downside rate protection

Securities Portfolio Composition<sup>(1)</sup>



Securities Yield<sup>(2)</sup>



(1) Includes AFS securities, the \$725M unrealized AFS loss, and HTM securities as of 3/31/2026. (2) Source: Supplementary earnings materials / SEC reporting; peer set includes: CFG, FCNCA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, PNFP, SSB, TFC, USB, ZION

# Securities Portfolio - AOCI Management

Positioned to manage level/exposure lower over time

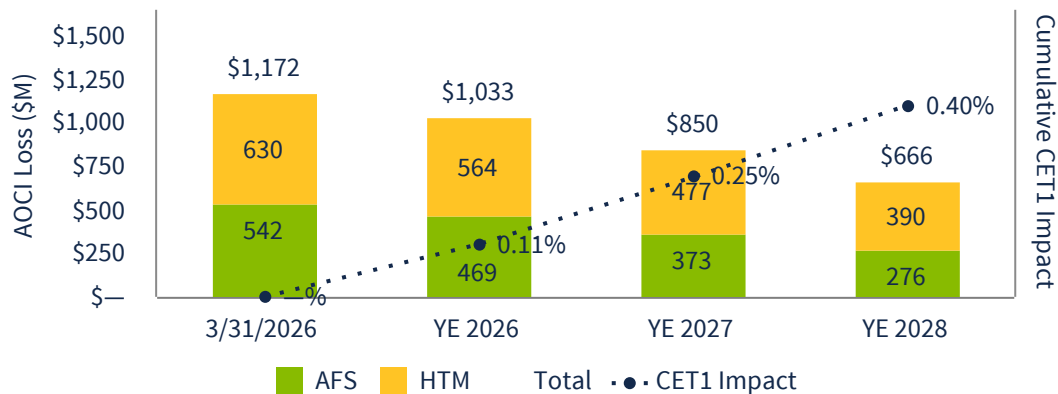


- AOCI associated with unrealized securities gains/ losses is expected to be included as a part of CET1 once B3E rules are finalized (with phase in)
  - Given Regions' long duration deposit base, asset duration strategies will still be needed to mitigate inherent interest rate risk exposure
- Various strategies have been and will continue to be implemented to reduce capital volatility in the future, including:

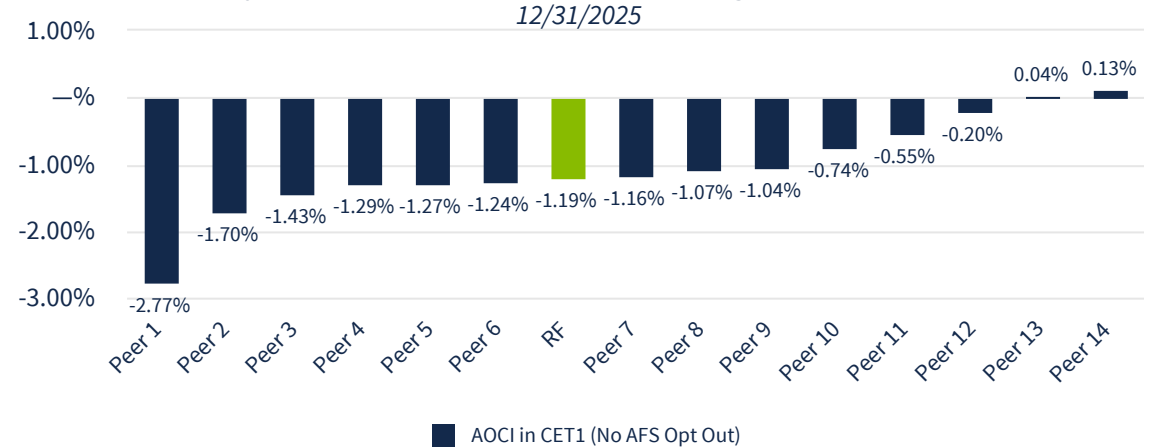
	Tactic	Implementation
<b>1) Held to Maturity (HTM) Designation</b>	Migrate AFS securities or add new purchases in HTM	Will continue to migrate towards targets over time; timing dependent on rate entry point and regulatory clarity (i.e. timing / HTM treatment); holding elevated capital in interim
<b>2) Shorter Duration AFS Portfolio</b>	<ul style="list-style-type: none"> <li>Bond selection</li> <li>Fair value hedging<sup>(1)</sup></li> </ul>	

- At 3/31/2026, AOCI at risk in AFS in + 100 shock is ~\$725M or ~57bps of CET1
- Monetizing Held-to-Maturity security liquidity through collateralized deposits

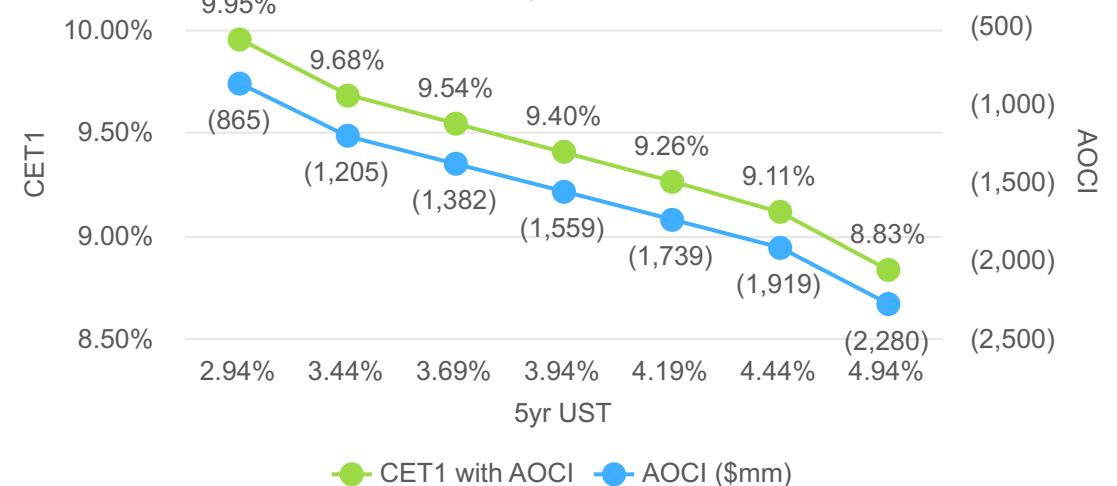
Securities AOCI Burn Down and Impact to CET1<sup>(3)</sup>



Adj. AOCI in CET1 as % of Risk Weighted Assets<sup>(2)</sup>



CET1 Including AOCI Sensitivity<sup>(4)</sup>



(1) Fair value hedging includes pay fixed swaps and other strategies currently in development, with the balance sheet duration likely offset through the addition of offsetting cash flow hedges against floating rate loans. (2) AOCI in CET1 (No AFS Opt Out) includes AOCI related to AFS, HTM and Pension related obligations; Source: Call Reports as of 12/31/2025, RC-R and RC-B. Peer set includes: CFG, FCNCA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, PNFP, SSB, TFC, USB, ZION. (3) Estimated Tax-Adjusted AOCI, current portfolio, market forward interest rates, and Risk Weighted Assets as of 3/31/2026. (4) Total After Tax AOCI excluding CF Hedges as of 3/31/2026.

# Securities Portfolio - Repositioning

Provides efficient use of capital/downside rate protection



## Multiple, distinct securities repositioning strategies occurred in 2024, 2025, and 2026

- Sold mostly shorter-duration agency CMBS
- Replaced with mostly residential agency MBS with favorable prepayment protection/profiles and higher market yields
- Maintained duration on naturally shortening portfolio
- **Q2 2026 transaction:** Sold ~\$900M short-duration Agency/Govt bullet-like securities at a \$40M pre-tax loss, reinvesting into longer-duration USTs, Agency CMBS and MBS at 2.5% higher yields
  - Represents normal duration management, adding downside rate protection

## Rationale for Securities Repositioning

### Efficient Capital Use

- Superior returns vs alternatives (including share repurchases)
- Capital neutral w/ full AOCI look through

### Portfolio Management

- Provides flexibility for relative value decision making
- Replace short-duration bonds that provide little falling rate protection

### Favorable Market

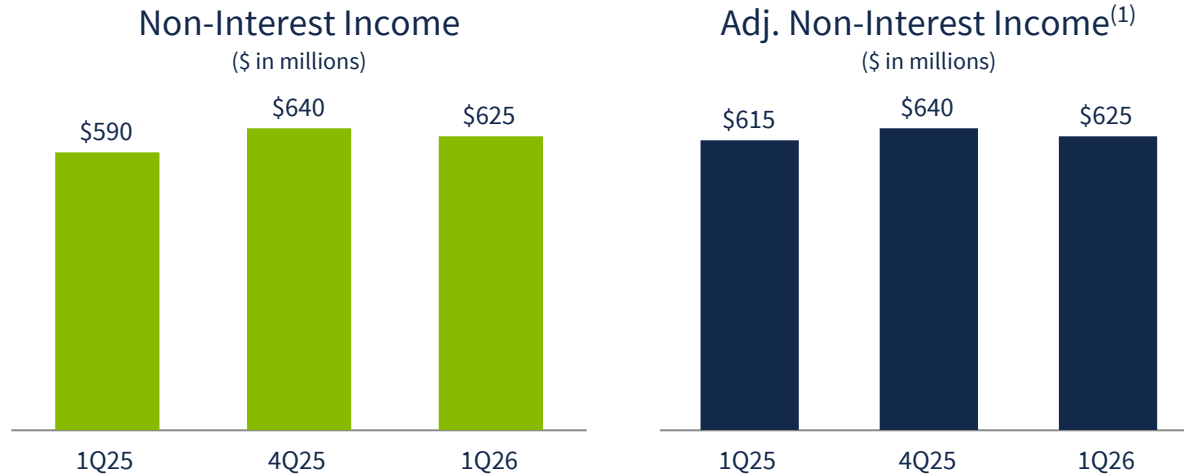
- High absolute market rates and a steepening yield curve enhance attractiveness

## Repositioning Summary

Execution	\$ Sold	Losses Realized	Purchase Yield - Sales Yield	Payback Period <sup>(1)</sup>	Duration Extension <sup>(2)</sup>
Q1 2024	\$1.3B	\$50M	1.9%	2.1yrs	0.15yrs
Q2 2024	\$980M	\$50M	2.4%	2.6yrs	0.07yrs
Q3 2024	\$1.3B	\$75M	2.6%	2.7yrs	0.18yrs
Q4 2024	\$696M	\$30M	2.2%	2.7yrs	0.04yrs
Q1 2025	\$478M	\$25M	2.9%	2.7yrs	0.05yrs
Q3 2025	\$516M	\$25M	2.4%	2.6yrs	0.04yrs
Q2 2026	\$903M	\$40M	2.5%	2.0yrs	0.07yrs
<b>Total/ WA</b>	<b>\$6.2B</b>	<b>\$295M</b>	<b>2.4%</b>	<b>2.4yrs</b>	<b>0.6yrs</b>

(1) NII estimate and payback assumptions use Market Forwards as of trade completion dates. (2) Point in time impact; portfolio duration is naturally shortening and repositioning provides offset.

# Non-Interest Income



(\$ in millions)	Change vs		
	1Q26	4Q25	1Q25
Service Charges – Consumer <sup>(2)</sup>	\$96	(5.0)%	—%
Service Charges – Corporate <sup>(3)</sup>	\$66	8.2%	3.1%
Wealth Management Income	141	(1.4)%	9.3%
Card and ATM Fees	117	(4.9)%	—%
Capital Markets (Ex CVA/DVA)	83	3.8%	2.5%
Mortgage Income	32	—%	(20.0)%
Other	36	(29.4)%	(12.2)%

## QoQ Highlights & Outlook

- NIR decreased 2% on both a reported and adjusted<sup>(1)</sup> basis
- Service charges remained stable, as record Treasury Management fees, up 6% linked-quarter, offset seasonally lower consumer revenue; TM remains a key growth driver
- Card and ATM fees decreased 5%, reflecting normal seasonality; Expect fees to peak in 2Q and level out in 2H26
- Capital Markets (Ex CVA) increased 4%, driven by improved commercial swap, loan syndication, and securities underwriting activity, partially offset by lower real estate capital markets and M&A fees; Expect quarterly revenue to continue increasing within the \$90 – \$105M range, trending toward the lower end in 2Q amid market volatility and elevated rates, with momentum building thereafter
- Other NIR declined 29%, driven primarily by commercial lease activity, with ~\$6M of gains in 4Q and ~\$7M of losses in 1Q
- Expect FY26 adjusted non-interest income to grow 3 – 5% vs 2025<sup>(4)</sup>

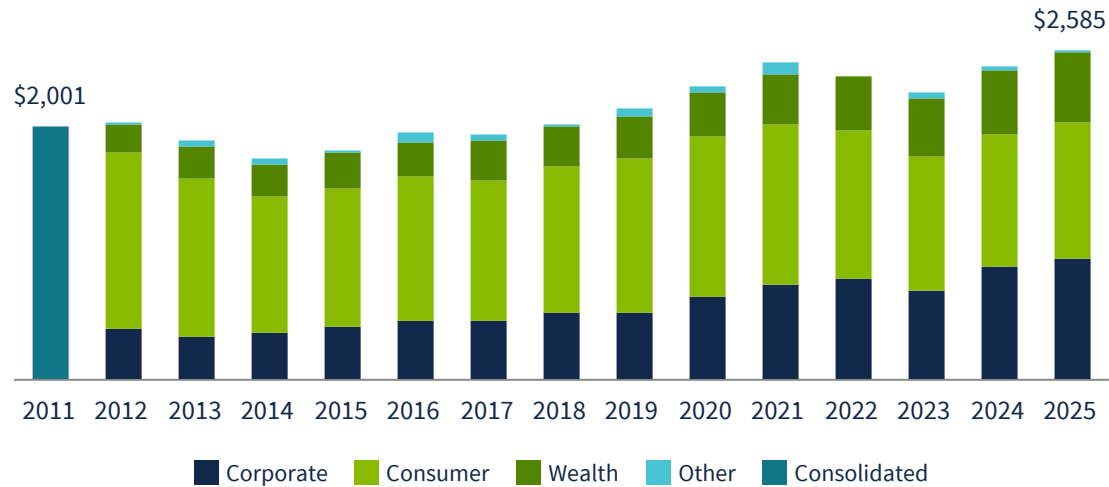
(1) Non-GAAP; see appendix for reconciliation. (2) Consumer overdrafts typically represent approximately half of these amounts each quarter. (3) The majority of these amounts relate to Treasury Management (TM) activities and typically represent approximately two-thirds of total TM revenue each quarter. (4) See appendix for further information on the forward-looking guidance provided by the Company with respect to this non-GAAP measure.

# Track Record of Expanding Fee-Based Services



## Adjusted Non-Interest Income<sup>(1)</sup>

(\$ in millions)



Strategic investments & enhanced client capabilities have generated over \$1B in additional revenue since the global financial crisis (GFC), more than overcoming ~\$600M of lost revenue

- The enactment of Regulation E and debit interchange legislation post GFC had a combined ~\$300M negative impact
- Overdraft fees have declined ~\$300M since 2011, due primarily to customer-friendly enhancements

## Proven Non-Interest Income Resiliency

Diversified revenue growth through expanded fee-based services

### Capital Markets

- Since re-launch of products in 2014, expanded the business through:
  - **Organic Product Growth:** Debt & Capital Raising, Financial Risk Management, Real Estate
  - **Acquisitions:** BlackArch – M&A, ClearSight – M&A, Sabal – Agency Small Balance & Servicing Platform

### Treasury Management

- New product and feature development continues to be an annual priority and amounts to ~20% of annual core TM revenue
- Trade Finance revenue grew an average of 11.4% annually from 2020-2025 through acquisition of new clients and growth of existing relationships

### Wealth Management

- 2025 Investment Services and Investment Management & Trust Fees are up \$222M vs 2019 (97% Organic); 6-year CAGR of 9.1%
- **Acquisitions:** Highland Associates

### Consumer

- Purchased a \$1B credit card portfolio in mid-2011
- Organic growth in the debit card portfolio
- Since 2011 expanded mortgage servicing revenue through bulk and flow MSR acquisitions totaling \$81B

(1) Non-GAAP; see appendix for reconciliation. Amounts disclosed in years 2024-2016 represent the initial amounts reported in the Company's Segment footnote in the Annual 10-K. Amounts disclosed in years 2015-2012 represent the latest year disclosed in the Company's Annual 10-K with some additional adjustments applied to represent the dynamic nature of segment reporting in order to arrive at amounts comparable to segments as currently viewed by management. Amounts in 2011 could not be recast due to lack of available data to create comparable segment disclosures.

# Capital Markets

Growing products & services that our clients value



## Capital Markets Product Solutions



### Mergers & Acquisitions

- M&A Advisory Services



### Real Estate

- Multi-family loan origination & distribution
  - Fannie Mae
  - Freddie Mac
  - HUD
- All property types loan origination & distribution
- Low income housing tax credit distribution



### Debt & Capital

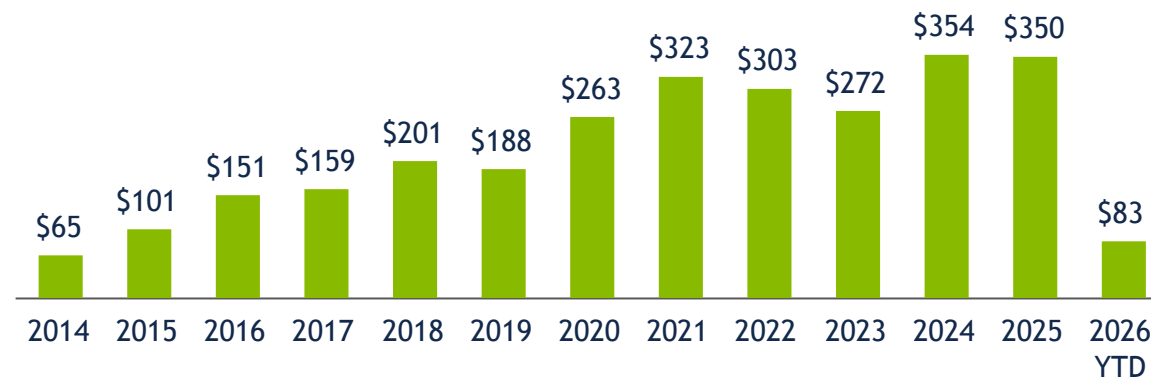
- Loan syndication
- Sponsor coverage
- Loan sales & trading
- Public and private capital raising



### Financial Risk Management

- Interest Rate Derivatives
- Commodity Derivatives
- Foreign Exchange

## Capital Markets Annual Revenue (Ex. CVA/DVA)<sup>(1)</sup>



- 1Q26 Capital Markets revenue ex. CVA/DVA of \$83MM increased 4% from prior quarter, driven by increased fees from Syndications, Debt & Equity Underwriting, and Swap Transactions.
- Capital Markets revenue ex. CVA/DVA quarterly range expected to be \$90M-\$105M; 2Q26 expected to be toward the lower end of the range with improvement in 3Q and 4Q.

## Client Coverage Areas

- Corporate Banking
- Commercial Banking
- Commercial Real Estate
- Specialized Industries
- Wealth Management

(1) \$'s in millions. Amounts presented exclude valuation adjustments (CVA/DVA). Prior to 2018, Capital Markets Fee income was labeled as "Capital Markets Fee Income and Other".

# Treasury Management

Clients optimize cash flow and manage risk with Treasury Management solutions



## Steadily Growing our Treasury Management Business

- +4% Treasury Management Revenue<sup>(1)</sup>
- +6% Portfolio of Treasury Management Clients<sup>(2)</sup>
- +11% Digital, Payment & Integrated Services Revenue<sup>(3)</sup>
- +10% Trade Finance Dollar Volume<sup>(4)</sup>

### Earning Recognition for Excellence



**2025 Datas Impact Award in Commercial Banking & Payments**  
Best Innovation in Product Development for  
Regions Embedded ERP Finance

#### Trade Finance

- Department of Commerce - Recipient of President's "E" Award for Export Service
- SBA - #1 Export Lender for 7 Consecutive Years
- SBA - Two Time Export Working Capital Lender of the Year
- SBA - Export Working Capital Preferred Lender
- EX-IM Bank - Highest Delegated Lending Authority and Fast Track Lender
- EX-IM Bank - Lender of the Year and Deal of the Year Award Recipient



### Continually Investing in Technology



Enhancing **Embedded ERP Finance**, which allows clients to access and review financial accounts and data in real-time within their ERP platforms, by developing payment capabilities including wire transfer, ACH, and RTP



Simplifying cash management for small to mid-size businesses with **CashFlowIQ**, offering accounts payable, accounts receivable, invoicing, and bill payment solutions



Strengthening risk mitigation through the deployment of **Commercial Card alert** capabilities



Added **Xpress Connect**, a secure print and electronic communications tool, to the integrated billing and payments platform, **BillerXchange**, providing clients with efficient invoicing and communication capabilities



Leveraging cutting-edge automation to transform remittance processing and accelerate payment reconciliation for healthcare clients with the launch of **Healthcare Receivables Services powered by MediStreams**



Improving client refund, rebate and other payment distribution efficiencies with **ReimbursePro** by enabling fast, secure delivery through recipients' preferred channels

(1) YTD YoY Treasury Management Revenue Growth, March '26 to March '25. (2) YoY Client Growth, March '26 to March '25. (3) YTD Digital, Payment & Integrated Services Revenue, March '26 to March '25. (4) YTD Trade Services Dollar Volume Growth, March '26 to March '25.

# Wealth Management

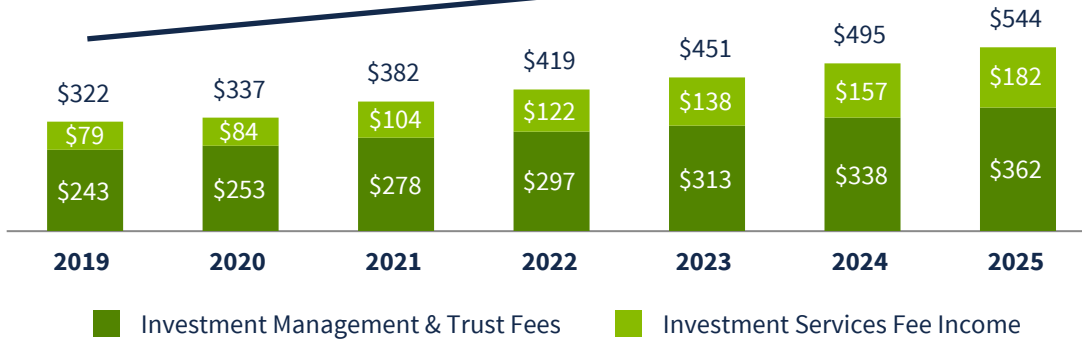
Specialized expertise and tailored investment guidance to manage and grow wealth



## Wealth Management NIR<sup>(1)</sup>

(\$ in millions)

9.1% CAGR



## Growing our Wealth Management Business<sup>(2)</sup>

- ↑ +8% Total Client Assets<sup>(3)</sup>
- ↑ +8% Total WM Relationships<sup>(4)</sup>
- ↑ +8% WM NIR<sup>(1)</sup>

## The Client Experience

### The Voice of the Regions Wealth Client

- Inaugural Voice of the Client survey established and fielded for Regions Investment Solutions, resulting in **84% of Financial Advisors receiving 5/5 ratings**
  - The primary indicator of client satisfaction is the **Financial Advisor Satisfaction Index** or FASI. For Q1 2026, the baseline FASI score stands at **82.4**.
- **Impact of Financial Planning.** Financial Planning remains a differentiator for highly engaged client relationships. Clients who engaged in financial planning reported significantly higher satisfaction and engagement.
  - 76% of surveyed clients having indicated they had a conversation with their FA in the past 12mo.
- **Focus on Action.** Leveraged VOC insights to pinpoint **growth opportunities** particularly in:
  - Advisor communication
  - Proactive market and trend discussions

## The Value We Bring To Our Clients

Every client is unique and deserves a tailor-made path to confidently reach their evolving financial goals. Wherever you are, and wherever you are going, we offer a dedicated team, specialized expertise, and investment guidance to help you manage and grow wealth.

- Managing Wealth for Individuals and Institutions
- Advice & Guidance / Planning / Consultative Approach
- **Solutions:** Wealth Planning, Retirement Planning, Trust & Estates, Digital Investing, Natural Resources & Real Estate, Philanthropic Solutions, Investment Management, Funeral Trust, Custody, Escrows, Corporate Trusts, Business Succession, Brokerage and Life Insurance

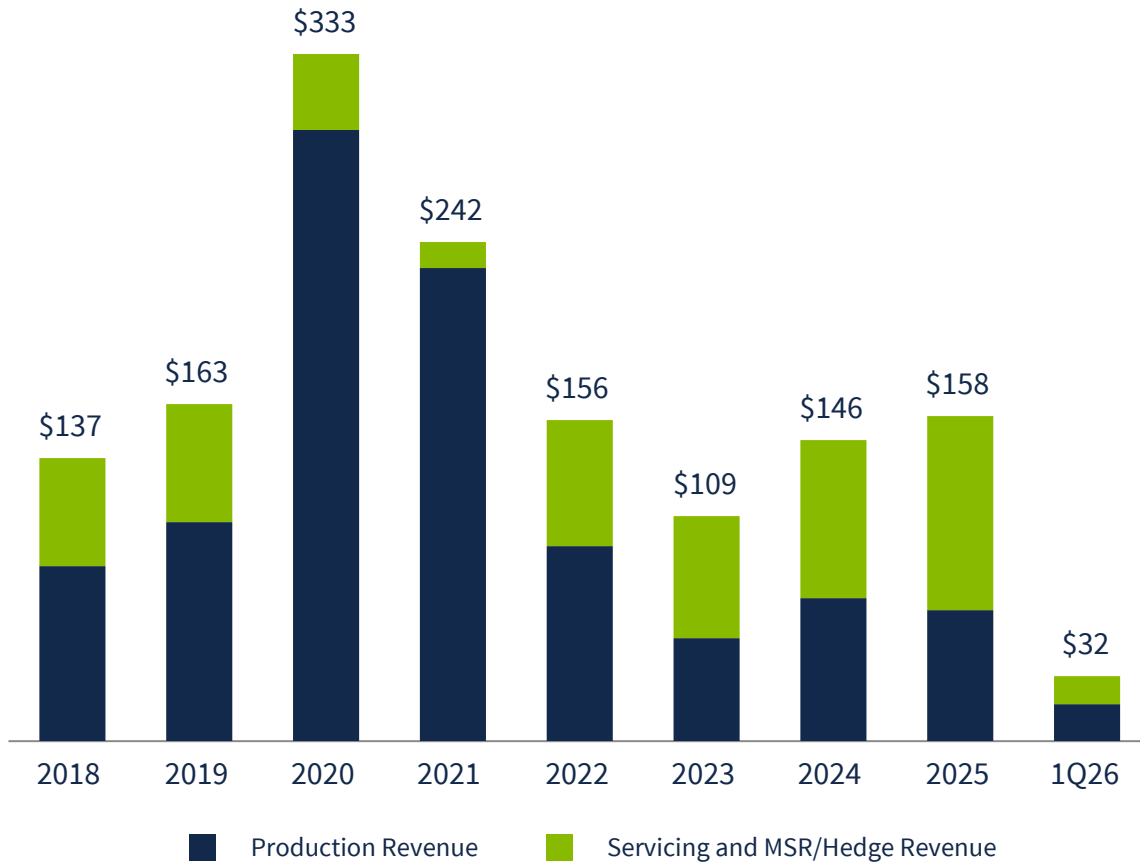
(1) WM NIR does not include the top of company portion of service charges on deposit accounts and similar smaller dollar amounts that are also attributable to the WM segment. (2) YoY comparisons as of 03/31/26 unless otherwise noted. (3) Client Assets consists of AUA, Brokerage Assets and Annuity Assets. (4) Total WM Relationships consists of Total Private Wealth Households, Institutional Accounts, and Investment Services Accounts.

# Mortgage

Remains a key component of fee revenue



## Mortgage Income (\$ in millions)



## Strong Performance



- Mortgage Income: **\$32M** 1Q26; **\$158M** FY25
- Portfolio **757** Avg. FICO | **53%** current LTV
- **\$410K** Avg. New Loan Size
- Production aligned with market in percentage of purchase production volume at 61% in 1Q26 vs 60% for the industry<sup>(1)</sup>

## Industry-Leading Low-Cost Servicer



- **\$83B** servicing portfolio<sup>(2)</sup> as of 1Q26 with appetite for future growth
- **\$0.2B** in MSR's acquired YTD with flow purchases
- Importance of Scale: Servicing fees help offset production declines in elevated rate cycles
- Servicing expense **24%** lower than peer average<sup>(3)</sup>

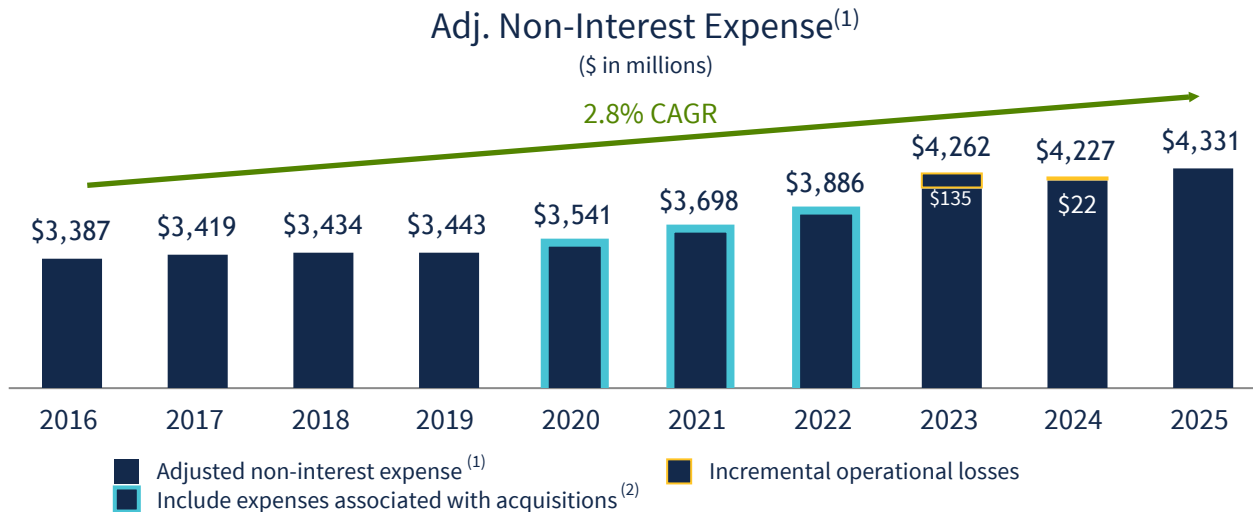
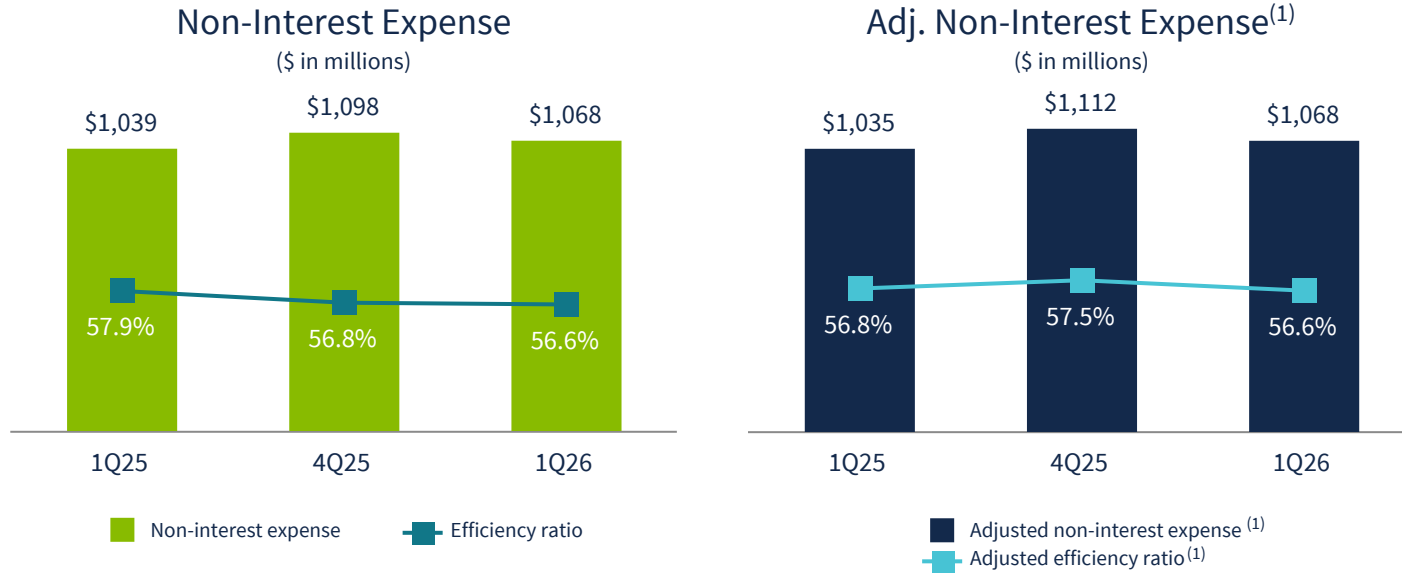
## Delivery Efficiency



- **19%** lower origination and fulfillment cost than peer average<sup>(3)</sup>
- Investing in omnichannel capabilities
- Partnership with retail bank is competitive advantage

(1) Mortgage Bankers Association – Mar 2026 Forecast. (2) Includes residential owned portfolio and serviced for others. (3) MBA/Stratmor PGR FY2025.

# Non-Interest Expense



## QoQ Highlights & Outlook

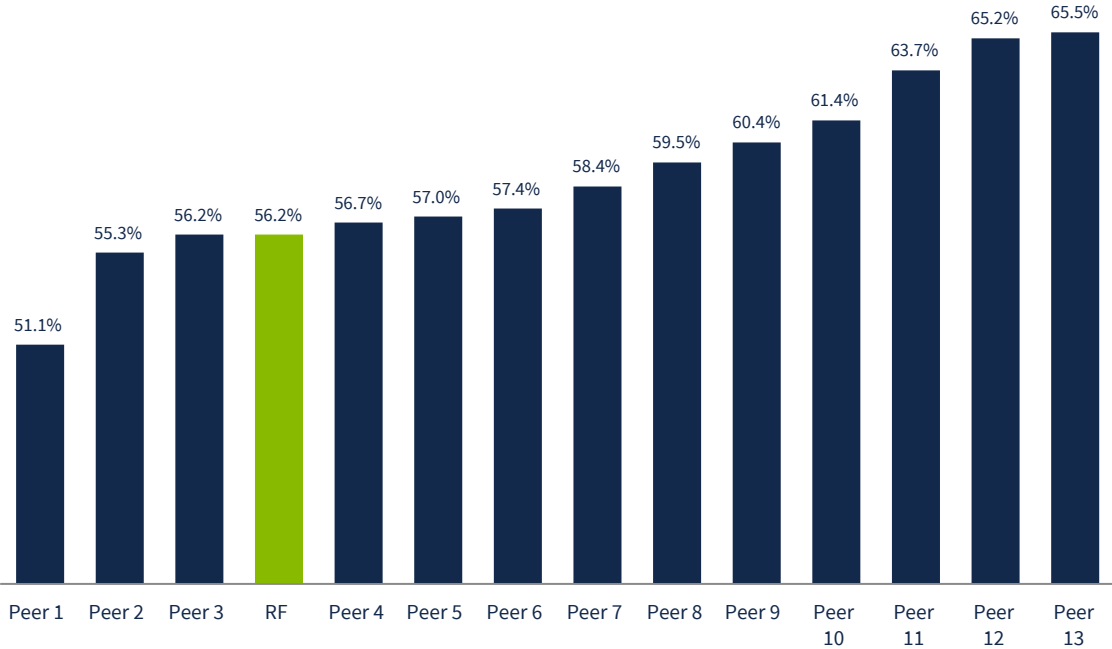
- NIE decreased 3% on a reported basis and 4% on an adjusted<sup>(1)</sup> basis
- Salaries & benefits remained relatively stable, as lower incentives along with 4Q employee benefit liability impacts tied to HR dividend income largely offset seasonal increases in payroll taxes, 401(k) match, and merit
- FDIC insurance assessments increased \$16M, as a 4Q FDIC insurance special assessment accrual reduction of \$14M did not repeat
- Maintaining disciplined expense management while continuing to invest across the franchise
- Expect FY26 adjusted NIE (inclusive of investments) to be up 1.5 – 3.5%; Anticipate generating FY adj. positive operating leverage<sup>(3)</sup>

(1) Non-GAAP; see appendix for reconciliation. (2) 2Q20 acquisition of Ascentium Capital and 4Q21 acquisitions of EnerBank, Sabal Capital Partners, and ClearSight Advisors. (3) See appendix for further information on the forward-looking guidance provided by the Company with respect to this non-GAAP measure.

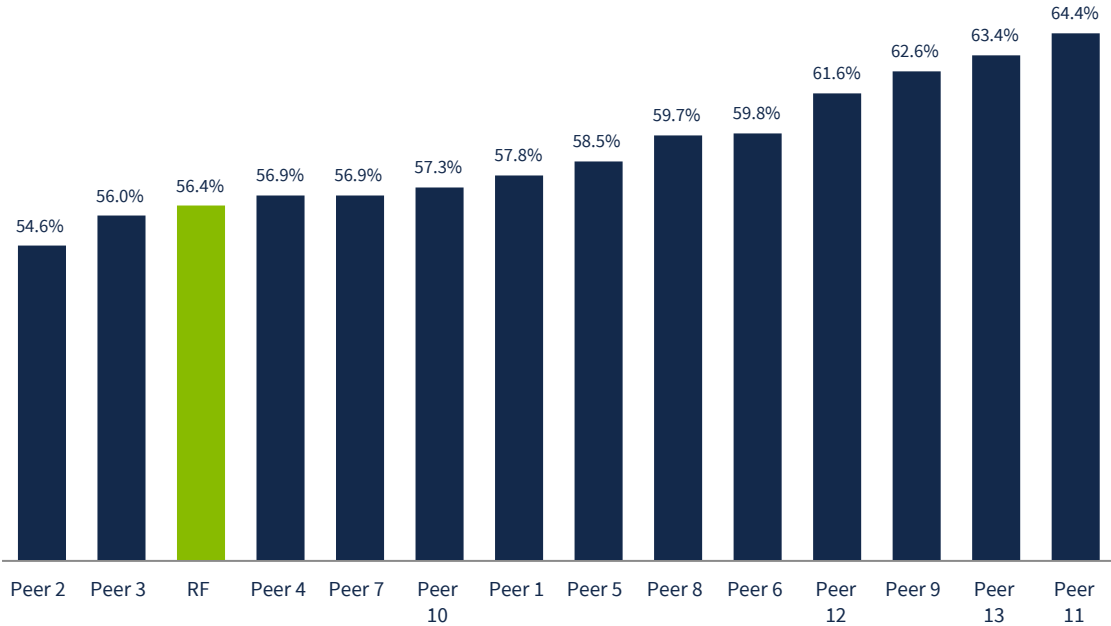
# Efficiency Ratio vs. Peers



## 1Q26 Efficiency Ratio vs. Peers



## FY 2025 Efficiency Ratio vs. Peers



(1) Efficiency ratios per S&P Global Market Intelligence. Peers include CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION.

# Diversified Lines of Businesses

## Consumer Bank

- Retail Banking Services
  - Deposit
  - Debit & Credit Card
  - Home Equity
  - Secured & Unsecured Lending
  - Small Business
- Mortgage
  - Retail and Consumer Direct
  - Mortgage Servicing
- Home Improvement Financing

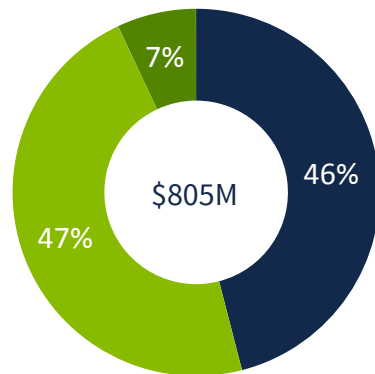
## Corporate Bank

- Commercial
- Corporate & Institutional
  - Corporate
  - Real Estate
  - Capital Markets
- Treasury Management
- Specialty Lending Businesses
  - ABL
  - Ascentium Capital
  - Equipment Finance

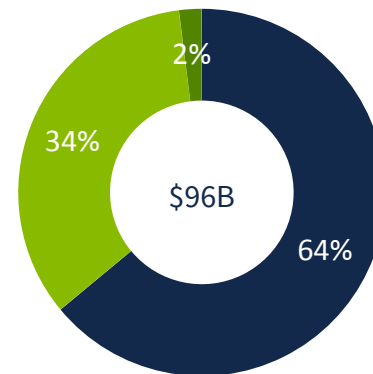
## Wealth Management

- Private Wealth Investment Management, Banking & Trust Services
- Institutional, Corporate, & Philanthropic Investment Consultant Services
- Investment Solutions for Retail Clients

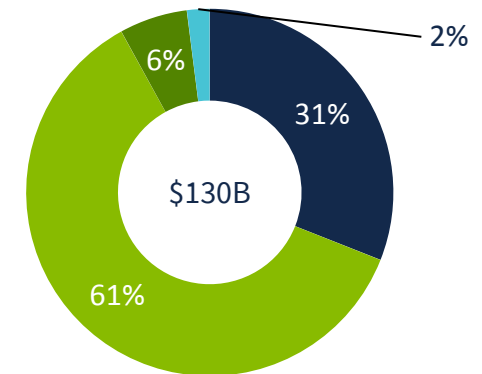
1Q26 Pre-tax pre-provision income<sup>(1)</sup>



1Q26 Average loans



1Q26 Average deposits



■ Consumer    
 ■ Corporate    
 ■ Wealth Management    
 ■ Other

(1) Pie %'s exclude the pre-tax pre-provision income from the Other Segment totaling \$0. The Other Segment consists primarily of unallocated Treasury functions (securities portfolio and wholesale funding activities), as well as certain reconciling items necessary to translate management accounting practices into consolidated results.

# Consumer Bank

High Performing, Proven Consumer Business Creating Value for Customers and Shareholders



<b>10,342</b> Associates	<b>1,246</b> Branches	<b>1,779</b> ATMs
<b>4.2M</b> Consumer Customers	<b>363K</b> Small Businesses	<b>385K</b> Mortgage Customers

All figures as of 1Q26

## Regions has served the Southeast for over 170 years:



**~70%**

Top 5 Market share in ~70% of MSAs across 15-state footprint<sup>(1)</sup>



**#1**

Deposit Cost vs. Peers



**16**

Top 5 Branch share in 16 of our top 20 markets

## How our model wins

- 1 Primacy-based acquisition strategy** leads to granular, low cost deposits and NIR
- 2 Industry leading customer experience across channels** delivers long tenured, primary relationships and high customer loyalty
- 3 Focused lending to homeowners** drives attractive returns and discipline credit performance
- 4 Local and people focused culture** drives differentiated reputation and market dominance

## and differentiates us from competition

### Competitive Advantage

### Business Outcomes

Long standing presence in markets

Presence in markets averaging 74 years

Enduring organization

20+ years without disruption

Differentiated experience

Top decile customer experience

Strategic market positioning



Technology & AI innovation

Modern core and proprietary AI tools driving efficiencies and growth

(1) Source: S&P Cap IQ. Top 25 market share as defined by deposit dollars - FDIC as of 6/30/2025; pro-forma for announced M&A transactions as of 2/4/2026. Top 5 share based on MSA and non-MSA counties. S&P's demographic data is provided by Claritas based primarily on U.S. Census data.

# Consumer Banking Group

Driving growth and customer engagement through strategic investments



## Continuing to Deliver Strong Results

Maintained competitive deposit rates **driving balance growth of 1.1% YoY** while preserving our **industry leading deposit costs of 84bps**

**33% increase YoY in Mortgage production** driven by improved market conditions and incremental campaigns to support launch of ARC tool

**Branch Small Business lending production up 38% YoY** driven by new value offering for small business credit card

**Credit card spend YoY growth of 8%** driven by account growth and higher spend per account

Disciplined credit risk management; **Net charge-offs of 69bps**; Down 2bps YoY and down 4bps vs 4Q25

Continued strength in **expense management**



## Delivering Solid Customer Satisfaction & Loyalty

Regions Bank is the **highest-rated bank in Forbes'** newest list of the top 300 U.S. companies for customer service

**J.D. Power<sup>(1)</sup> ranked Regions Bank #1 in customer satisfaction** among regional bank online experiences 5 of the last 6 years

Regions Bank ranked **2nd in American Banker's** list of top banks by reputation

Regions Bank has been recognized as a **Fannie Mae STAR<sup>TM</sup> performer** for the 9th consecutive year

**Top-decile** in customer loyalty per Gallup

**4.9 out of 5** Mobile app star rating<sup>(2)</sup>



## Strategic Investments Across The Business

Launched **ARC (Automated Refinance Calculator)** which analyzes +100 million mortgage repricing scenarios to generate customer solutions in under 5 minutes

Launched **direct deposit switcher** providing a seamless, paperless, secure, real-time option for direct deposit enrollment; **~7k successful switches since deployment**

**Enhanced fraud detection** through new biometrics tool to protect against cyber criminals and expanded deployment of a caller monitoring system in the IVR

Launched new partnership with **global leader in merchant services processing** to bring customers top-tier payments and business solutions; **continue to grow small business checking accounts**

Enhanced the **Mobile App** customer experience for rewards and offers as well as Zelle for small business; **Mobile Banking Log-ins up 9% YoY and small business Zelle usage up 62% YoY**

(1) Regions Bank received the highest score among regional banks (\$65B to \$250B in deposits) in the J.D. Power 2020-2022, and 2024-2025 U.S. Online Banking Satisfaction Studies which measures customer satisfaction with financial institutions' online experience for banking account management. Visit [jdpower.com/awards](https://www.jdpower.com/awards) for more details. (2) iOS app store rating.

# Branch Network Strategy

Delivering a world-class branch experience through targeted growth

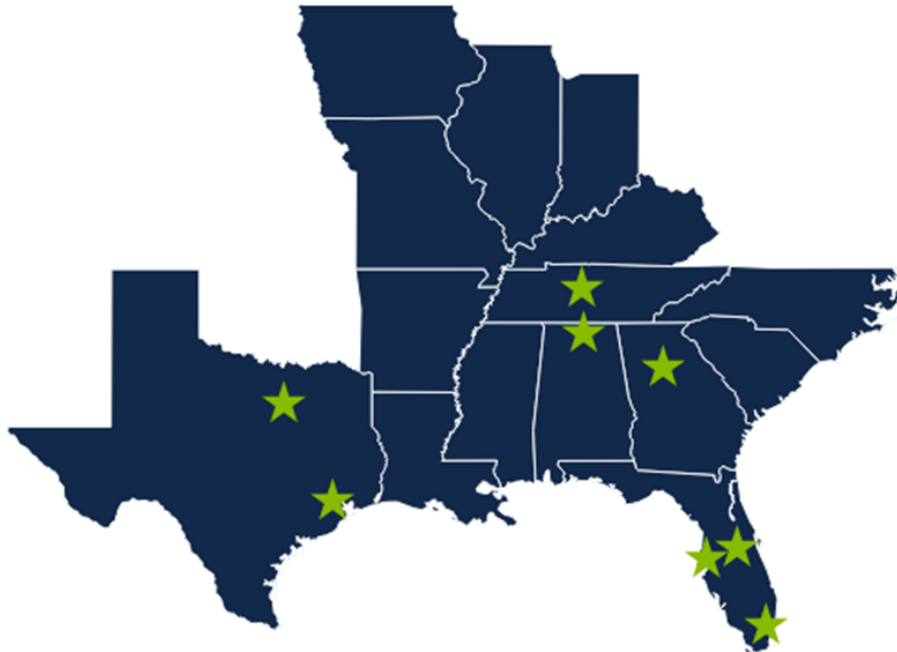


## Targeted Expansion and Network Optimization

*Investing in High-Growth Priority Markets*

**135 to 150**  
Branch Builds

**1,000 +**  
Renovations



## Strategic Priorities

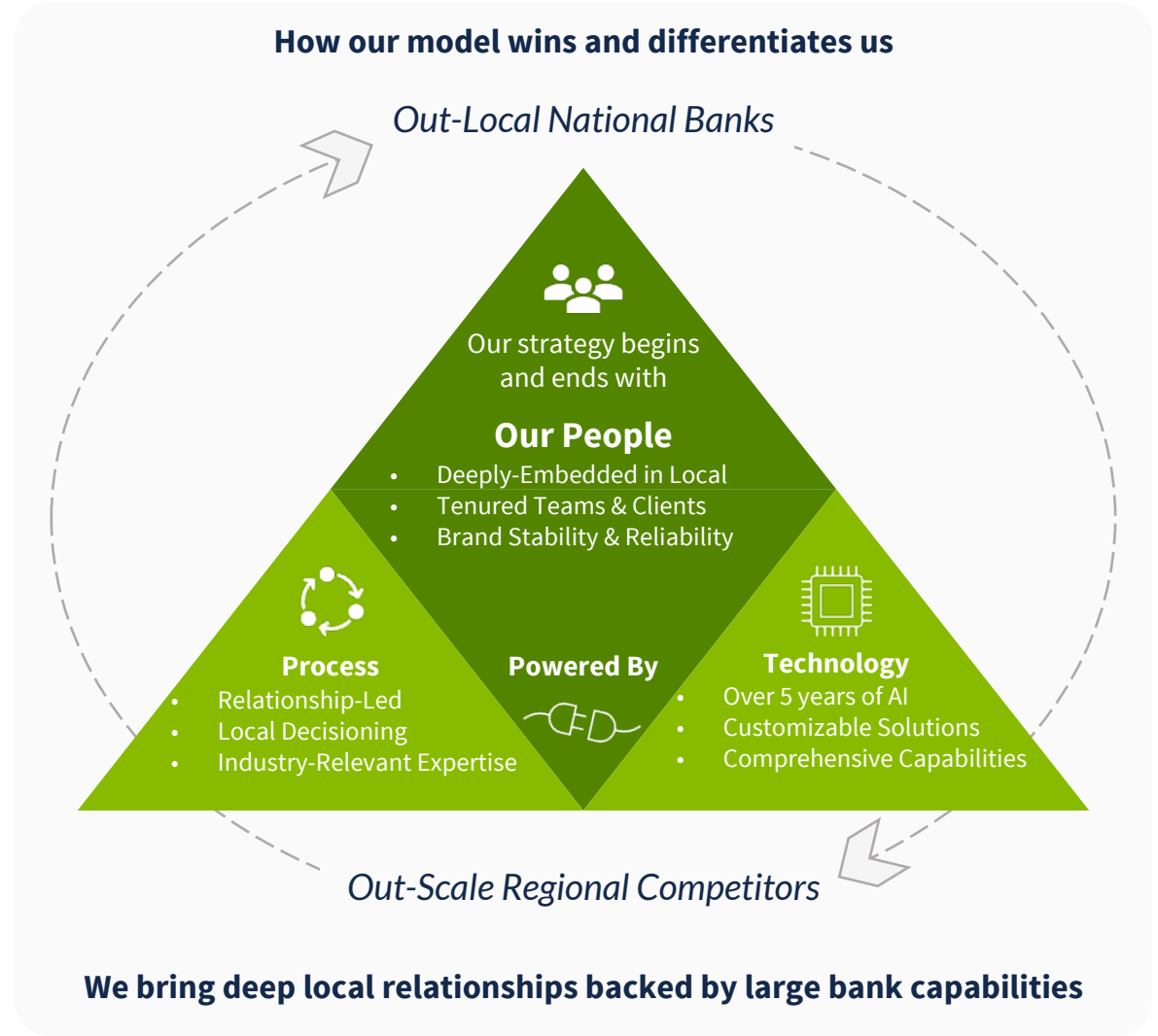
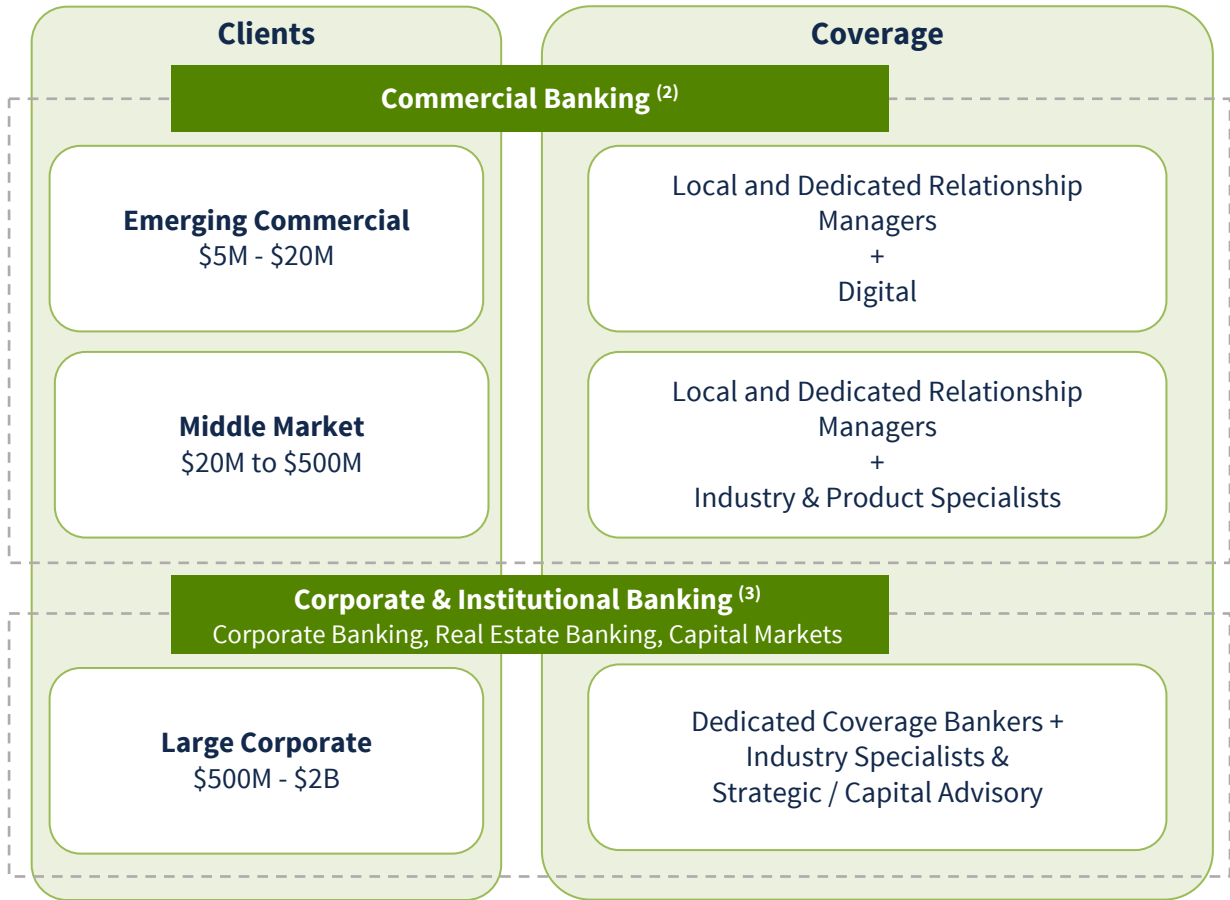
- **Leverage advanced geospatial analytics** to prioritize high-growth micro-markets within the existing footprint, targeting areas with favorable population trends, density, and competitive gaps
- **Execute a disciplined approach of 135-150 new locations in footprint**, balancing new branch builds, relocations, and optimization of underperforming sites to enhance network productivity - resulting in a similar size network
- **Prioritize investments in high-growth**, priority markets, with impacts extending across the entire footprint, positioning Regions as the market leader among competitive market entrants
- **Modernize existing branch network**, creating a welcoming, advice-oriented branch experience that customers expect from Regions as their hometown bank

# Corporate Banking Group

A diversified engine for growth and long-term performance



<b>62,121</b> Client Relationships <sup>(1)</sup>	<b>2,761</b> Associates <sup>(1)</sup>	<b>170</b> Local Offices
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(1) As of 1Q26, Includes Ascentium Capital; (2) Private Companies, Includes Governments, Not-For-Profits; (3) Public & Private Companies, Includes public and privately owned professional real estate companies, developers, and investors

# Corporate Banking Group

Driving continued long-term performance for our clients & our shareholders



## Soundness

**Active credit risk and portfolio management** remains a top priority

- NPLs of 0.98% decreased 6bps vs. 4Q25
- Classified Loans of 3.25% decreased 36bps vs. 4Q25
- QoQ risk rating upgrades outpaced downgrades 1.31x in 1Q across CBG

**Net charge-offs of 47bps for 1Q26<sup>(1)</sup>**

- Core Business 39bps
- Ascentium 205bps

**Diversified Commercial Real Estate portfolio<sup>(2)</sup>** that represents 16.8% of total loans outstandings:

- **Office** 0.9% of total loans outstanding

Enhancing client soundness with **risk mitigation** solutions and education



## Profitability

**Total Revenue** increased **6%** vs prior year, driven by growth in Loan & Deposit balances, Capital Markets, and Treasury Management

**Record Treasury Management Revenue** increased 4% vs. prior year, driven by client base growth of 6%<sup>(3)</sup>

**Average Loan Balances** increased 2% vs prior quarter, while **Ending Loan Balances** increased 4.3% driven by increased line utilization and broad-based industry growth

**Capital Markets** ex. CVA/DVA increased 4% vs. prior year driven by Loan Syndications, Swap Transactions, and Debt & Equity Underwriting

**Non-Interest Expense** management remains a top priority



## Growth

Delivering full cash conversion and balance-sheet optimization through our **local + expertise** model, earning deep loyalty with ~75% of growth coming from clients with Regions for 5+ years

**Expanding coverage** through investing in Commercial and Treasury Management talent across priority and core markets

- 2025 hiring plans exceeded
- 2025 revenue production goal exceeded
- >40% of new relationships originated from priority markets

Small Business momentum continues, with **SBA production up 18% YoY** driven by strong banker performance and targeted market investments

Award-winning **Embedded ERP finance** and advanced receivables platforms elevating digital leadership

# Wealth Management

Specialized expertise and tailored investment guidance to manage and grow wealth



<b>1,262</b> Associates	<b>232K</b> Total Relationships <sup>(1)</sup>	<b>\$185.2B</b> Total Client Assets
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All figures as of 1Q26

## Outperforming Our Peers



NIR Growth Outpacing Peer Median<sup>(2)</sup>



Strong, Consistent Revenue Contribution (23% of TOC NIR)



	<b>Investment Services</b>	Mass & Mass Affluent \$0 - \$500K	201K Accounts
	<b>Private Wealth Management</b>	HNW to UHNW Individuals & Families \$500K - \$100M+	17K Relationships
	<b>Institutional Services</b>	Corporations & Government Entities \$2M - \$100M+	14K Accounts

## How Our Model Wins

- 1 Invest in people**, elevating our brand, onboarding respected talent, and improving productivity
- 2 Invest in high-opportunity geographies** by capitalizing on priority markets
- 3 Improve the client experience** through ongoing innovation



BEST WEALTH PLANNING EXECUTION

WINNER



BEST TRUST SERVICES BY A PRIVATE BANK

WINNER



(1) Total Relationships consists of Total Private Wealth Relationships, Institutional Accounts, Highland Accounts, and Investment Services Accounts; reported on a one-month lag (2) Excludes Peers with Adjusted Items; vs PY Qtr

# Wealth Management Group

Focus on execution & investments to optimize the client and associate experience



## Customer Experience & Communication

**Expanded the Voice of the Client** program for Investment Solutions — fielded more than **11,000 clients**:

Clients reported **strong satisfaction** and **client engagement** across key measures

**Overall Satisfaction:** 4.67/5

**Likelihood to Recommend:** 4.61/5

**Likelihood to Continue to Use:** 4.67/5

**Thought leadership at a scale:** Delivered +190M earned media impressions with an advertising value equivalency of an estimated \$1.76M, reinforcing Regions' visibility as a trusted market voice

Provided **timely geopolitical and economic commentary** which drove **elevated** Regions.com traffic and **deeper** advisor-client conversations

## Delivered Strong Results

**Continual Strength in NIR<sup>(1)</sup>** in 1Q26 growth of **8.4%** YoY, driven by strong production, increased assets, and improved market conditions

**Growing Net Income Before Taxes** with an 1Q26 increase of 11% YoY, driven by growth in Total Revenue

**Assets Under Administration** increased 7% YoY driven by IM&T Sales and improved equity market conditions

**Grew Total Investment Services Assets** +\$10B or 12%, YoY

**Average Loans** up 3% YoY driven by growth in Investor Real Estate and Commercial Loans

## Strategic Investments & Data Analytics

**Launched Crypto ETF Investment Options** enhancing our competitiveness and meeting client demand

**Deeper market intelligence:** Formed a strategic research partnership with Cerulli & Associates to inform long-term strategy

Delivered incremental Bridge and OneView improvements to **enhance workflows**, improve pipeline visibility, and **increase advisor production**

**Enhanced** associate workflow controls to **streamline operations, reduce risk and strengthen continuity** — reinforcing governance, accountability, and operational resilience

(1) NIR includes the top of company portion of service charges on deposit accounts and similar smaller dollar amounts that are also attributable to the WM Segment.

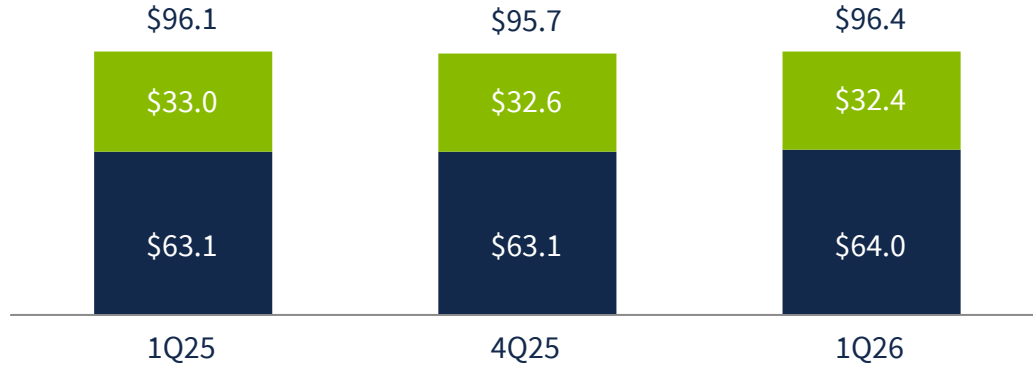
# Loans

Poised for continued growth



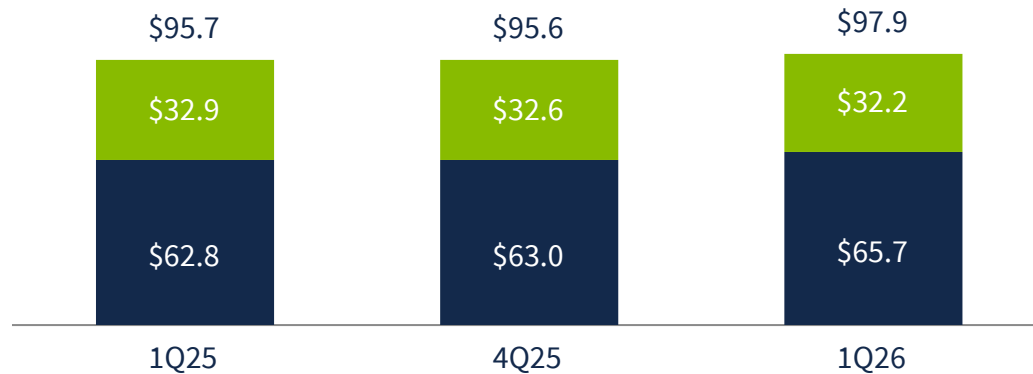
## Average Loans & Leases

(\$ in billions)



## Ending Loans & Leases

(\$ in billions)



Consumer Loans

Business Loans

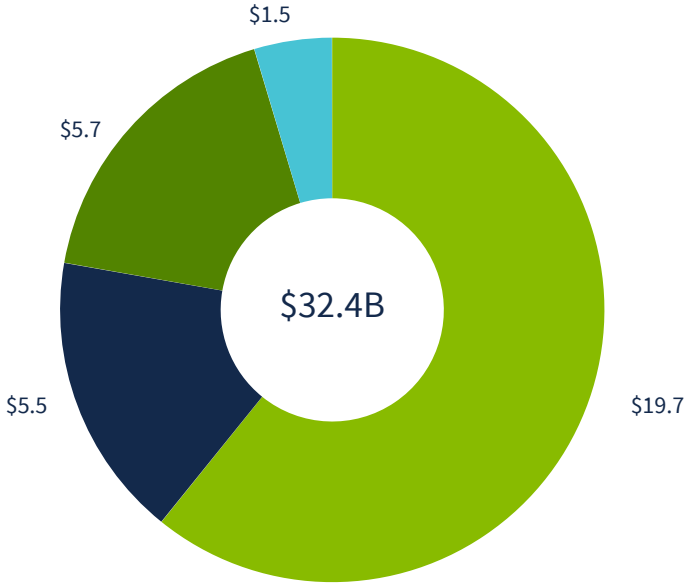
## QoQ Highlights & Outlook

- Avg loans grew 1% while ending loans increased 2%, reflecting improving demand and line utilization
- Avg business loans increased 2%, while average consumer loans decreased 1%
- Broad-based C&I lending drove growth, led by power & utilities, manufacturing, healthcare, and asset-based lending
  - Approximately half driven by higher line utilization, with the remainder from new loan originations, primarily to existing clients (~80%)
  - Nearly two-thirds was investment-grade credits, and most of the remaining balance was near investment grade credits
- Client sentiment continues to improve, with pipelines and commitments up 21% and 5% YoY
- Expect FY26 avg loan balances to be up low single digits compared to 2025

# 1Q26 Average Loan Composition

## Average Consumer Loans

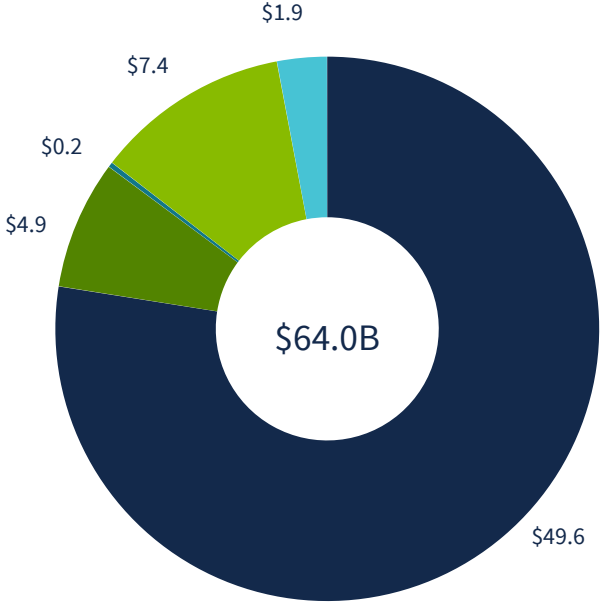
(\$ in billions)



- Mortgage
- Home Equity
- Other Consumer
- Consumer Credit Card

## Average Business Loans

(\$ in billions)



- Commercial and Industrial
- CRE Mortgage - OO
- CRE Construction - OO
- IRE - Mortgage
- IRE - Construction

# Consumer Lending Portfolio

### Consumer Credit Card

- Avg. origination FICO 773
- Avg. new line \$9,398
- 1Q26 Yield 14.00%
- 1Q26 QTD NCO 4.17%

### Home Equity

- Avg. origination FICO 761
- Current LTV 39%
- 56% of portfolio is 1st lien
- Avg. loan size \$35,680
- \$138M to convert to amortizing or balloon during 2026
- 1Q26 QTD NCO (0.01%)

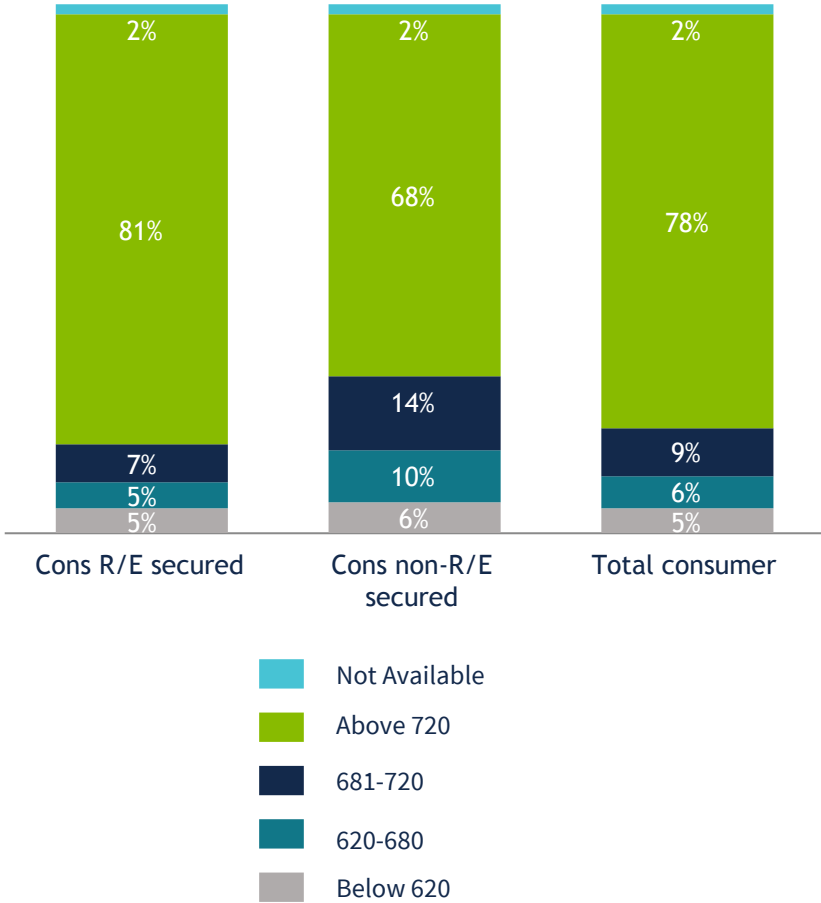
### Residential Mortgage

- Avg. origination FICO 757
- Current LTV 53%
- 99% owner occupied
- 1Q26 QTD NCO —%

### Home Improvement Financing<sup>(2)</sup>

- Avg. origination FICO 781
- Avg. new loan \$12,611
- 1Q26 Yield 7.84%
- 1Q26 QTD NCO 1.82%

Consumer FICO Scores<sup>(1)</sup>



(1) Refreshed FICO scores as of 03/31/2026. Consumer R/E secured balances comprise 78% of the Consumer portfolio while Consumer non-R/E balances comprise 22% of the Consumer portfolio. (2) Regions' Home Improvement Financing was formerly known as EnerBank.

# Ascentium & Home Improvement Financing



1Q26	Ascentium Capital	Home Improvement Financing
1Q Average Balances	\$2.7B	\$4.8B
1Q Portfolio Yield	8.5%	7.8%
1Q Going-on Yield	9.3%	9.0%
1Q NCOs	2.05%	1.82%

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

### Origination Growth

- Since acquisition, Ascentium Capital has grown by 38%<sup>(3)</sup>
- 73% of branches are actively offering Ascentium solutions
- In-footprint opportunities exist with the over 400k Small Business customers currently banked within the Consumer Branch network
- Contributing to strategic growth are transactions originated through cross-marketing relationships with Commercial Banking, Branch Small Business, and Home Improvement Finance

### Credit

- Instilled risk based pricing
- Q1 NCOs remain range bound and are 35bps higher than 4Q25

### Production

- Q1 production is flat to 4Q25

## Home Improvement Financing<sup>(2)</sup>

### Credit

- Prime/Super-prime focus has resulted in a strong portfolio credit profile; average FICO of 754

### Growth Opportunities

- Continue to focus efforts on leveraging relationships across the organization to drive growth opportunities through referrals and enhanced value proposition.

### Strong Pipeline

- Strong existing relationships provide a base of consistency while continuing to focus on adding high quality independent contractors and program sponsors.

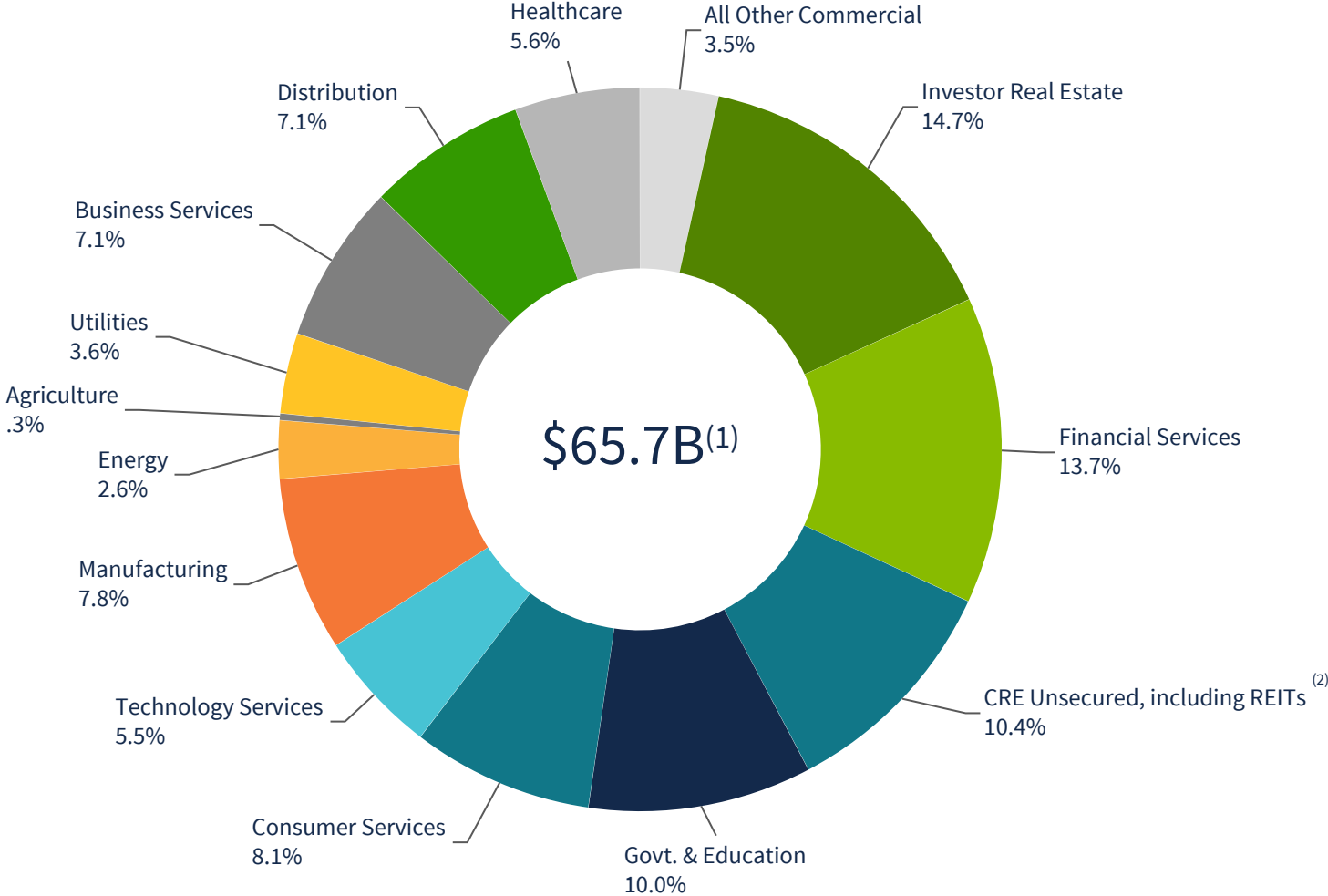
### Production

- 1Q26 loan production was impacted by seasonality and continues to be challenged by competitive and economic pressures. The high cost of home improvement jobs coupled with higher financing costs remain headwinds for growth, while prudent risk management and pricing discipline ensures that loan origination is resulting in high-quality, profitable loans.

(1) Key acquisition portfolio metrics were provided with the company's original announcement on Form 8-K dated February 27, 2020. (2) Regions' Home Improvement Financing previously known as EnerBank. Key acquisition portfolio metrics were provided with the company's original announcement on Form 8-K dated June 8, 2021. (3) Represents ending loan balance from June 2020 to March 2026.

# Highly Diversified Business Portfolio

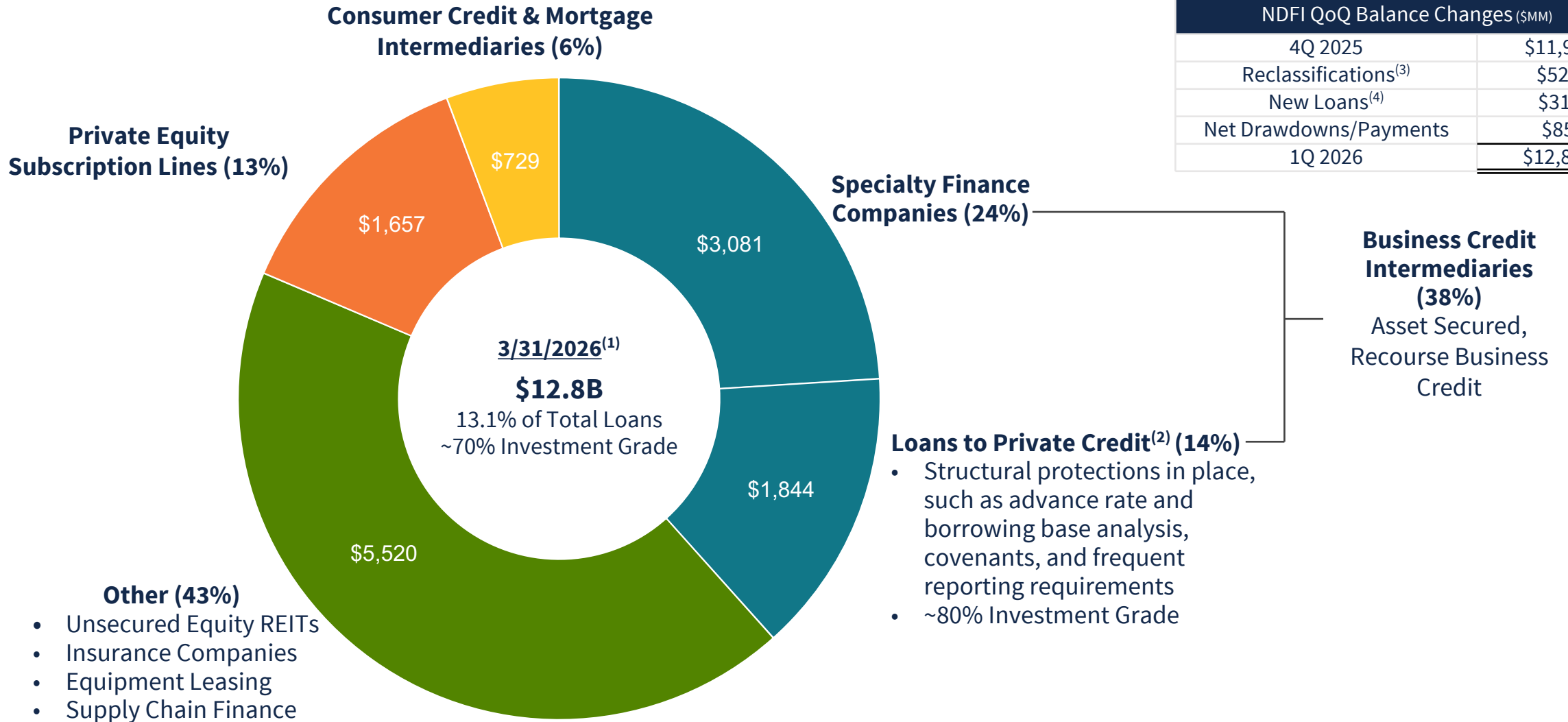
(Outstanding balances as of March 31, 2026)



(1) Balances as of 3/31/2026. (2) CRE Unsecured consists 69% of REITs.

# NDFI & Private Credit - Stable Composition and Solid Credit Quality

Diversified, investment-grade portfolios aligned with Regions' core markets and industries



NDFI QoQ Balance Changes (\$MM)	
4Q 2025	\$11,912
Reclassifications <sup>(3)</sup>	\$522
New Loans <sup>(4)</sup>	\$312
Net Drawdowns/Payments	\$85
1Q 2026	<u>\$12,831</u>

(1) Non-Depository Financial Institutions (NDFI) \$ in Millions is an estimate and based on Call Report Schedule RC-C definition. (2) Defined as Regions' Indirect Leverage Lending, Non-Recourse ABL/Factoring, and Asset-Backed Finance to Funds or Business Development Companies managed by Large Asset Managers. (3) Reclassifications primarily reflect loans previously reported as C&I on the Call Report. (4) 95% of new loans were investment grade.

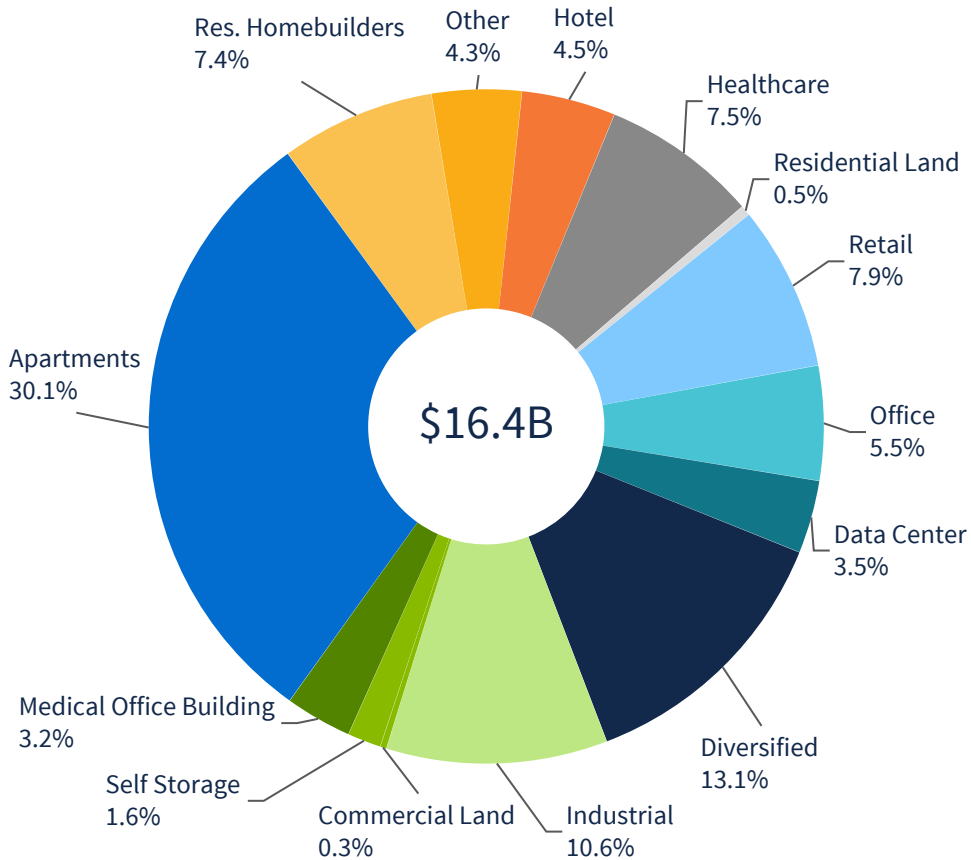
# Commercial Real Estate

(Outstanding balances as of March 31, 2026)



## Highly Diversified Portfolio

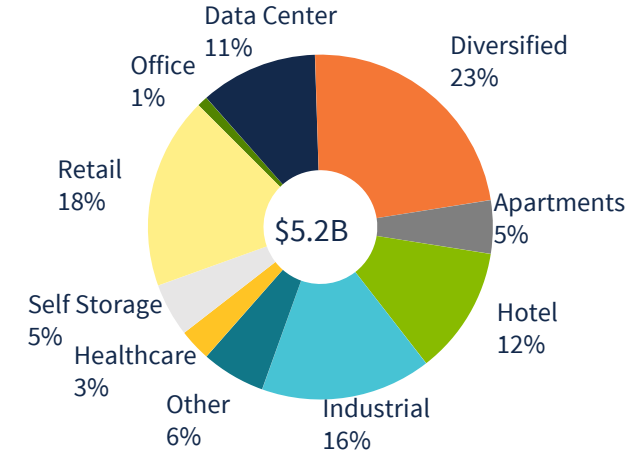
(IRE including Unsecured CRE)



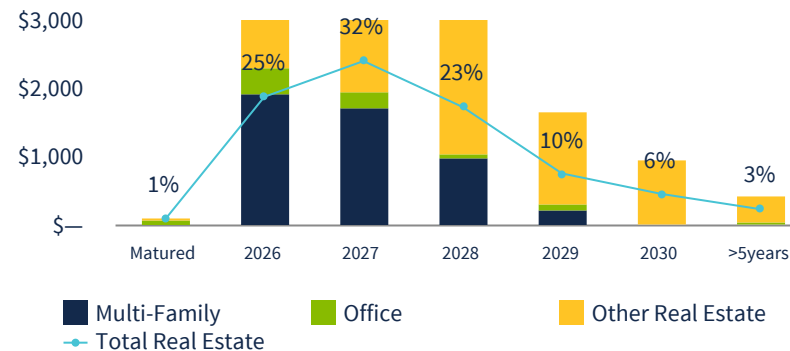
## Key Portfolio Metrics

- Unsecured loans for RE purposes generally have low leverage, with strong access to liquidity
  - 59% of REIT outstanding balances are investment grade, which provides loss insulation to the overall portfolio
  - Balance of remaining unsecured is primarily to institutional RE Funds backed by predominantly IG sponsors
- Total IRE (incl unsec. CRE) to Risk Based Capital<sup>(2)</sup>: 106% and Construction, Land, and Acq. & Dev. to Risk Based Capital: 17% are well below supervisory limits (300%/100%)

## REITs within Total:



## Yearly Loan Maturities



	\$ in billions	% of Total Loans
Unsecured CRE (incl. REITs)	\$ 6.8	7.0 %
IRE	9.6	9.8 %
<b>Total<sup>(1)</sup></b>	<b>\$ 16.4</b>	<b>16.8 %</b>

(1) Excludes \$5.3B of Owner-occupied CRE whose source of repayment are individual businesses, and whose credit performance resembles Commercial during periods of stress. (2) Based off 12/31/2025 Risk Based Capital estimate. Supervisory limits in the December 2006 joint regulatory issuance "Guidance on Concentrations in Commercial Real Estate Lending, Sound Risk Management Practices".

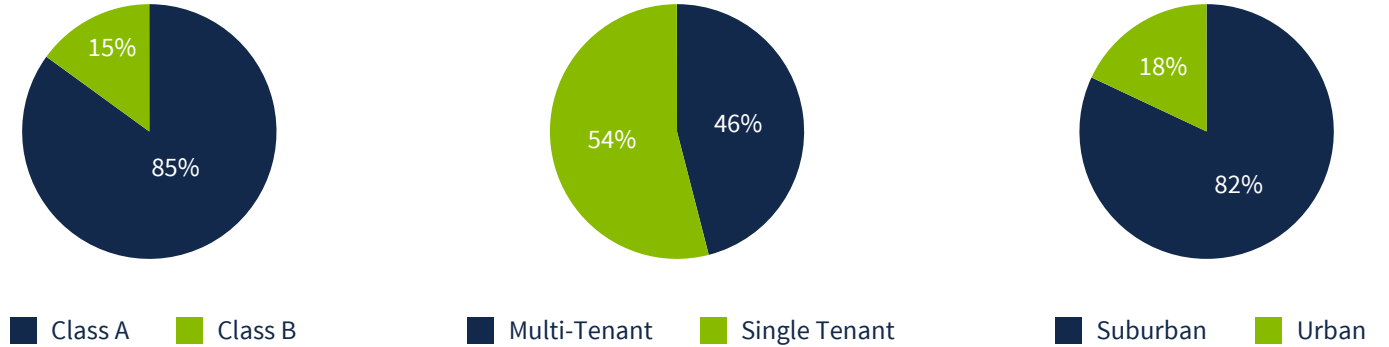
# CRE- Office Portfolio

(Outstanding balances as of March 31, 2026)



Key Portfolio Metrics <sup>(1)</sup>	
Balances	\$907
% of Total Loans	0.9%
NPL	\$98
NPL / Loans	10.8%
Charge-offs	\$1
Charge-offs / Loans	0.2%
ACL	\$44
ACL / Loans	4.8%

## Investor Real Estate Office Portfolio Overview



ACL Rates		
Single Tenant	Multi Tenant	Miscellaneous <sup>(4)</sup>
3.7%	8.9%	2.0%

## Ongoing Portfolio Surveillance

- Business Offices secured = 97% / unsecured = 3%
- IRE WA LTV 64% (based on appraisal at origination or most recent received); Stressed IRE WA LTV 88% using GreenStreet<sup>(2)</sup>
- 61% of secured outstanding IRE balances are located in the South of which 87% is Class A
- Investment Grade tenants make up 77% of Single Tenant IRE balances
- \$508M or approximately 56% of total Office balances will mature in the next 12 months<sup>(3)</sup>
- While the Office segment remains stressed; well located, highly amenitized properties are observing improvements to property fundamentals

(1) \$ in Millions. Amounts include IRE and CRE Unsecured loans but exclude Held For Sale loans. Metrics represent 3/31/2026 results except for charge-offs, which reflects results for the 3 months ended March 31, 2026, annualized, based on average balances. NPL & ACL percentages are based on Portfolio totals. (2) Stressed LTV based on GreenStreet's Commercial Property Price Index as of April 7, 2026; applied the "Recent Peak" discount to properties where the latest appraisal is >1 year (35% discount); applied the "Past 12 Months" discount to properties where an appraisal occurred within the last year (0% discount). (3) Includes matured balances. (4) Comprised of REITs and business banking borrowers.

# Transportation - Trucking

(Outstanding balances as of March 31, 2026)



Key Portfolio Metrics <sup>(1)</sup>	
Balances	\$1,141
% of Total Loans	1.2%
NPL	\$51
NPL / Loans	4.5%
Charge-offs	\$22
Charge-offs / Loans	7.9%
ACL	\$93
ACL / Loans	8.2%

## Ongoing Portfolio Surveillance

- While the year began with stable freight volumes and a constructive pricing environment, suggesting the multi-year freight recession may be coming to an end, the conflict in the Middle East has created uncertainty related to operating costs, supply chain disruptions and supply/demand dynamics
- Contract freight with a fuel surcharge clause is a fundamentally better business than the current spot market
- Diesel fuel has recently spiked by over \$2 per gallon; higher diesel prices may compress operating margins, particularly if they remain elevated long term
- Carrier exits and heightened regulatory enforcement have drawn down truck capacity; if the industry experiences a sustainable uptick in demand, carrier exits and tighter capacity could benefit freight rates
- New originations in the sector have been curtailed and those that are being considered are either secured or targeted towards larger companies

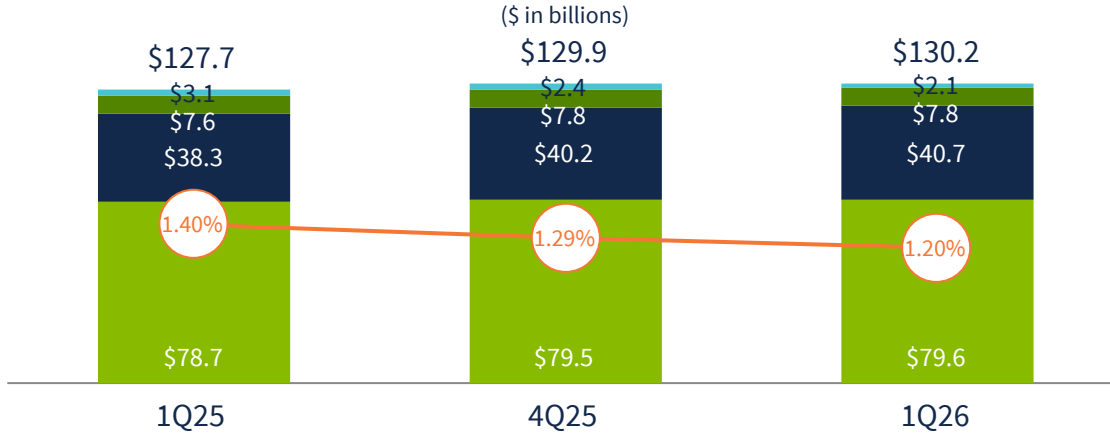
(1) \$ in Millions. Metrics represent 3/31/2026 results except for charge-offs, which reflects results for the 3 months ended March 31, 2026, annualized, based on average balances. NPL & ACL percentages are based on Portfolio totals. Metrics are inclusive of the Ascentium portfolio.

# Deposits

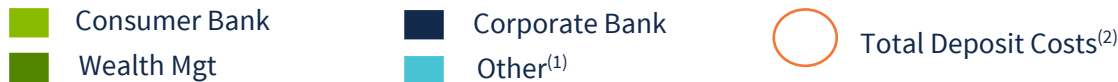
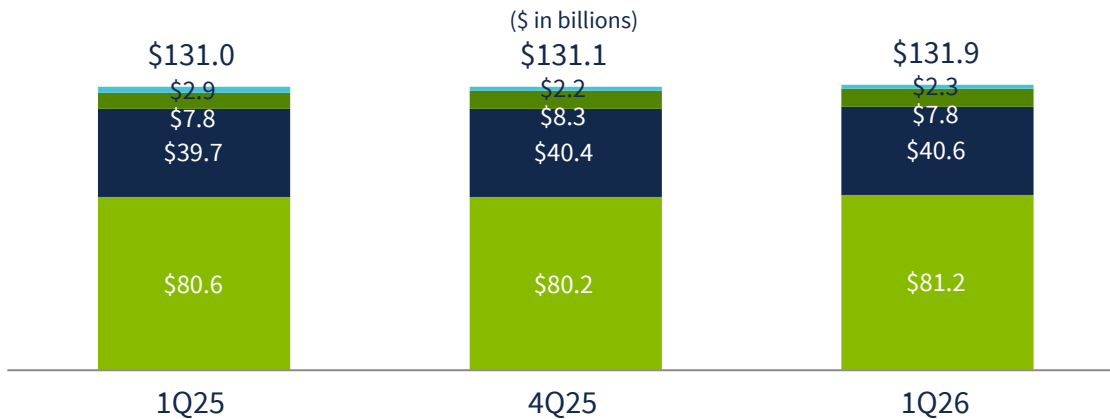
Disciplined deposit growth with improving mix and costs



## Average Deposits by Segment



## Ending Deposits by Segment



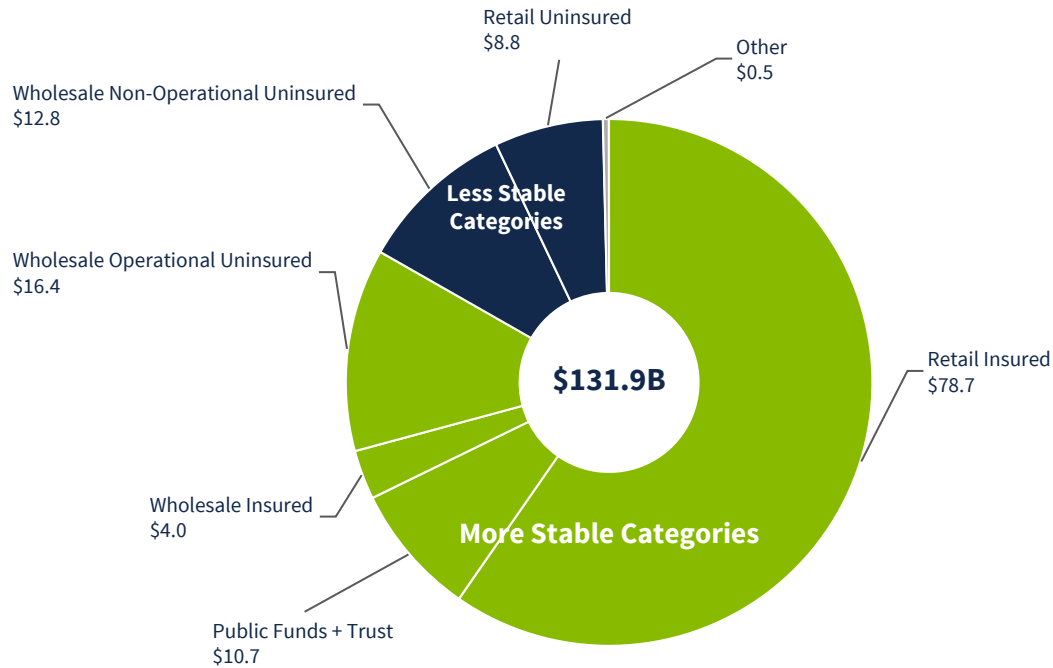
## QoQ Highlights & Outlook

- Avg deposits increased modestly, while ending balances increased ~1%, driven by normal seasonal patterns related to tax refunds and payments
- Deposit costs continued to decline as balances grew, supported by a strong deposit franchise and disciplined customer acquisition and retention strategies
- Deliberate mix shift from CDs to money market accounts continued across both consumer and wealth, with growth in combined balances
- NIB mix remains stable in the low 30% range, reflecting the operational nature of the deposit base
- Expect FY26 avg balances to be up low single digits compared to 2025

(1) Other deposits represent non-customer balances primarily consisting of wholesale funding (for example, Eurodollar trade deposits, selected deposits and brokered time deposits). (2) IB deposit costs were 1.72%, 1.85%, and 2.02% in 1Q26, 4Q25, and 1Q25, respectively.

# Diversified Deposit Base

## Insured/Uninsured Deposit Mix<sup>(1)(2)</sup>



- ~71% of Total Deposits are covered by FDIC insurance or are collateralized (Public Funds or Trust)
- No single depositor exceeds 1% of total deposits
- Average Consumer NIB Account balance of ~\$5K (as of 1Q26)
- >90% of consumer checking households include a high-quality checking account<sup>(3)</sup>; further, >60% of consumer deposit balances are with customers that have been with Regions for 10 years or more

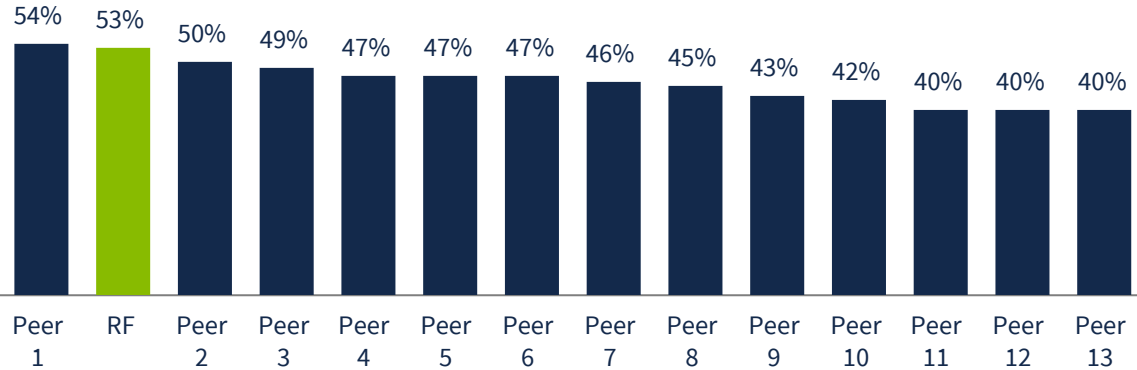
(1) \$ in billions as of 3/31/2026. (2) Data and categorization reflects FR 2052a (Complex Institution Liquidity Monitoring Report) methodology. Consolidated insured and uninsured balances are estimated from bank-level data and include approximations for certain deposit types. Accordingly, amounts shown will vary from other bank-level disclosures. (3) High quality checking account estimates are based on multiple individual account behaviors and activities (e.g., balances and transaction levels).

# Deposit Advantage

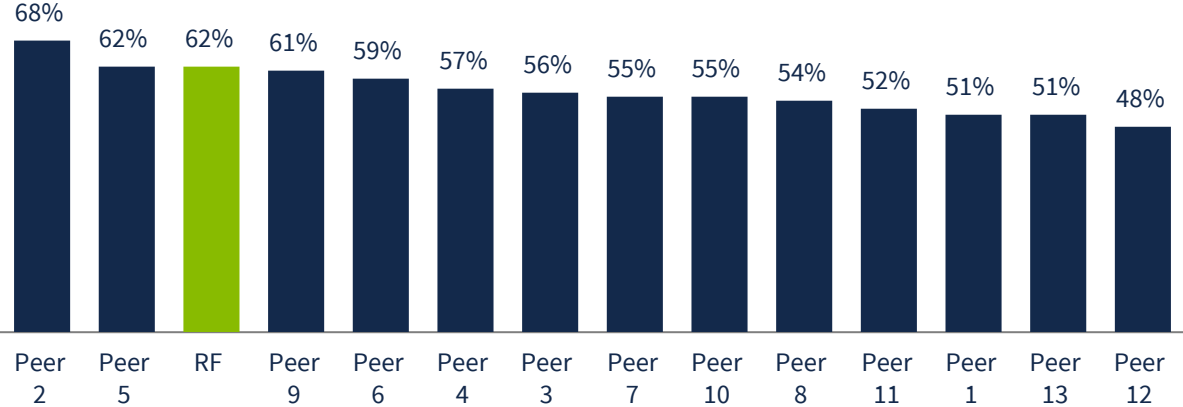
Well diversified deposit base vs. peers



% of Total Deposits Balance in Accounts Less than \$250k<sup>(1)</sup>



% of Total Deposits Insured By FDIC<sup>(1)</sup>



Regions holds a larger proportion of smaller deposit balance accounts when compared to the industry...

...Resulting in one of the **highest mix of FDIC insured deposits amongst peers**

- Regions ranks at or near the top vs. peers in several metrics measuring the retail/granular nature of our deposit base
- These facts bear out in the advantaged beta/cost observed this cycle

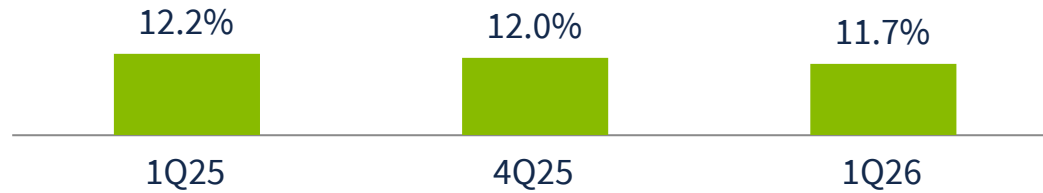
(1) As of 3/31/2026. Source: Bank Call Reports / SEC filings. Peers include CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION.

# Capital and Liquidity

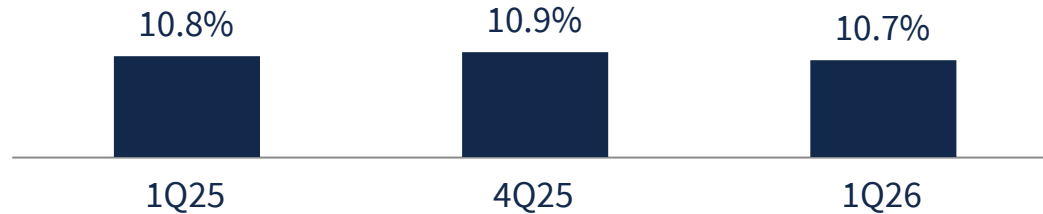
Managing capital flexibility to support growth and shareholder returns



## Tier 1 Capital Ratio<sup>(1)</sup>



## Common Equity Tier 1 Ratio<sup>(1)</sup>



## Total Liquidity Sources

Position (\$B) as of	1Q25	4Q25	1Q26
Cash at the Federal Reserve <sup>(2)</sup>	\$ 10.9	\$ 7.7	\$ 7.6
Unencumbered Investment Securities <sup>(3)</sup>	24.1	26.3	25.6
Federal Home Loan Bank Availability	10.8	11.1	10.7
Discount Window Availability	22.1	22.8	24.0
<b>Total</b>	<b>\$ 67.9</b>	<b>\$ 67.9</b>	<b>\$ 67.9</b>

## QoQ Highlights & Outlook

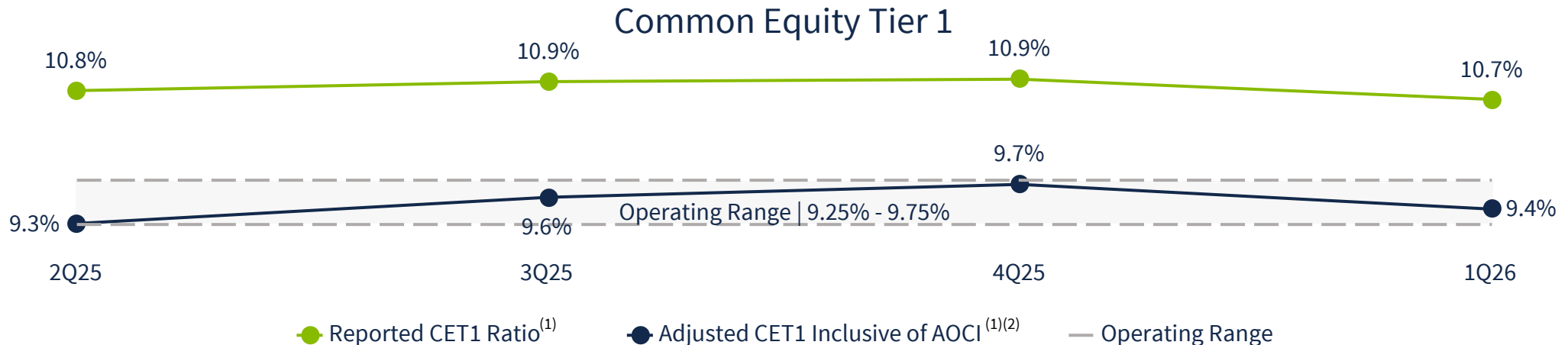
- Declared 1Q common dividends of \$227M and executed \$401M in share repurchases
- Dividend payout target of 40-50% of earnings
- 1Q CET1 (inclusive of AOCI) was 9.4%<sup>(1)(6)</sup>; In near-term, expect to manage around the mid-point of our 9.25 – 9.75% operating range<sup>(4)</sup>
- Common book value per share of \$20.39 and tangible common book value per share<sup>(4)</sup> of \$13.69, increases of 9% and 11%, respectively YoY
- Total Liquidity Sources well above required levels as informed by internal liquidity stress testing
- Including capacity at the discount window, liquidity to uninsured deposits ratio is ~178%<sup>(5)</sup>

(1) Current quarter ratios are estimated. (2) Fed master account closing balance only. Does not include other small in transit / processing items included in Call Report or SEC reports. (3) Unencumbered Investment Securities comprise securities that are eligible as collateral for secured transactions through market channels or are eligible to be pledged to the Federal Home Loan Bank, the Federal Reserve Discount Window, or the Standing Repo Facility. (4) See appendix for further information on the forward-looking guidance provided by the Company with respect to this non-GAAP measure. (5) This ratio excludes intercompany and secured deposits. (6) Non-GAAP; see Appendix for reconciliation.

# CET1 Under Basel III Endgame (B3E)

## B3E Update

- In March, the Federal Reserve released a notice of proposed rulemaking (NPR) to implement B3E which, as expected, would include AOCI in Regulatory Capital
- 1Q CET1 adjusted to include AOCI is estimated to be 9.4%<sup>(1)(2)</sup>
  - *In the near term, expect to manage CET1 inclusive of AOCI around the mid-point of our 9.25 – 9.75% Operating Range<sup>(3)</sup>; Creates meaningful flexibility*
  - Continue to evaluate options to manage potential capital volatility introduced through the inclusion of AOCI via Held-to-Maturity, derivative hedging, asset selection
- The NPR also proposes adjustments to risk weights within the Standardized Approach (SA) framework applicable to Regions
  - Regions expects the proposed SA changes to **reduce risk-weighted assets by approximately 10%** which would **increase** capital levels shown below by approximately **100 basis points** once fully implemented



# Capital Strength

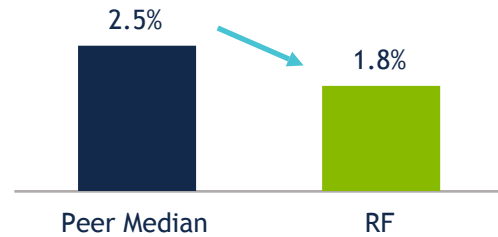
Robust capital balances and strong organic capital generation position Regions well for full range of potential economic conditions



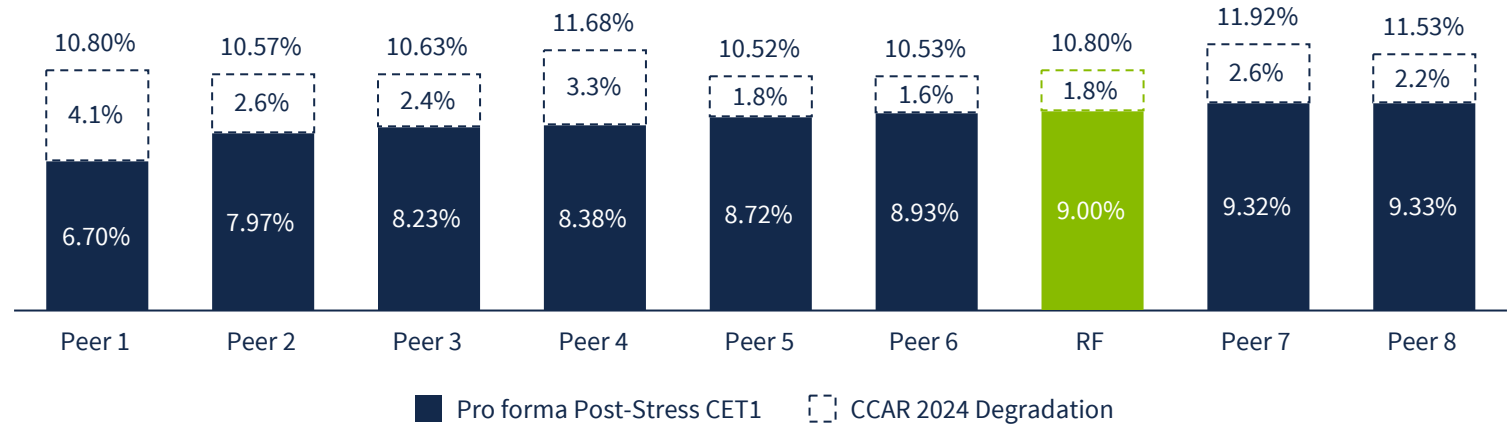
## Capital Resiliency

- Prudent risk management evident in Federal Reserve's stress testing results

2024 CCAR Capital Degradation<sup>(1)</sup>



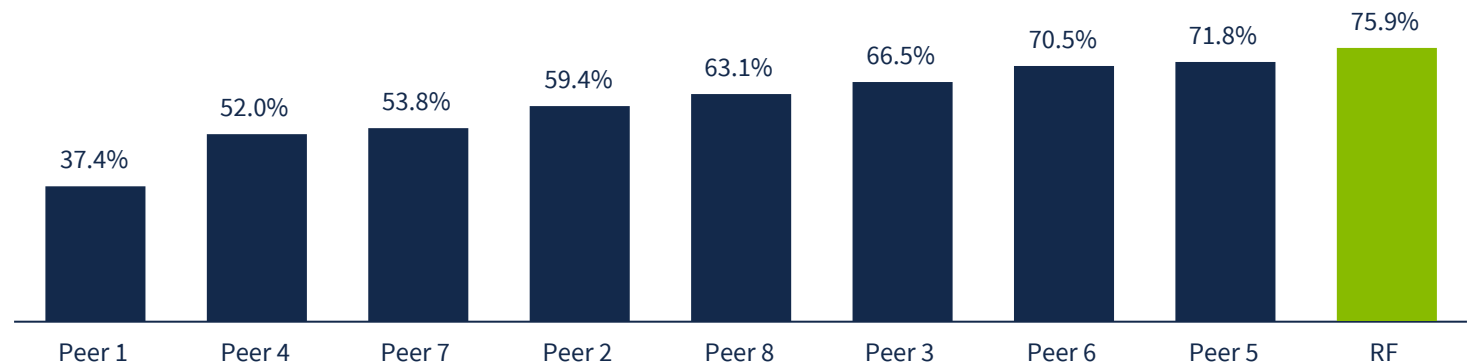
## Pro Forma Post-Stress Capital<sup>(2)</sup>



## Proactive Interest Rate Hedging

- Hedge program introduced in 2018 to protect NIM against falling interest rates was highly effective
- Actions taken in 2022 and beyond to protect NIM if rates decrease now fully active
- Stable organic capital generation is a strong first line of defense against losses

## Pre-Tax Pre-Provision Income Coverage of Stressed Losses<sup>(3)</sup>



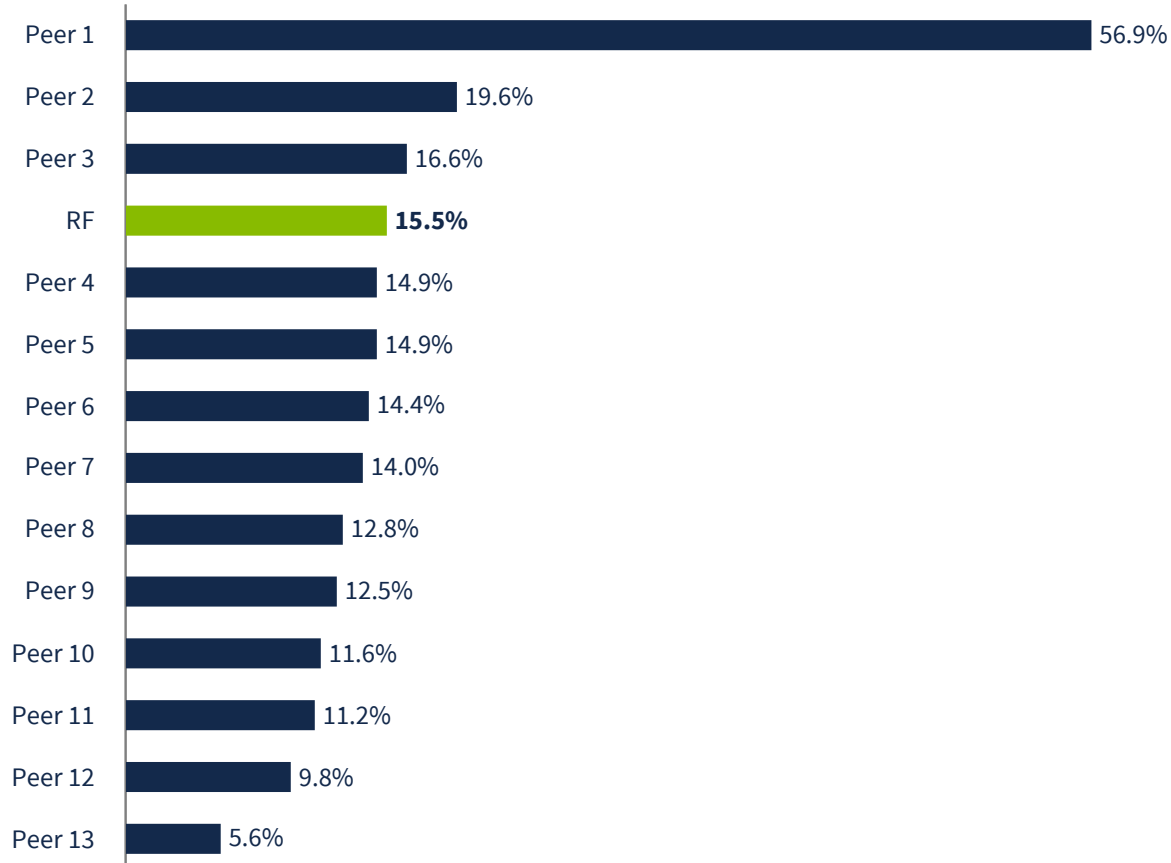
(1) CET1 degradation results from the Federal Reserve's modeled results for the Severely Adverse Scenario in 2024 Stress Test. (2) Pro forma Post-Stress Capital calculated using 4Q24 reported CET1 and the Federal Reserve's modeled capital degradation in 2024 Stress Test. (3) PPI Coverage of Stressed Losses is calculated as the Federal Reserve's modeled 9-quarter PPI divided by 9-quarter Provision Expense in the 2024 Stress Test. Peers include CCAR participants: CFG, FITB, HBAN, KEY, MTB, PNC, TFC, USB. Source: 2024 Federal Reserve Stress Test Results - June 2024; FR Y-9C

# Tangible Book Value Growth plus Dividends

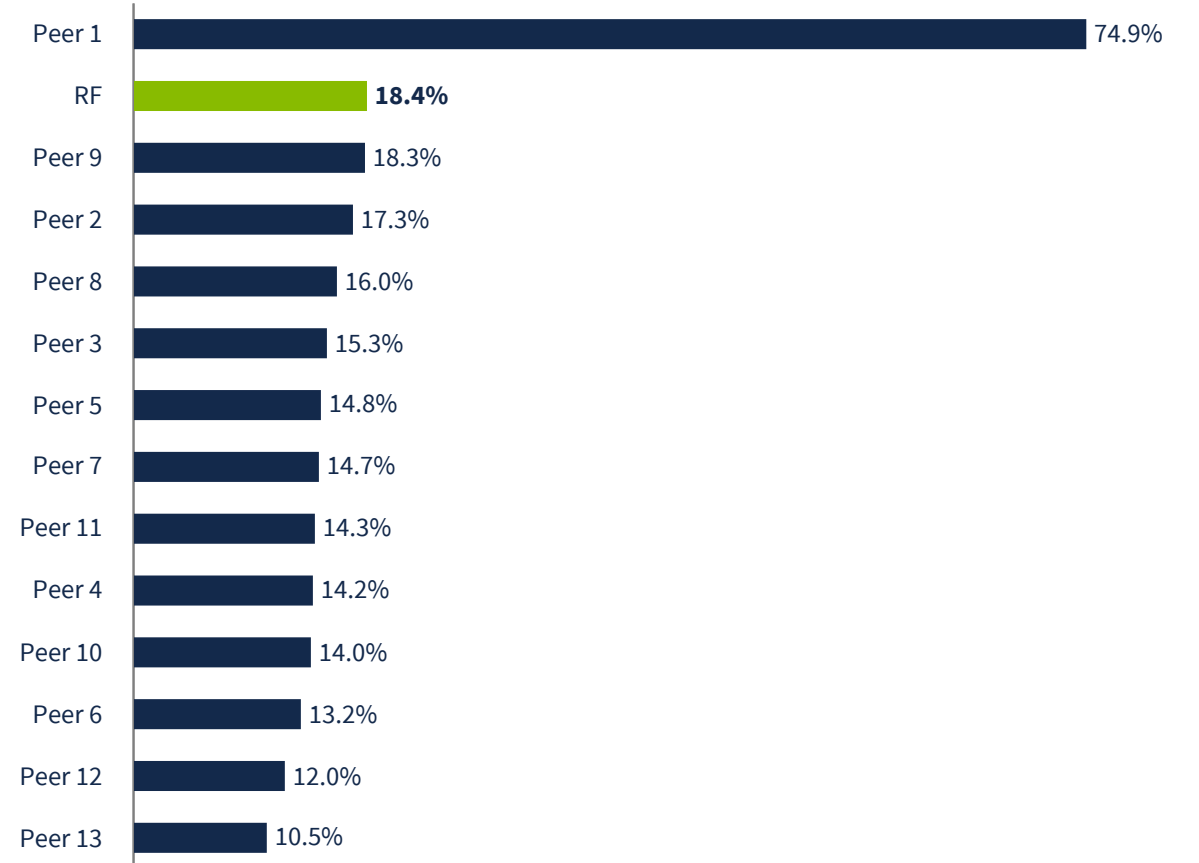
3 and 5 yr CAGR excluding AOCI



3 Yr CAGR of TBV + Dividends



5 Yr CAGR of TBV + Dividends

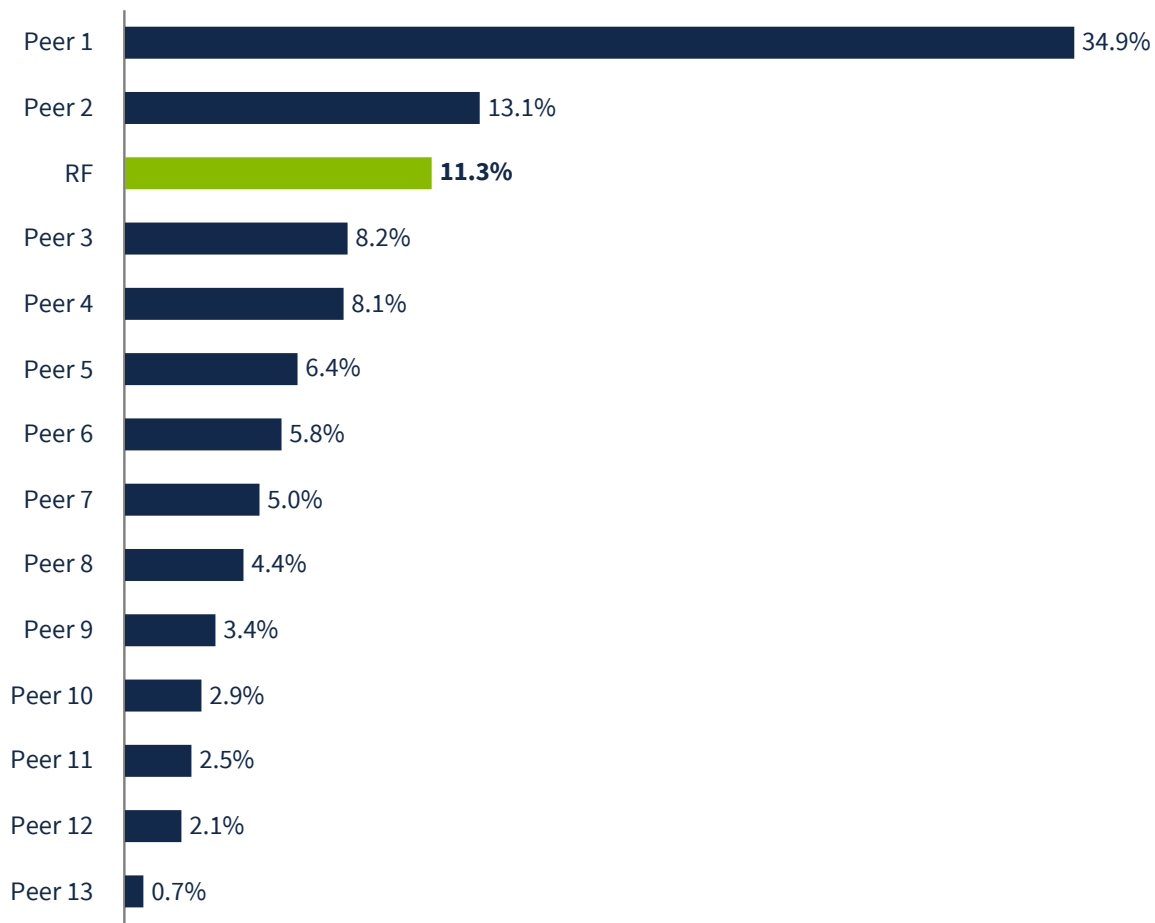


# Driving Shareholder Value

Peer-leading dividend growth while actively managing share count



## 5 Yr Dividend Growth CAGR



	Post-Financial Crisis Maximum	1Q26		
	Period	Shares Outstanding (MM)	Shares Outstanding (MM) <sup>(1)</sup>	Decline
<b>RF</b>	1Q13	1,423	868	(39.0)%
Peer 6	1Q17	211	147	(30.2)%
Peer 1	2Q22	16	12	(25.6)%
Peer 4	2Q14	539	405	(24.9)%
Peer 9	3Q14	560	430	(23.3)%
Peer 8	2Q11	1,929	1,555	(19.4)%
Peer 5	2Q22	178	150	(15.8)%
Peer 11	4Q22	572	487	(14.9)%
Peer 3	1Q12	957	830	(13.3)%
Peer 10	4Q20	1,362	1,267	(7.0)%
Peer 2	4Q19	88	82	(6.9)%
Peer 7	2Q25	102	99	(2.9)%
Peer 12	3Q25	1,111	1,094	(1.5)%
Peer 13	1Q26	1,901	1,901	—%

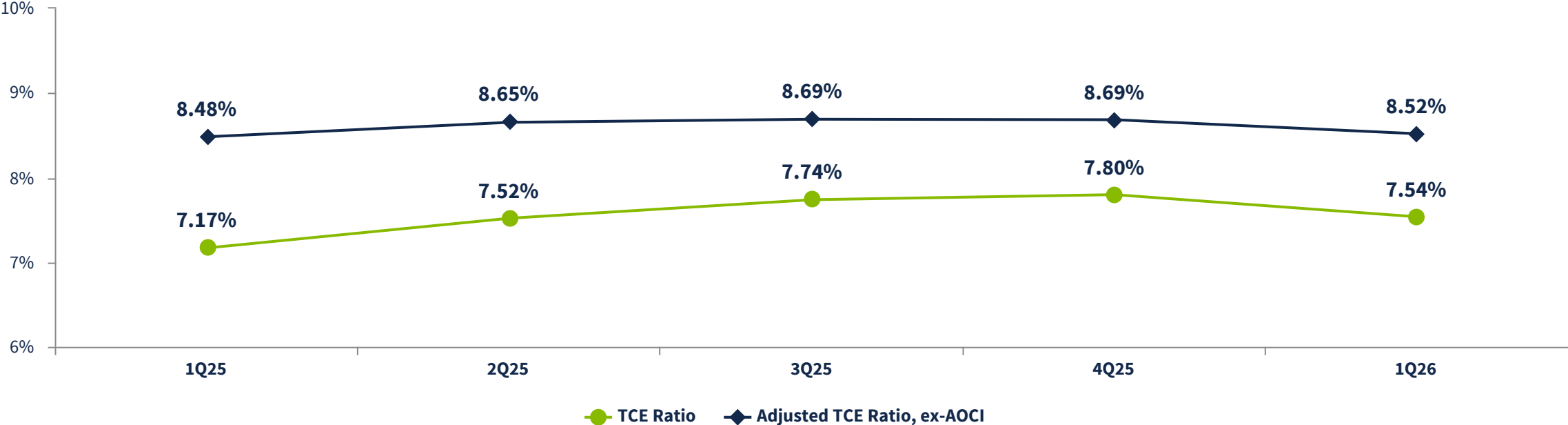
Source: S&P Capital IQ. Dividend growth CAGR calculated as of 4Q25 through 4Q20. Peers include CFG, FITB, FCNCA, FHN, HWC, HBAN, KEY, MTB, SSB, PNC, TFC, USB, ZION. (1) Weighted-average diluted shares outstanding.

# Tangible Common Equity



- Higher levels of interest rates are generally beneficial to Regions through expansion in net interest margin and deposit value
  - However, higher rates also result in unrealized losses within our securities and cash flow hedging portfolios which act as a drag on our ratio of TCE to Tangible assets

## Tangible Common Equity<sup>(1)</sup>



(1) Non-GAAP, see Appendix for reconciliation.

# Empowered by Data & Innovation

Regions remains competitive by reserving ~10-12% of revenue for technology spend



## Modernization and Innovation

### Next Gen Platforms

Core Banking and Data platform modernization<sup>(1)</sup> effort to enhance customer experience and agility

### AI-Driven Analytics

AI / ML Models that support client advice, analyze customer feedback and mitigate potential financial and client risks

### Technology Practices / Ways of Working

Enabling engineers to quickly deliver secure, high-quality features that drive outcomes

### Modern Authentication

Protecting identities and assets with strong, seamless, reusable authentication

### Enterprise Data Modernization

Investing in modern data platforms to enhance decision making capabilities

## Key Technology Advances

### Modern Infrastructure

- Fit-for-purpose infrastructure
- Expanding and Leveraging Cloud Services (AWS, Azure)
- ATLAS Gen AI Gateway
- Enhancing resiliency to ensure highly available, secure mission critical systems
- Expanding use of Event Driven Architecture to support Payments and Core Modernization



### Investments in AI / GenAI

- ClientIQ - Call Planning Tool for Relationship Managers
- Software Developer Co-pilots
- ROSIE – Personalized product and service offering anticipating customer needs
- rVoice – Integrated customer feedback aggregation & analysis



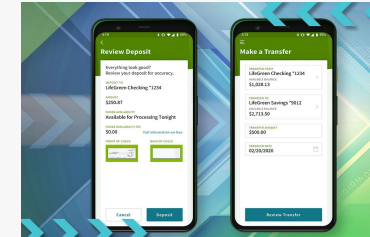
### Payments/Servicing

- Highly scalable payments platform processing over \$4T per year
- Top 10 ACH Originator in the US
- Direct Deposit Switcher Implemented
- Self-service payment capabilities
- Reliable and safe payment offerings
- Open Banking & Embedded Finance



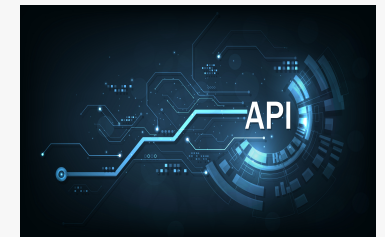
### New Mobile App

- Enhanced Navigation
- Easily Manage Finances
- Better Account Maintenance
- Fast-growing user base
- Higher usage of Zelle and Virtual Assistant Chat features



### API Enablement

- Creates reusable services to speed development and manage change
- Improved Efficiency
- Enhanced Speed to Market
- Secure-by-design APIs & integrations



# Core Modernization Benefits

Enhancing Strategic Capabilities



Migrating legacy cores to modern cloud-based platforms enhances strategic capabilities and reduces maintenance effort on outdated systems, allowing greater focus on customer experience

## ✓ Drive Growth

Enable faster product and pricing deployment, enhance marketing through advanced analytics, and expand partnerships with leading financial service providers.

## ✓ Advance Strategic Focus

Prioritize forward-looking initiatives including Artificial Intelligence, Data Strategy, Personalized Customer Experience, Finance Transformation, and Strategic Payments.

## ✓ Enhance Risk & Controls

Improve risk posture through automated workflows, real-time monitoring, and integrated controls within core platform, while reinforcing business continuity & disaster recovery.

## ✓ Accelerate Solution Delivery

Leverage a modern API architecture to enable faster internal development and embedded banking services across partner ecosystems such as retail platforms, FinTechs, and ERPs.

## ✓ Mature M&A Capabilities

Improve scalability and integration through optimized data conversion and streamlined operational processes.

## Generative AI Patterns

### GenAI Use Cases will be categorized by Patterns

#### Patterns:

- Enterprise Knowledge Enablement
- Intelligent Document Analysis
- Developer Productivity Acceleration
- Controlled Automation of Business Processes
- AI-Assisted Insights for the Workforce

*Patterns help avoid fragmentation, enhance scalability & maintainability*

## Drivers to Prioritize AI Use

### Objective: Significant Value from GenAI

- Increase Efficiency
- Increase Revenue
- Mitigation of Client Risk

### Secure AI Platform

- Enterprise-Grade, Governed AI Platform
- Scalable Digital Foundation
- Model-Agnostic AI Architecture
- Operational Efficiency at Enterprise Scale

## Active Generative AI Use Cases



### Compliance Assistance



### Virtual Experts



### Copilots (GitHub, Microsoft)

Deployed to over 12,000 Associates



### Intelligent Doc Processing

## Generative AI Strategy Guiding Principles:



Safe, Secure, Transparent Solutions



Human in The Loop Design

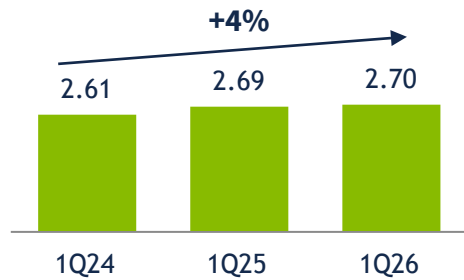


Managed Risk

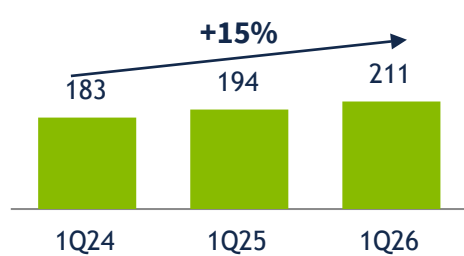
# Growth in Digital

## Digital Usage

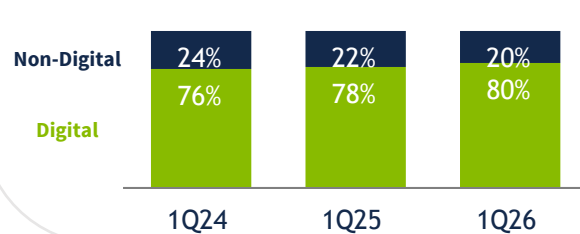
Mobile Banking Active Users (Millions)<sup>(1)</sup>



Mobile Banking Log-Ins (Millions)

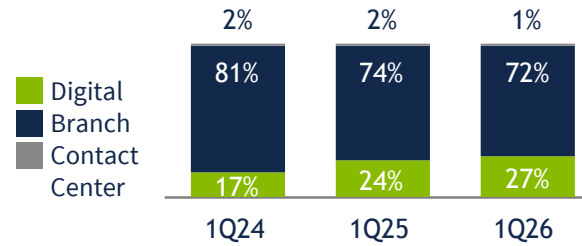


Customer Transactions<sup>(2)(3)</sup>

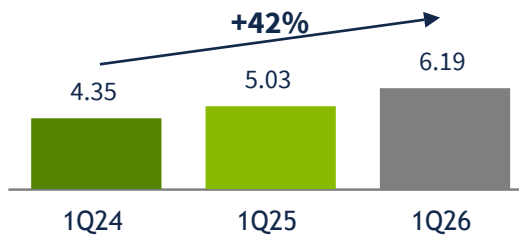


## Transactions

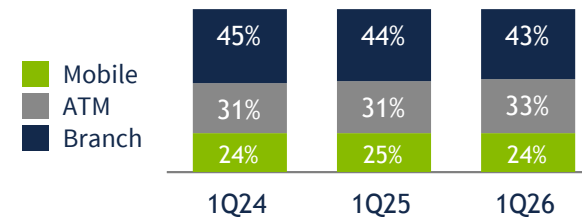
Consumer Checking Account Acquisitions by Channel<sup>(4)</sup>



Zelle Transactions (Millions)

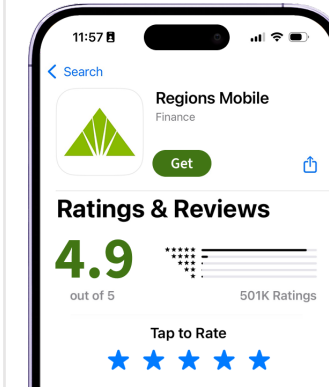


Deposit Transactions by Channel



## Customer Satisfaction

### Mobile App



Average 4.9 out of 5 rating from iOS app store users

New Native Mobile App launched. Early customer feedback is strong, and usage of key functionality like Zelle and chat at all time highs, with customer chat volume up 64% YoY

### Online Banking<sup>(5)</sup>

#1 in Customer Satisfaction for Regional Bank Online Experiences for five of the past six years



(1) Total number of unique customers who have successfully authenticated and logged into the mobile app at least once within the last 90 days. (2) Digital transactions represent online and mobile only; Non-digital transactions represent branches, contact centers and ATMs. (3) Transactions represent Consumer customer deposits, transfers, mobile deposits, fee refunds, withdrawals, payments, official checks, bill payments, and Western Union. Excludes ACH and Debit Card purchases/refunds.

(4) Additional security controls in digital channels placed in 4Q23. Active efforts to drive quality digital acquisitions are in-progress resulting in performance improvement 2025 vs 2024. (5) Regions Bank received the highest score among regional banks (\$65B to \$250B in deposits) in the J.D. Power 2020-2022, and 2024-2025 U.S. Online Banking Satisfaction Studies which measures customer satisfaction with financial institutions' online experience for banking account management. Visit [jdpower.com/awards](http://jdpower.com/awards) for more details.

# Continuous Improvement in Risk Management

Our commitment to strengthening credit risk disciplines and intentional portfolio shaping over the past decade-plus leaves us well positioned for sound, profitable growth



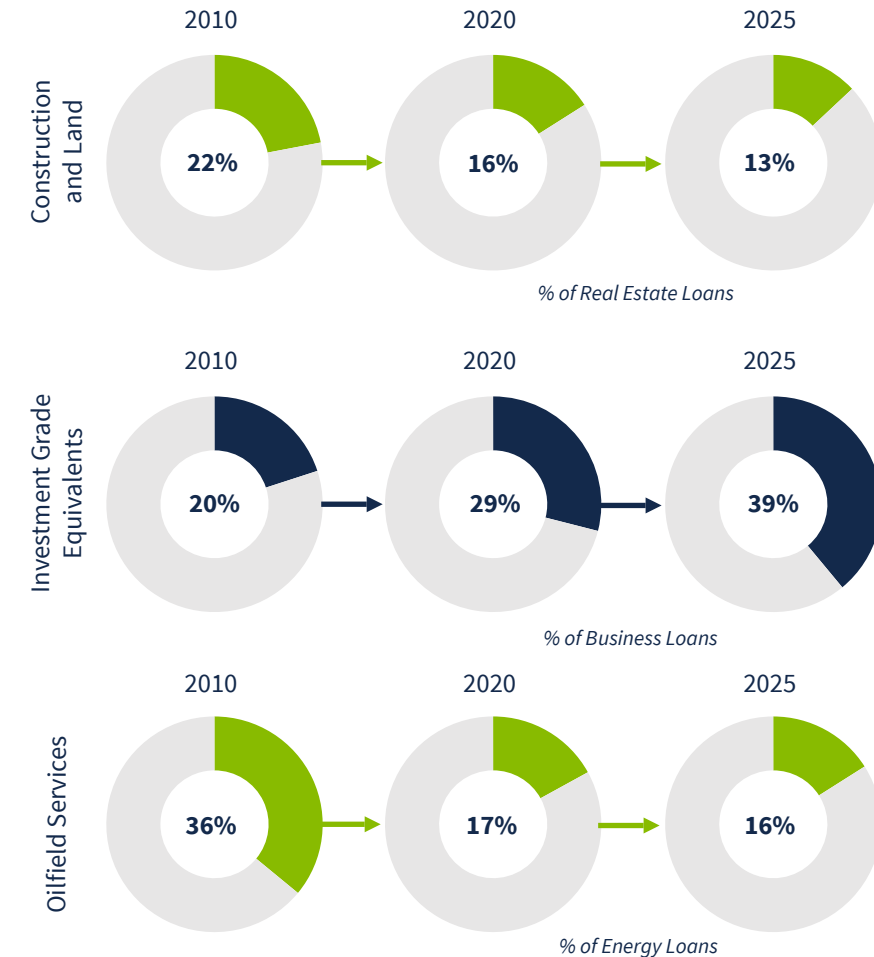
## Strong Origination Disciplines Aligned with Comprehensive Risk Framework

- ✓ Enhanced risk framework through expanded controls, policies and procedures
- ✓ Invested in data, analytics and market benchmarks to provide early-warning indicators and dynamic industry outlooks
- ✓ Centralized credit products underwriting, servicing, and exposure management within specialized lending units and enhanced approval structure for higher-risk portfolios
- ✓ Advanced risk rating methodologies and stress testing capabilities
- ✓ Modified incentive plans and pricing frameworks to better promote risk-reward alignment

## Active Portfolio Management and Non-Core Business Exits

- ✓ Derisked Commercial Real Estate Portfolio diversifying into less cyclical sectors
- ✓ Focused growth in higher quality relationships and segments including investment grade utilities, REITs, asset securitizations, and subscription lines, as well as Consumer Home Improvement Financing
- ✓ Actively reduced percent of portfolio comprised of leveraged loans and other higher risk segments
- ✓ Exited, reduced, or realigned portfolios (Oil Field Services, SoFi, GreenSky, Indirect Auto lending)
- ✓ Exited non-core businesses including Regions Insurance and Morgan Keegan
- ✓ Enhanced interest rate risk management through proactive hedging strategies

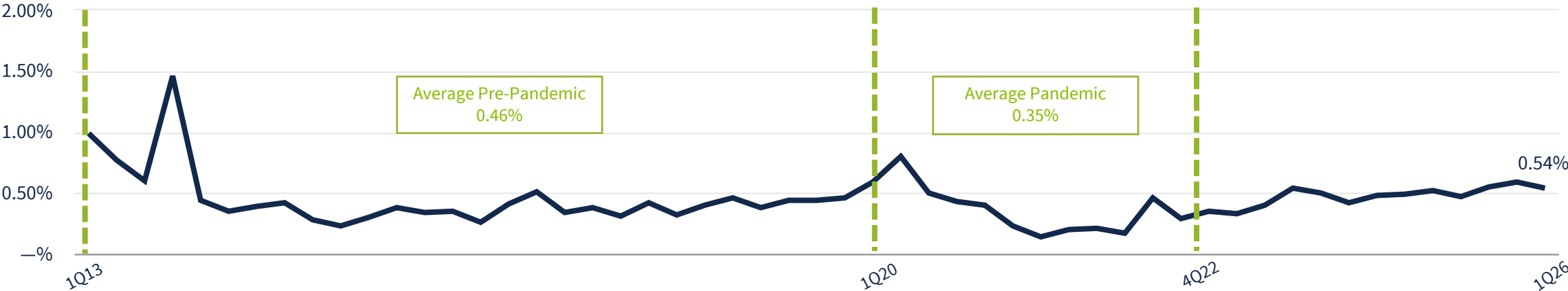
## Case Studies in Regions' Portfolio De-Risking



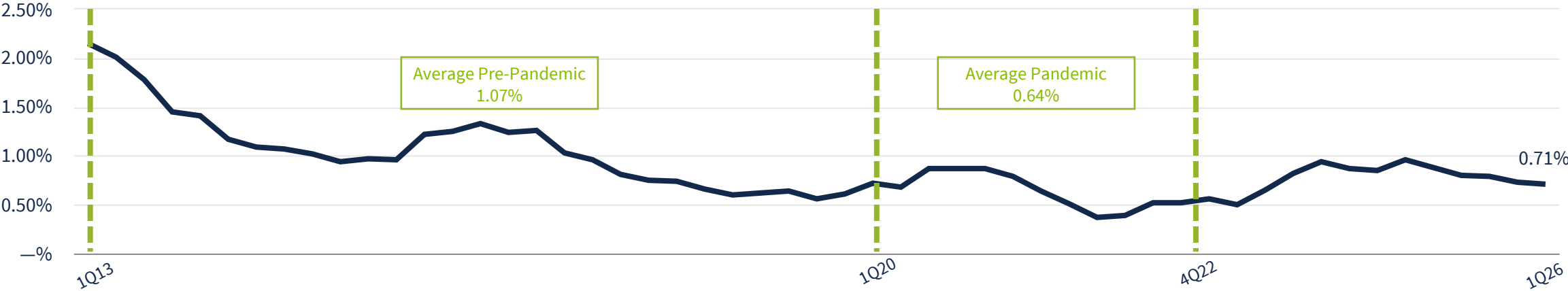
# Historical Credit Profile



### Total Net Charge-Offs



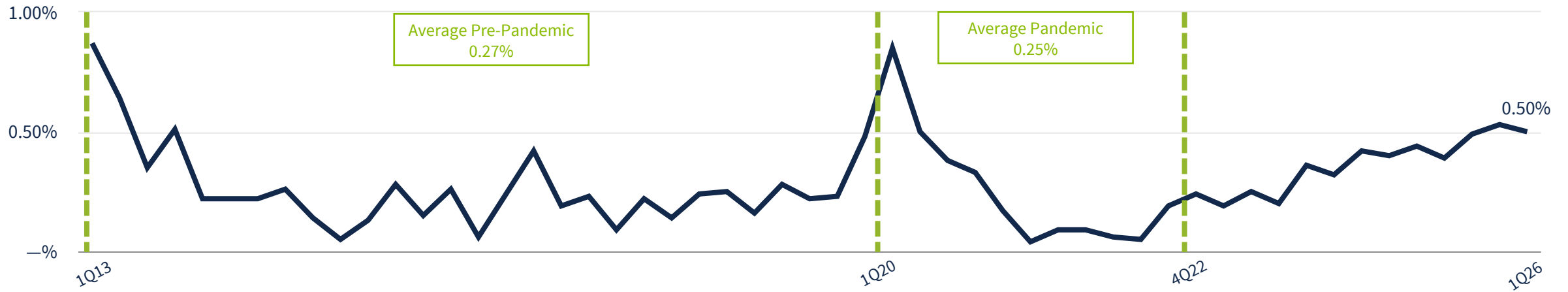
### Non-Performing Loans



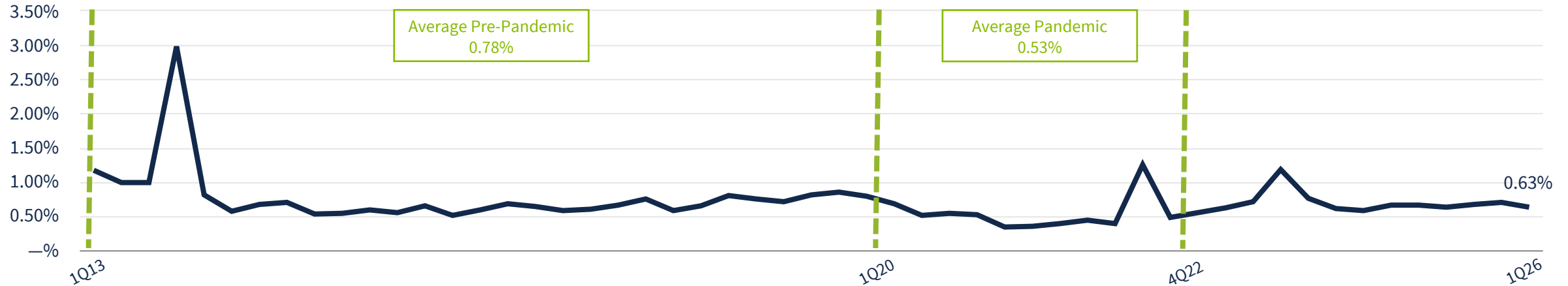
- Net charge-offs remained elevated primarily due to the previously identified portfolios of interest

# Historical Credit Profile

## Commercial Net Charge-Offs<sup>(1)</sup>



## Consumer Net Charge-Offs<sup>(2)</sup>



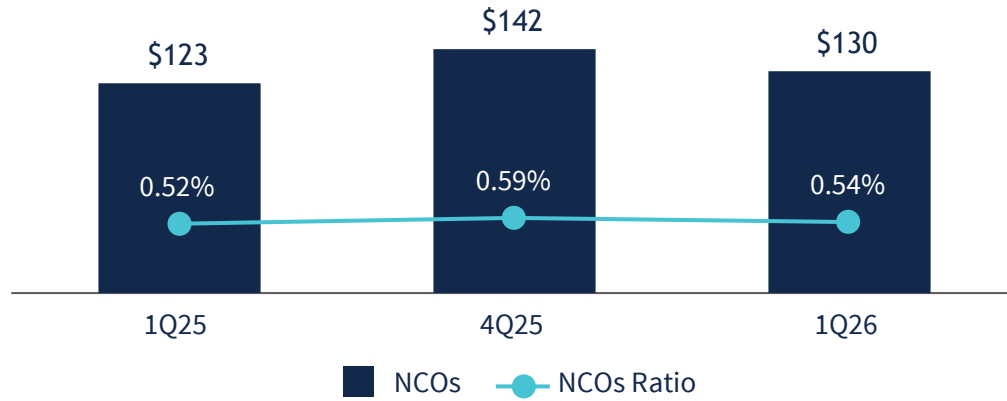
(1) Includes C&I, CRE - OO and IRE. (2) The spike in Consumer net charge-offs in late 2013 was associated with the move of ~\$700M primarily accruing troubled debt restructured residential first mortgage loans to held for sale resulting in ~\$150M of charge-offs. The spikes in 3Q22 and 4Q23 were associated with the fair value marks taken on the sales of ~\$1.2B and ~\$300M consumer unsecured loan portfolios resulting in \$63M and \$35M of incremental charge-offs, respectively.

# Asset Quality

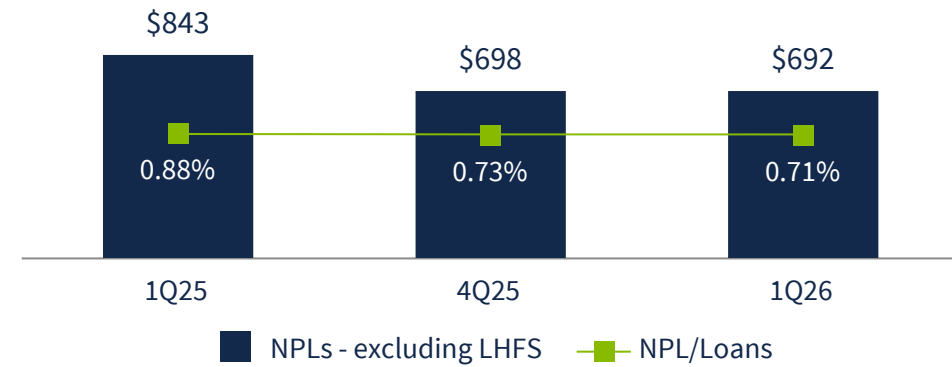
Credit performance improving; metrics tracking favorably



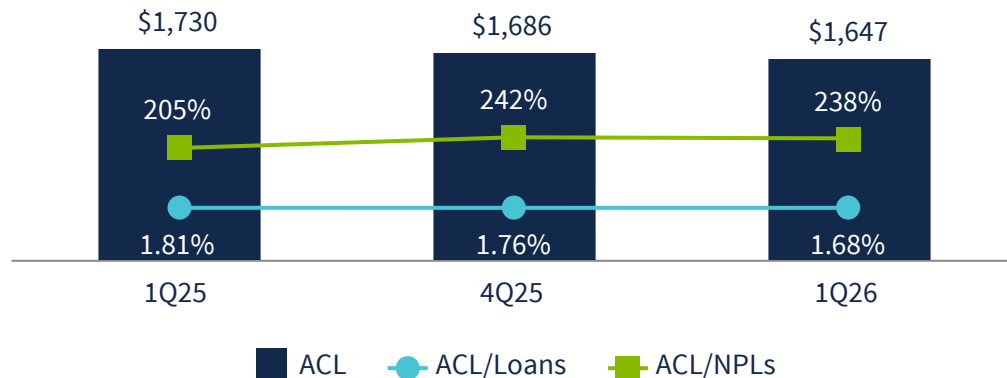
## Net Charge-Offs<sup>(1)</sup>



## Non-Performing Loans (NPLs)<sup>(1)</sup>



## Allowance for Credit Losses (ACL)<sup>(1)</sup>

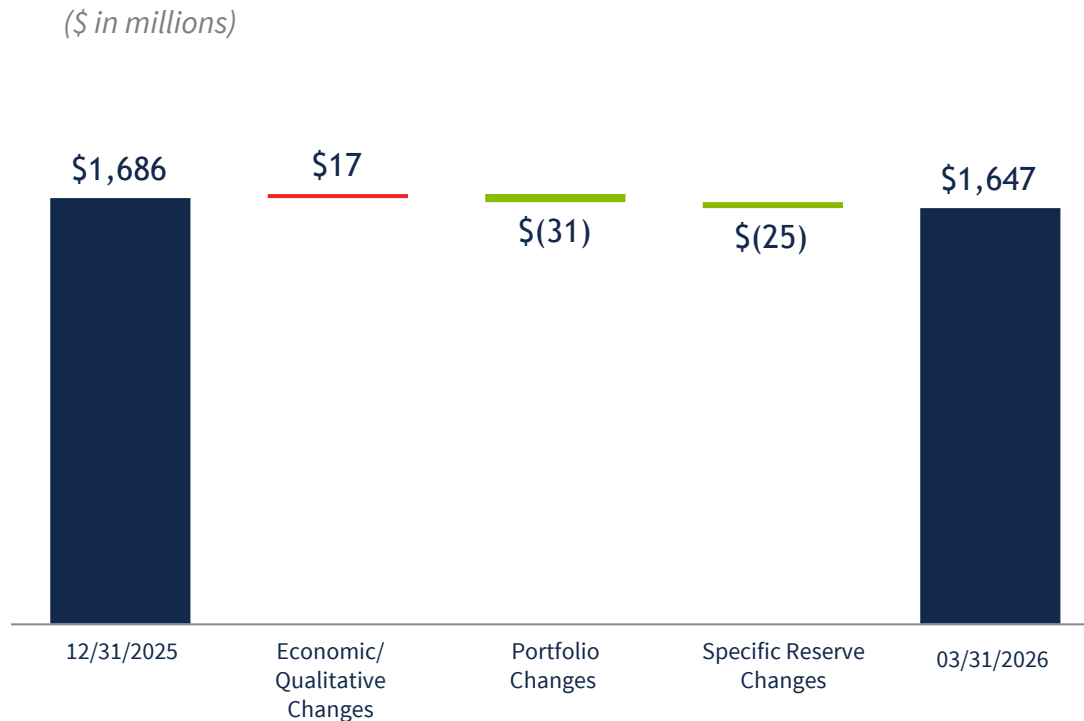


## QoQ Highlights & Outlook

- 1Q annualized NCOs decreased 5bps to 54bps, reflecting continued progress on resolutions within previously identified portfolios of interest reserved for in prior periods
- Business services criticized and total NPLs remained relatively stable, as upgrades outpaced downgrades; NPL ratio declined 2bps to 71bps, while the business services criticized ratio declined 16bps to 5.15% of business loans
- Provision of \$91M; ACL declined \$39M as improved asset quality, risk-rating upgrades, and resolution of loans within previously identified portfolios of interest more than offset loan growth and macro uncertainty; ACL ratio down 8bps to 1.68%, while coverage of NPLs remains solid at 238%
- Expect FY26 NCOs to be between 40 - 50bps

(1) \$ in Millions.

# Allowance for Credit Losses



## QoQ Highlights

- 1Q allowance decreased \$39M compared to the prior quarter, resulting in a \$91M provision expense. The decrease in the ACL and an increase in loan balances resulted in a reduction in the ACL % from 1.76% to 1.68%
- The change in ACL resulted from:
  - Economic/Qualitative net increase driven primarily by uncertainty as a result of the conflict in the Middle East
  - Portfolio net decrease driven primarily by improvement in overall credit quality
  - Decreases in Specific Reserve borrowers driven by charge-offs

# Base R&S Economic Outlook

(As of March 2026)



	Pre-R&S period									
	1Q2026	2Q2026	3Q2026	4Q2026	1Q2027	2Q2027	3Q2027	4Q2027	1Q2028	
Real GDP, annualized % change	2.8 %	1.9 %	2.1 %	2.6 %	2.3 %	2.1 %	2.1 %	2.0 %	2.1 %	
Unemployment rate	4.4 %	4.4 %	4.4 %	4.3 %	4.3 %	4.2 %	4.2 %	4.1 %	4.1 %	
HPI, year-over-year % change	0.5 %	0.0 %	(0.1)%	(0.1)%	0.6 %	1.6 %	2.1 %	2.3 %	2.3 %	
CPI, year-over-year % change	2.8 %	4.0 %	3.4 %	3.2 %	2.8 %	1.8 %	2.1 %	2.2 %	2.2 %	

- A single, base economic forecast represents Regions’ internal outlook for the economy as of 1Q26 over the reasonable & supportable forecast period
- Management considered alternative internal and external forecasts to establish appropriate qualitative adjustments
- Final qualitative adjustments included consideration of the allowance's sensitivity to economic uncertainties that reflected a 15-20% increase in the unemployment rate

# Allowance Allocation



Regions "Day 1" CECL ACL ratio on 1/1/2020 was 1.71%. The company has executed a number of de-risking strategies that have improved the overall loan portfolio. Taking the 1Q26 loan portfolio and applying the "Day 1" ACL rates would produce a proforma Day 1 ACL ratio of 1.62%.

(in millions)	As of 3/31/2026			Day 1 Ratios	
	Loan Balance	ACL	ACL/Loans	Actual	Proforma
C&I	\$48,077	\$607	1.26 %		
CRE-OO mortgage	5,004	107	2.15 %		
CRE-OO construction	261	6	2.32 %		
<b>Total commercial</b>	<b>\$53,342</b>	<b>\$720</b>	<b>1.35 %</b>	<b>1.33 %</b>	<b>1.32 %</b>
IRE mortgage	7,706	96	1.24 %		
IRE construction	1,938	26	1.36 %		
<b>Total IRE</b>	<b>\$9,644</b>	<b>\$122</b>	<b>1.27 %</b>	<b>1.06 %</b>	<b>1.06 %</b>
Residential first mortgage	19,621	115	0.59 %		
Home equity lines	3,210	101	3.16 %		
Home equity loans	2,287	29	1.28 %		
Consumer credit card	1,472	126	8.55 %		
Other consumer	832	51	6.14 %		
<b>Total consumer</b>	<b>\$27,422</b>	<b>\$422</b>	<b>1.54 %</b>	<b>1.73 %</b>	<b>1.44 %</b>
<b>Sold/Acquired Portfolios<sup>(1)</sup></b>	<b>\$7,518</b>	<b>\$383</b>	<b>5.08 %</b>	<b>5.92 %</b>	<b>5.08 %</b>
<b>Total</b>	<b>\$97,926</b>	<b>\$1,647</b>	<b>1.68 %</b>	<b>1.71 %</b>	<b>1.62 %</b>

(1) Sold portfolios since Day 1 CECL include SoFi, GreenSky and Auto. Acquired portfolios include Ascentium and EnerBank.

# 2026 Expectations



## FY 2026 Expectations

Net Interest Income (vs. 2025 of \$4,991)	up 2.5 – 4% <sup>(3)</sup>
Adjusted Non-Interest Income (vs. adjusted 2025 total of \$2,585) <sup>(1)</sup>	up 3 – 5% <sup>(2)</sup>
Adjusted Non-Interest Expense (vs. adjusted 2025 total of \$4,331) <sup>(1)</sup>	up 1.5 – 3.5% <sup>(2)</sup> (Inclusive of investments)
Average Loans (vs. 2025 of \$96,124)	up low single digits
Average Deposits (vs. 2025 of \$129,146)	up low single digits
Net Charge-Offs / Average Loans	40 – 50 bps
Effective Tax Rate	20.5 – 21.5%

## Expectations for 2Q26 & FY26

- 2Q26 NII to increase ~2% vs 1Q26<sup>(3)</sup>
- 2Q26 NIM in the mid to high 3.60%s, exiting the year in the low 3.70%s<sup>(3)</sup>
- Expect Capital Markets quarterly revenue to continue increasing within the \$90 – \$105M range, trending toward the lower end in 2Q26, with momentum building thereafter
- Expect to generate FY adj. positive operating leverage in 2026<sup>(2)</sup>
- In the near term, expect to manage CET1 (inclusive of AOCI), around the mid-point of our 9.25 – 9.75% operating range<sup>(2)</sup>

(1) Non-GAAP, see appendix for reconciliation of historical amounts. (2) See appendix for further information on the forward-looking guidance provided by the Company with respect to this non-GAAP measure.

(3) Current expectations assume a mostly stable yield curve: range bound long-term rates (10-year 4-4.40%) and stable to modestly lower fed funds.

# Appendix

# Non-GAAP Information



Management uses pre-tax pre-provision income (non-GAAP), adjusted pre-tax pre-provision income (non-GAAP), the adjusted efficiency ratio (non-GAAP), the adjusted fee income ratio (non-GAAP), return on average tangible common shareholders' equity (non-GAAP), adjusted return on average tangible common shareholders' equity (non-GAAP), common equity Tier 1 ratio (inclusive of AOCI) (non-GAAP), as well as adjusted net income available to common shareholders (non-GAAP) and adjusted diluted EPS (non-GAAP) to monitor performance and believes these measures provide meaningful information to investors. Non-interest expense (GAAP) is presented excluding certain adjustments to arrive at adjusted non-interest expense (non-GAAP), which is the numerator for the adjusted efficiency ratio. Non-interest income (GAAP) is presented excluding certain adjustments to arrive at adjusted non-interest income (non-GAAP), which is the numerator for the adjusted fee income ratio. Adjusted non-interest income (non-GAAP) and adjusted non-interest expense (non-GAAP) are used to determine adjusted pre-tax pre-provision income (non-GAAP). Net interest income (GAAP) on a taxable-equivalent basis and non-interest income are added together to arrive at total revenue on a taxable-equivalent basis. Adjustments are made to arrive at adjusted total revenue on a taxable-equivalent basis (non-GAAP), which is the denominator for the adjusted fee income and adjusted efficiency ratios. Net income available to common shareholders (GAAP) is presented excluding certain adjustments, net of tax, to arrive at adjusted net income available to common shareholders (non-GAAP), which is the numerator for adjusted diluted EPS (non-GAAP). Return on average tangible common shareholders' equity (non-GAAP) is calculated by dividing net income available to common shareholders (GAAP) by the average tangible common shareholders' equity (non-GAAP). Net income available to common shareholders (GAAP) is presented excluding certain adjustments, net of tax, to arrive at adjusted net income available to common shareholders (non-GAAP), which is the numerator for adjusted return on average tangible common shareholders' equity. Adjusted return on average tangible common shareholders' equity is calculated by dividing the adjusted net income available to common shareholders (non-GAAP) by the average tangible common shareholders' equity (non-GAAP). Common equity Tier 1 ratio (inclusive of AOCI) (non-GAAP) is calculated by dividing the adjusted common equity tier 1 (non-GAAP), which is arrived at by excluding the AOCI loss on securities and AOCI loss on defined benefit pension plans and other post employment benefits from common equity Tier 1, by the company's total risk-weighted assets (GAAP).

Regions believes that the exclusion of these adjustments provides a meaningful basis for period-to-period comparisons, which management believes will assist investors in analyzing the operating results of the company and predicting future performance. These non-GAAP financial measures are also used by management to assess the performance of Regions' business. It is possible that the activities related to the adjustments may recur; however, management does not consider the activities related to the adjustments to be indications of ongoing operations. Regions believes that presentation of these non-GAAP financial measures will permit investors to assess the performance of the company on the same basis as that applied by management. Tangible common book value per share is calculated by dividing tangible common shareholders' equity (non-GAAP) by tangible assets (non-GAAP). The numerator for tangible book value per share (non-GAAP), tangible common shareholders' equity (non-GAAP), is calculated by excluding intangible assets and the deferred tax liability related to intangible assets from common shareholders' equity (GAAP). The denominator for tangible book value per share (non-GAAP), tangible assets (non-GAAP), is calculated by excluding intangible assets and the deferred tax liability related to intangible assets from total assets (non-GAAP).

Tangible common shareholders' equity ratios have become a focus of some investors and management believes they may assist investors in analyzing the capital position of the company absent the effects of intangible assets and preferred stock. Analysts and banking regulators have assessed Regions' capital adequacy using the tangible common shareholders' equity measure. Because tangible common shareholders' equity is not formally defined by GAAP or prescribed in any amount by federal banking regulations it is currently considered to be a non-GAAP financial measure and other entities may calculate it differently than Regions' disclosed calculations. Since analysts and banking regulators may assess Regions' capital adequacy using tangible common shareholders' equity to tangible assets, management believes that it is useful to provide investors the ability to assess Regions' capital adequacy on this same basis.

Non-GAAP financial measures have inherent limitations, are not required to be uniformly applied and are not audited. Although these non-GAAP financial measures are frequently used by stakeholders in the evaluation of a company, they have limitations as analytical tools, and should not be considered in isolation, or as a substitute for analyses of results as reported under GAAP. In particular, a measure of earnings that excludes selected items does not represent the amount that effectively accrues directly to stockholders. Additionally, our non-GAAP financial measures may not be comparable to similar non-GAAP financial measures used by other companies and there is no certainty that we will not incur expenses in the future that are similar to those excluded in the calculations of non-GAAP financial measures presented herein.

Management and the Board of Directors utilize non-GAAP measures as follows:

- Preparation of Regions' operating budgets
- Monthly financial performance reporting
- Monthly close-out reporting of consolidated results (management only)
- Presentation to investors of company performance
- Metrics for incentive compensation

## Note on Forward-Looking Guidance

The Company has also provided forward-looking guidance with respect to certain of the non-GAAP measures, which excludes from the corresponding GAAP financial measures the effect of certain adjustments. The Company has not provided a reconciliation of such non-GAAP guidance to guidance presented on a GAAP basis because it cannot predict and quantify without unreasonable effort all of the adjustments that may occur during the period due to the difficulty of presenting the timing and amounts of various items within a reasonable range.

# Non-GAAP Reconciliation

## Pre-Tax Pre-Provision Income (PPI) Less Charge-Offs to Risk-Weighted Assets



(\$ amounts in millions)	Quarter Ended		Year Ended						
	3/31/2026	2025	2024	2023	2022	2021	2020	2019	
Net income available to common shareholders (GAAP)	\$ 539	\$ 2,061	\$ 1,774	\$ 1,976	\$ 2,146	\$ 2,400	\$ 991	\$ 1,503	
Preferred dividends (GAAP)	20	95	119	98	99	121	103	79	
Income tax expense (GAAP)	155	587	461	533	631	694	220	403	
Income before income taxes (GAAP)	714	2,743	2,354	2,607	2,876	3,215	1,314	1,985	
Provision for (benefit from) credit losses (GAAP)	91	470	487	553	271	(524)	1,330	387	
Pre-tax pre-provision income (non-GAAP)	805	3,213	2,841	3,160	3,147	2,691	2,644	2,372	
Other adjustments:									
Gain on sale of affordable housing residential mortgage loans	—	—	—	—	—	—	—	(8)	
Securities (gains) losses, net	—	50	208	5	1	(3)	(4)	28	
Gains on equity investment	—	—	—	—	—	(3)	(50)	—	
Leveraged lease termination gains, net	—	—	—	(2)	(1)	(2)	(2)	(1)	
Bank-owned life insurance	—	—	—	—	—	(18)	(25)	—	
Insurance proceeds	—	—	—	—	(50)	—	—	—	
FDIC insurance special assessment	—	(17)	16	119	—	—	—	—	
Salaries and employee benefits—severance charges	—	2	30	31	—	6	31	5	
Branch consolidation, property and equipment charges	—	(5)	3	7	3	5	31	25	
Contribution to the Regions Financial Corporation foundation	—	—	—	—	—	3	10	—	
Early extinguishment of debt	—	—	—	(4)	—	20	22	16	
Acquisition expenses	—	—	—	—	—	—	1	—	
Professional, legal and regulatory expenses	—	2	3	1	179	15	7	—	
Other Miscellaneous expenses	—	—	(37)	—	—	—	—	—	
Total other adjustments	—	32	223	157	132	23	21	65	
<b>Adjusted pre-tax pre-provision income (non-GAAP)</b>	<b>A \$ 805</b>	<b>\$ 3,245</b>	<b>\$ 3,064</b>	<b>\$ 3,317</b>	<b>\$ 3,279</b>	<b>\$ 2,714</b>	<b>\$ 2,665</b>	<b>\$ 2,437</b>	
<b>Net loan charge-offs (GAAP)</b>	<b>B \$ 130</b>	<b>\$ 513</b>	<b>\$ 458</b>	<b>\$ 397</b>	<b>\$ 263</b>	<b>\$ 204</b>	<b>\$ 512</b>	<b>\$ 358</b>	
<b>Simple avg of 4 trailing quarters of RWAs <sup>(1)</sup></b>	<b>C \$ 125,391</b>	<b>\$ 124,909</b>	<b>\$ 124,984</b>	<b>\$ 126,605</b>	<b>\$ 122,121</b>	<b>\$ 108,900</b>	<b>\$ 108,438</b>	<b>\$ 105,996</b>	
<b>Annualized PPI less Charge-offs / Average Risk-Weighted Assets</b>	<b>A-B / C</b>	<b>2.18 %</b>	<b>2.19 %</b>	2.09 %	2.31 %	2.47 %	2.30 %	1.99 %	1.96 %

(1) Simple average of 4 trailing quarters of risk-weighted assets calculated from applicable periods' Call Report data.

# Non-GAAP reconciliation

## Return on Average Tangible Common Shareholders' Equity



	Quarter Ended				Year Ended								
	3/31/2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	
<i>(\$ amounts in millions)</i>													
<b>RETURN ON AVERAGE TANGIBLE COMMON SHAREHOLDERS' EQUITY</b>													
Net income available to common shareholders	A	\$ 539	\$ 2,061	\$ 1,774	\$ 1,976	\$ 2,146	\$ 2,400	\$ 991	\$ 1,503	\$ 1,695	\$ 1,199	\$ 1,099	\$ 998
Average shareholders' equity		19,077	18,541	17,484	16,522	16,503	18,201	17,382	16,082	15,381	16,665	17,126	16,916
Less:													
Average intangible assets		5,869	5,887	5,920	5,960	6,023	5,435	5,239	4,943	5,010	5,103	5,125	5,099
Average deferred tax liability related to intangibles		(138)	(130)	(117)	(106)	(103)	(99)	(99)	(94)	(97)	(148)	(162)	(170)
Average preferred stock		1,369	1,491	1,693	1,659	1,659	1,658	1,509	1,151	820	820	820	848
Average tangible common shareholders' equity	B	\$ 11,977	\$ 11,293	\$ 9,988	\$ 9,009	\$ 8,924	\$ 11,207	\$ 10,733	\$ 10,082	\$ 9,648	\$ 10,890	\$ 11,343	\$ 11,139
Return on average tangible common shareholders' equity	A/B	18.26 %	18.25 %	17.77 %	21.93 %	24.05 %	21.42 %	9.23 %	14.91 %	17.57 %	11.01 %	9.69 %	8.96 %

# Non-GAAP Reconciliation

## Tangible Common Ratios



	As of and for Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
<i>(\$ amounts in millions, except per share data)</i>					
<b>TANGIBLE COMMON RATIOS</b>					
Shareholders' equity (GAAP)	<b>A</b> \$ 18,779	\$ 19,043	\$ 19,049	\$ 18,666	\$ 18,530
Less: Preferred stock (GAAP)	1,369	1,369	1,369	1,369	1,715
Common shareholders' equity (GAAP)	<b>B</b> 17,410	17,674	17,680	17,297	16,815
Less:					
Intangible assets (GAAP)	5,866	5,873	5,879	5,886	5,894
Deferred tax liability related to intangibles (GAAP)	(141)	(138)	(133)	(130)	(126)
Tangible common shareholders' equity (non-GAAP)	<b>C</b> \$ 11,685	\$ 11,939	\$ 11,934	\$ 11,541	\$ 11,047
Less: AOCI, after-tax (GAAP)	\$ (1,718)	\$ (1,535)	\$ (1,660)	\$ (1,967)	\$ (2,283)
Tangible common shareholders' equity excluding AOCI (non-GAAP)	<b>D</b> \$ 13,403	\$ 13,474	\$ 13,594	\$ 13,508	\$ 13,330
Total assets (GAAP)	<b>E</b> \$ 160,741	\$ 158,814	\$ 159,940	\$ 159,206	\$ 159,846
Less:					
Intangible assets (GAAP)	5,866	5,873	5,879	5,886	5,894
Deferred tax liability related to intangibles (GAAP)	(141)	(138)	(133)	(130)	(126)
Tangible assets (non-GAAP)	<b>F</b> \$ 155,016	\$ 153,079	\$ 154,194	\$ 153,450	\$ 154,078
Less: AOCI, pre-tax (GAAP)	\$ (2,302)	\$ (2,057)	\$ (2,220)	\$ (2,631)	\$ (3,053)
Tangible assets excluding AOCI (non-GAAP)	<b>G</b> \$ 157,318	\$ 155,136	\$ 156,414	\$ 156,081	\$ 157,131
Shares outstanding—end of quarter	<b>H</b> 854	868	885	894	899
Total equity to total assets (GAAP)	<b>A/E</b> 11.68 %	11.99 %	11.91 %	11.72 %	11.59 %
Tangible common shareholders' equity to tangible assets (non-GAAP)	<b>C/F</b> 7.54 %	7.80 %	7.74 %	7.52 %	7.17 %
Common book value per share (GAAP)	<b>B/H</b> \$ 20.39	\$ 20.36	\$ 19.98	\$ 19.35	\$ 18.70
Tangible common book value per share (non-GAAP)	<b>C/H</b> \$ 13.69	\$ 13.75	\$ 13.49	\$ 12.91	\$ 12.29
Tangible common shareholders' equity to tangible assets (non-GAAP), ex. AOCI	<b>D/G</b> 8.52 %	8.69 %	8.69 %	8.65 %	8.48 %

# Non-GAAP Reconciliation

Net Income Available to Common Shareholders, Adjusted Diluted EPS, and Return Ratios



(\$ amounts in millions)	Quarter Ended									
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25		1Q26 vs. 1Q25		
Net income available to common shareholders (GAAP)	<b>A \$ 539</b>	\$ 514	\$ 548	\$ 534	\$ 465	\$ 25	4.9 %	\$ 74	15.9 %	
Adjustments:										
Securities (gains) losses, net	—	—	25	—	25	—	NM	(25)	(100.0)%	
FDIC insurance special assessment	—	(14)	(3)	(1)	1	14	100.0 %	(1)	(100.0)%	
Salaries and employee benefits—severance charges	—	—	—	1	1	—	NM	(1)	(100.0)%	
Branch consolidation, property and equipment charges	—	—	(5)	—	—	—	NM	—	NM	
Professional, legal and regulatory expenses	—	—	—	—	2	—	NM	(2)	(100.0)%	
Preferred stock redemption expense	—	—	—	4	—	—	NM	—	NM	
Total adjustments	—	(14)	17	4	29	\$ 14	100.0 %	\$ (29)	(100.0)%	
Tax impact of adjusted items	—	4	(4)	—	(7)	(4)	(100.0)%	7	100.0 %	
Adjusted net income available to common shareholders (non-GAAP)	<b>B \$ 539</b>	\$ 504	\$ 561	\$ 538	\$ 487	\$ 35	6.9 %	\$ 52	10.7 %	
Weighted-average diluted shares	<b>C 868</b>	880	894	900	910					
Diluted EPS (GAAP)	<b>A/C \$ 0.62</b>	\$ 0.58	\$ 0.61	\$ 0.59	\$ 0.51	\$ 0.04	6.9 %	\$ 0.11	21.6 %	
Adjusted diluted EPS (non-GAAP)	<b>B/C 0.62</b>	0.57	0.63	0.60	0.54	\$ 0.05	8.8 %	\$ 0.08	14.8 %	
Average shareholders' equity (GAAP)	<b>19,077</b>	18,986	18,688	18,350	18,127	91	0.5 %	950	5.2 %	
Less: Average preferred stock (GAAP)	<b>1,369</b>	1,369	1,369	1,513	1,715	—	— %	(346)	(20.2)%	
Average common shareholders' equity (GAAP)	<b>D 17,708</b>	17,617	17,319	16,837	16,412	91	0.5 %	1,296	7.9 %	
Less:										
Average intangible assets (GAAP)	<b>5,869</b>	5,876	5,883	5,891	5,899	(7)	(0.1)%	(30)	(0.5)%	
Average deferred tax liability related to intangibles (GAAP)	<b>(138)</b>	(135)	(131)	(127)	(126)	(3)	(2.2)%	(12)	(9.5)%	
Average tangible common shareholders' equity (non-GAAP)	<b>E \$ 11,977</b>	\$ 11,876	\$ 11,567	\$ 11,073	\$ 10,639	101	0.9 %	1,338	12.6 %	
Return on average common shareholders' equity (GAAP)	<b>A/D 12.35 %</b>	11.58 %	12.56 %	12.72 %	11.49 %					
Return on average tangible common shareholders' equity (non-GAAP)	<b>A/E 18.26 %</b>	17.17 %	18.81 %	19.34 %	17.72 %					
Adjusted return on average tangible common shareholders' equity (non-GAAP)	<b>B/E 18.26 %</b>	16.84 %	19.24 %	19.48 %	18.58 %					

# Non-GAAP Reconciliation

## Pre-Tax Pre-Provision Income (PPI)



(\$ amounts in millions)	Quarter Ended									
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25		1Q26 vs. 1Q25		
Net income available to common shareholders (GAAP)	\$ 539	\$ 514	\$ 548	\$ 534	\$ 465	\$ 25	4.9 %	\$ 74	15.9 %	
Preferred dividends and other (GAAP)	20	20	21	29	25	—	— %	(5)	(20.0)%	
Income tax expense (GAAP)	155	174	139	143	131	(19)	(10.9)%	24	18.3 %	
Income before income taxes (GAAP)	714	708	708	706	621	6	0.8 %	93	15.0 %	
Provision for credit losses (GAAP)	91	115	105	126	124	(24)	(20.9)%	(33)	(26.6)%	
Pre-tax pre-provision income (non-GAAP)	805	823	813	832	745	(18)	(2.2)%	60	8.1 %	
Other adjustments:										
Securities (gains) losses, net	—	—	25	—	25	—	NM	(25)	(100.0)%	
FDIC insurance special assessment	—	(14)	(3)	(1)	1	14	100.0 %	(1)	(100.0)%	
Salaries and employee benefits—severance charges	—	—	—	1	1	—	NM	(1)	(100.0)%	
Branch consolidation, property and equipment charges	—	—	(5)	—	—	—	NM	—	NM	
Professional, legal and regulatory expenses	—	—	—	—	2	—	NM	(2)	(100.0)%	
Total other adjustments	—	(14)	17	—	29	14	100.0 %	(29)	(100.0)%	
<b>Adjusted pre-tax pre-provision income (non-GAAP)</b>	<b>\$ 805</b>	<b>\$ 809</b>	<b>\$ 830</b>	<b>\$ 832</b>	<b>\$ 774</b>	<b>\$ (4)</b>	<b>(0.5)%</b>	<b>\$ 31</b>	<b>4.0 %</b>	

NM - Not Meaningful

# Non-GAAP Reconciliation

NII, Non-Interest Income/Expense, and Efficiency Ratio



(\$ amounts in millions)	Quarter Ended									
		3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
Non-interest expense (GAAP)	<b>A</b>	\$ 1,068	\$ 1,098	\$ 1,103	\$ 1,073	\$ 1,039	\$ (30)	(2.7)%	\$ 29	2.8 %
Adjustments:										
FDIC insurance special assessment		—	14	3	1	(1)	(14)	(100.0)%	1	100.0 %
Branch consolidation, property and equipment charges		—	—	5	—	—	—	NM	—	NM
Salary and employee benefits—severance charges		—	—	—	(1)	(1)	—	NM	1	100.0 %
Professional, legal and regulatory expenses		—	—	—	—	(2)	—	NM	2	100.0 %
Adjusted non-interest expense (non-GAAP)	<b>B</b>	\$ 1,068	\$ 1,112	\$ 1,111	\$ 1,073	\$ 1,035	\$ (44)	(4.0)%	\$ 33	3.2 %
Net interest income (GAAP)	<b>C</b>	\$ 1,248	\$ 1,281	\$ 1,257	\$ 1,259	\$ 1,194	\$ (33)	(2.6)%	\$ 54	4.5 %
Taxable-equivalent adjustment		13	13	12	12	12	—	— %	1	8.3 %
Net interest income, taxable-equivalent basis	<b>D</b>	\$ 1,261	\$ 1,294	\$ 1,269	\$ 1,271	\$ 1,206	\$ (33)	(2.6)%	\$ 55	4.6 %
Non-interest income (GAAP)	<b>E</b>	625	640	659	646	590	(15)	(2.3)%	35	5.9 %
Adjustments:										
Securities (gains) losses, net		—	—	25	—	25	—	NM	(25)	(100.0)%
Adjusted non-interest income (non-GAAP)	<b>F</b>	\$ 625	\$ 640	\$ 684	\$ 646	\$ 615	(15)	(2.3)%	\$ 10	1.6 %
Total revenue	<b>C+E=G</b>	\$ 1,873	\$ 1,921	\$ 1,916	\$ 1,905	\$ 1,784	\$ (48)	(2.5)%	\$ 89	5.0 %
Adjusted total revenue (non-GAAP)	<b>C+F=H</b>	\$ 1,873	\$ 1,921	\$ 1,941	\$ 1,905	\$ 1,809	\$ (48)	(2.5)%	\$ 64	3.5 %
Total revenue, taxable-equivalent basis	<b>D+E=I</b>	\$ 1,886	\$ 1,934	\$ 1,928	\$ 1,917	\$ 1,796	\$ (48)	(2.5)%	\$ 90	5.0 %
Adjusted total revenue, taxable-equivalent basis (non-GAAP)	<b>D+F=J</b>	\$ 1,886	\$ 1,934	\$ 1,953	\$ 1,917	\$ 1,821	\$ (48)	(2.5)%	\$ 65	3.6 %
Operating leverage ratio (GAAP)	<b>I-A</b>									2.2 %
Adjusted operating leverage ratio (non-GAAP)	<b>J-B</b>									0.3 %
Efficiency ratio (GAAP)	<b>A/I</b>	56.6 %	56.8 %	57.2 %	56.0 %	57.9 %				
Adjusted efficiency ratio (non-GAAP)	<b>B/J</b>	56.6 %	57.5 %	56.9 %	56.0 %	56.8 %				
Fee income ratio (GAAP)	<b>E/I</b>	33.1 %	33.1 %	34.2 %	33.7 %	32.9 %				
Adjusted fee income ratio (non-GAAP)	<b>F/J</b>	33.1 %	33.1 %	35.0 %	33.7 %	33.8 %				

NM - Not Meaningful

# Non-GAAP Reconciliation

## Non-Interest Income



(\$ amounts in millions)	Year Ended														
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Non-interest income (GAAP)	\$ 2,535	\$ 2,265	\$ 2,256	\$ 2,429	\$ 2,524	\$ 2,393	\$ 2,116	\$ 2,019	\$ 1,962	\$ 2,011	\$ 1,937	\$ 1,785	\$ 2,096	\$ 2,201	\$ 2,226
Security (gains) losses, net	50	208	5	1	(3)	(4)	28	(1)	(19)	(6)	(29)	(27)	(26)	(48)	(112)
Bank owned life insurance	—	—	—	—	(18)	(25)	—	—	—	—	—	—	—	—	—
Leveraged lease terminations income	—	—	(2)	(1)	(2)	(2)	(1)	(8)	(1)	(8)	(8)	(10)	(39)	(14)	(8)
Loss on sale of mortgage loans	—	—	—	—	—	—	—	—	—	—	—	—	—	—	3
Gain on sale of other assets	—	—	—	—	—	—	—	—	—	—	—	—	(24)	—	—
Gain on sale of affordable housing residential mortgage loans	—	—	—	—	—	—	(8)	—	(5)	(5)	—	—	—	—	—
Gains on equity investment	—	—	—	—	(3)	(50)	—	—	—	—	—	—	—	—	—
Insurance proceeds	—	—	—	(50)	—	—	—	—	—	(50)	(91)	—	—	—	—
Adjusted non-interest income (non-GAAP)	\$ 2,585	\$ 2,473	\$ 2,259	\$ 2,379	\$ 2,498	\$ 2,312	\$ 2,135	\$ 2,010	\$ 1,937	\$ 1,942	\$ 1,809	\$ 1,748	\$ 2,007	\$ 2,139	\$ 2,109
Less: Business sold in a subsequent period <sup>(1)</sup>	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 117	\$ 108
Adjusted non-interest income excluding business sold in a subsequent period (non-GAAP)	\$ 2,585	\$ 2,473	\$ 2,259	\$ 2,379	\$ 2,498	\$ 2,312	\$ 2,135	\$ 2,010	\$ 1,937	\$ 1,942	\$ 1,809	\$ 1,748	\$ 1,890	\$ 2,028	\$ 2,001

(1) In 2018, the Company sold Regions Insurance Group, Inc. and the results of this entity were separately disclosed as discontinued operations in all periods presented externally. The results from Regions Insurance Group, Inc. have been removed in previous periods for comparability.

# Non-GAAP Reconciliation

## Non-Interest Expense



(\$ amounts in millions)	Twelve Months Ended December 31									
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Non-interest expense (GAAP)	\$ 4,313	\$ 4,242	\$ 4,416	\$ 4,068	\$ 3,747	\$ 3,643	\$ 3,489	\$ 3,570	\$ 3,491	\$ 3,483
Adjustments:										
FDIC insurance special assessment	17	(16)	(119)	—	—	—	—	—	—	—
Contribution to Regions Financial Corporation foundation	—	—	—	—	(3)	(10)	—	(60)	(40)	—
Professional, legal and regulatory expenses	(2)	(3)	(1)	(179)	(15)	(7)	—	—	—	(3)
Branch consolidation, property and equipment charges	5	(3)	(7)	(3)	(5)	(31)	(25)	(11)	(22)	(58)
Expenses associated with residential mortgage loan sale	—	—	—	—	—	—	—	(4)	—	—
Early extinguishment of debt	—	—	4	—	(20)	(22)	(16)	—	—	(14)
Salary and employee benefits—severance charges	(2)	(30)	(31)	—	(6)	(31)	(5)	(61)	(10)	(21)
Acquisition expense	—	—	—	—	—	(1)	—	—	—	—
Other miscellaneous expenses	—	37	—	—	—	—	—	—	—	—
Adjusted non-interest expense (non-GAAP)	\$ 4,331	\$ 4,227	\$ 4,262	\$ 3,886	\$ 3,698	\$ 3,541	\$ 3,443	\$ 3,434	\$ 3,419	\$ 3,387

# Non-GAAP Reconciliation

CET1- inclusive of AOCI<sup>(4)</sup>



(\$ amounts in millions)	Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
<b>CET1 RATIOS</b>					
Common Equity Tier 1 <sup>(1)</sup>	<b>A \$ 13,419</b>	\$ 13,490	\$ 13,620	\$ 13,533	\$ 13,355
Adjustments:					
AOCI gain (loss) on securities <sup>(2)</sup>	<b>(1,172)</b>	(1,076)	(1,241)	(1,485)	(1,645)
AOCI gain (loss) on defined benefit pension plans and other post employment benefits	<b>(387)</b>	(391)	(396)	(401)	(406)
Common Equity Tier 1 (inclusive of AOCI)(non-GAAP)	<b>B \$ 11,860</b>	\$ 12,023	\$ 11,983	\$ 11,647	\$ 11,304
Total risk-weighted assets <sup>(1)</sup>	<b>C \$ 125,682</b>	\$ 123,882	\$ 125,386	\$ 125,755	\$ 123,755
Common Equity Tier 1 ratio <sup>(1)(3)</sup>	<b>A/C 10.7 %</b>	10.9 %	10.9 %	10.8 %	10.8 %
Common Equity Tier 1 ratio (inclusive of AOCI)(non-GAAP) <sup>(1)(3)</sup>	<b>B/C 9.4 %</b>	9.7 %	9.6 %	9.3 %	9.1 %

(1) Common equity Tier 1 as well as Total risk-weighted assets are estimated.

(2) Represents AOCI on AFS and HTM securities

(3) Amounts calculated based upon whole dollar values

(4) Consistent with the proposed Basel III Endgame rules, AOCI for CF hedges remains excluded.

# Forward-Looking Statements



## Forward-Looking Statements

This presentation may include forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. In addition, the company, through its senior management, may from time to time make forward-looking public statements concerning the matters described herein. 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, expressions, and graphics 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 our 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. Therefore, we caution you against relying on any of these forward-looking statements. These risks, uncertainties and other factors include, but are not limited to, those described below:

- Our businesses have been, and may continue to be, adversely affected by conditions in the financial markets and economic conditions generally.
- Fluctuations in market interest rates, including the level and shape of the yield curve, may adversely affect our performance.
- If we experience greater credit losses in our loan portfolios than anticipated, our earnings may be materially adversely affected.
- Any future reductions in our credit ratings may increase our funding costs and place limitations on business activities.
- Changes in the soundness of other financial institutions could adversely affect us.
- We may suffer losses if the value of collateral declines in stressed market conditions.
- Ineffective liquidity management could adversely affect our financial results and condition.
- Loss of deposits or a change in deposit mix could increase our funding costs.
- We rely on the mortgage secondary market to manage various risks.
- We are at risk of a variety of systems failures or errors and cyber-attacks or other similar incidents that could adversely affect customer experience and our business and financial performance.
- We are subject to complex and evolving laws, regulations, rules, standards and contractual obligations regarding privacy and cybersecurity, which could increase the cost of doing business, compliance risks and potential liability.
- We will continually encounter technological change and must effectively anticipate, develop and implement new technology.
- The development and use of AI presents risks and challenges that may adversely impact our business.
- Industry competition, including competition from decentralized finance platforms, cryptocurrencies and blockchain technologies could disrupt our business model and adversely affect our revenues, market share or liquidity.
- Our operations are concentrated primarily in the South, Midwest and Texas, and adverse changes in the economic conditions in this region can adversely affect our financial results and condition.
- Weakness in the residential real estate markets could adversely affect our performance.
- Weakness in the commercial real estate markets could adversely affect our performance.
- Risks associated with home equity products where we are in a second lien position could adversely affect our performance.
- Weakness in commodity businesses could adversely affect our performance.
- An outbreak or escalation of hostilities between countries or within a country or region could have a material adverse effect on the U.S. economy and on our businesses.
- We are subject to a variety of operational risks, including the risk of fraud or theft by internal or external parties, which may adversely affect our business and results of operations.
- We rely on other companies to provide key components of our business infrastructure.
- We depend on the accuracy and completeness of information about clients and counterparties.
- We are exposed to risk of environmental liability when we take title to property.
- We can be negatively affected if we fail to identify and address operational risks associated with the introduction of or changes to products, services and delivery platforms.
- Enhanced regulatory and other standards for the oversight of vendors and other service providers can result in higher costs and other potential exposures.
- We are, and may in the future be, subject to claims and litigation calling into question our right to use the intellectual property underlying certain technology in our business.

# Forward-Looking Statements

(continued)



- Weather-related events, pandemics and other natural or man-made disasters could cause a disruption in our operations or lead to other consequences that could adversely impact our financial results and condition. These impacts could be intensified by climate change. Heightening focus on climate change may also carry transition risks that could negatively impact our results of operations and financial condition.
- We are subject to sociopolitical risks that could adversely affect our business, reputation and the trading price of our common stock.
- Damage to our reputation could significantly harm our businesses.
- We are, and may in the future be, subject to litigation, investigations and governmental proceedings that may result in liabilities adversely affecting our financial condition, business or results of operations or in reputational harm.
- We are subject to extensive governmental regulation, which could have an adverse impact on our operations and our business model.
- We are subject to a variety of risks in connection with any sale of loans we may conduct.
- We may be subject to more stringent capital and liquidity requirements.
- Rulemaking changes and regulatory initiatives implemented by the CFPB may result in higher regulatory and compliance costs that may adversely affect our results of operations.
- We are subject to numerous laws designed to protect consumers, including the CRA and fair lending laws, and a failure to comply with these laws could lead to a wide variety of penalties and other sanctions.
- We may not be able to complete future acquisitions, may not be successful in realizing the benefits of any future acquisitions that are completed or may choose not to pursue acquisition opportunities we might find beneficial.
- Increases in FDIC insurance assessments may adversely affect our earnings.
- Unfavorable results from ongoing stress analyses may adversely affect our ability to retain customers or compete for new business opportunities.
- We are a holding company and depend on our subsidiaries for dividends, distributions and other payments.
- We may not pay dividends on shares of our capital stock.
- Anti-takeover and banking laws and certain agreements and charter provisions may adversely affect share value.
- Our amended and restated by-laws designate (i) the Court of Chancery of the State of Delaware as the sole and exclusive forum for certain types of actions and proceedings that may be initiated by our shareholders and (ii) the federal district courts of the United States as the sole and exclusive forum for any action asserting a cause of action arising under the Securities Act, which could limit our shareholders' ability to obtain a favorable judicial forum for disputes with our company or our company's directors, officers or other employees.
- We face substantial legal and operational risks in our safeguarding and other processing of personal information.
- Differences in regulation can affect our ability to compete effectively.
- Our businesses may be adversely affected if we are unable to hire and retain qualified employees.
- Our operations rely on our ability, and the ability of key external parties, to maintain appropriately staffed workforces, and on the competence, trustworthiness, health and safety of employees.
- Our reported financial results depend on management's selection of accounting methods and certain assumptions and estimates.
- If the models that we use in our business perform poorly or provide inadequate information, our business or results of operations may be adversely affected.
- Changes in our accounting policies or in accounting standards could materially affect how we report our financial results and condition.

The foregoing list of factors is not exhaustive. For discussion of these and other factors that may cause actual results to differ from expectations, look under the captions "Forward-Looking Statements" and "Risk Factors" in Regions' Annual Report on Form 10-K for the year ended December 31, 2025 and in Regions' subsequent filings with the SEC.

You should not place undue reliance 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. We assume no obligation and do not intend 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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**REGIONS**