

Goldman Sachs Financial Services Conference

December 10



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:

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

Generating Consistent Sustainable Long-term Performance

(1) Source: S&P Cap IQ and SEC Reporting. Avg loan and deposit balance changes from FY19 to FY24. Peer balances have been adjusted for merger & acquisition activity: CFG, FHN, FITB, HBAN, HWC, MTB, PNC, SNV, TFC, USB. Other peers include CMA, KEY, ZION. (2) Source: S&P Cap IQ.

Capital Strength



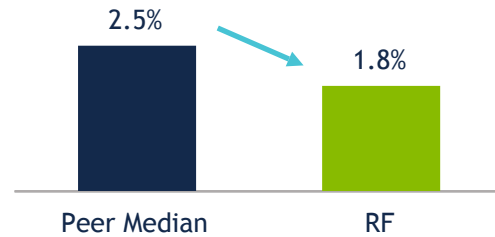
Soundness: Robust capital balances and strong organic capital generation position Regions well for full range of potential economic conditions



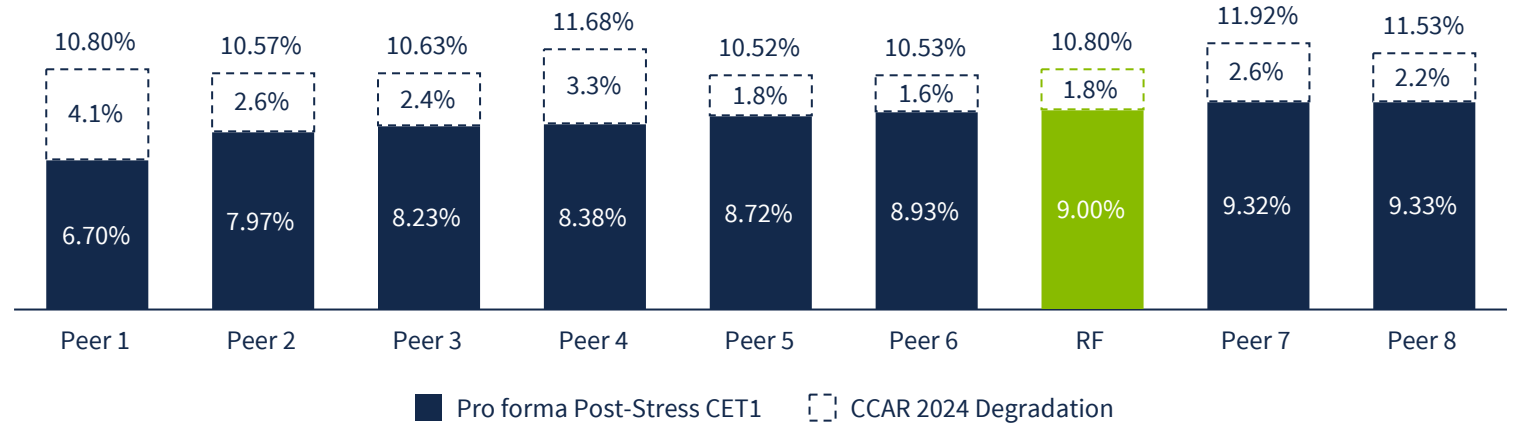
Capital Resiliency

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

2024 CCAR Capital Degradation⁽¹⁾



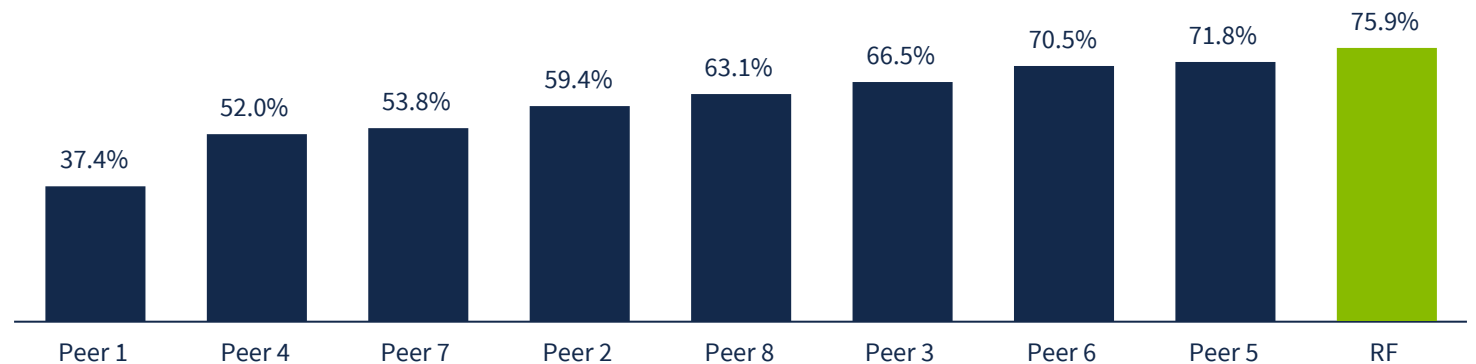
Pro Forma Post-Stress Capital⁽²⁾



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⁽³⁾



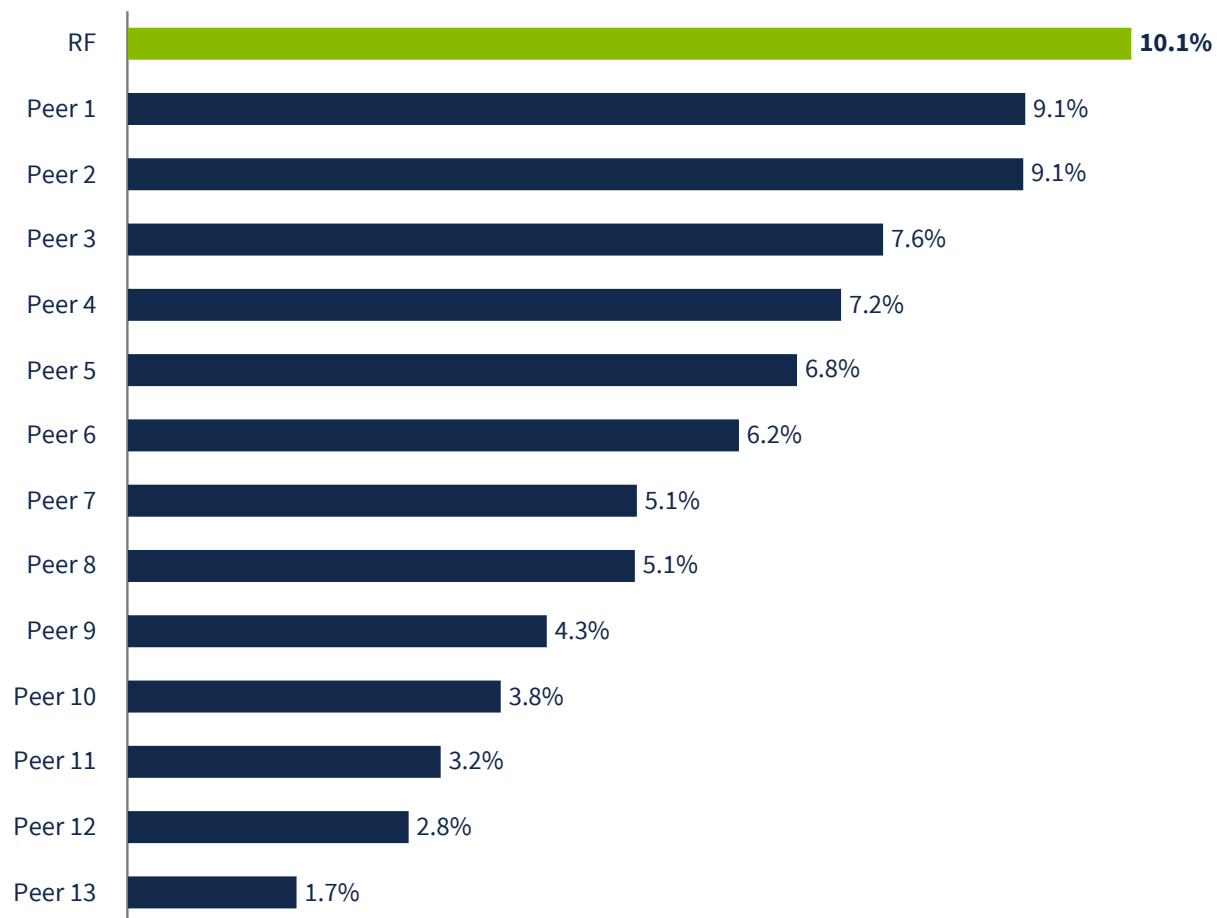
(1) CET1 degradation results from the Federal Reserve's modeled results for the Severely Adverse Scenario in 2024 Stress Test. (2) Pro forma Post-Stress Capital calculated using 4Q24 reported CET1 and the Federal Reserve's modeled capital degradation in 2024 Stress Test. (3) PPI Coverage of Stressed 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

Driving Shareholder Value

Soundness: Peer-leading dividend growth while actively managing share count



6 Yr Dividend Growth CAGR



	Post-Financial Crisis Maximum	3Q25		
	Period	Shares Outstanding (MM)	Shares Outstanding (MM) ⁽¹⁾	Decline
RF	3Q12	1,423	894	(37.2)%
Peer 12	4Q11	198	130	(34.4)%
Peer 6	1Q17	211	147	(30.1)%
Peer 2	1Q12	957	671	(29.9)%
Peer 1	1Q14	539	398	(26.2)%
Peer 3	3Q14	560	435	(22.3)%
Peer 7	2Q11	1,929	1,557	(19.3)%
Peer 4	1Q19	163	140	(14.2)%
Peer 8	4Q22	178	157	(12.2)%
Peer 10	2Q22	572	510	(10.8)%
Peer 9	4Q20	1,362	1,297	(4.8)%
Peer 5	4Q18	88	85	(3.2)%
Peer 13	3Q21	1,487	1,485	(0.2)%
Peer 11	3Q25	1,111	1,111	—%

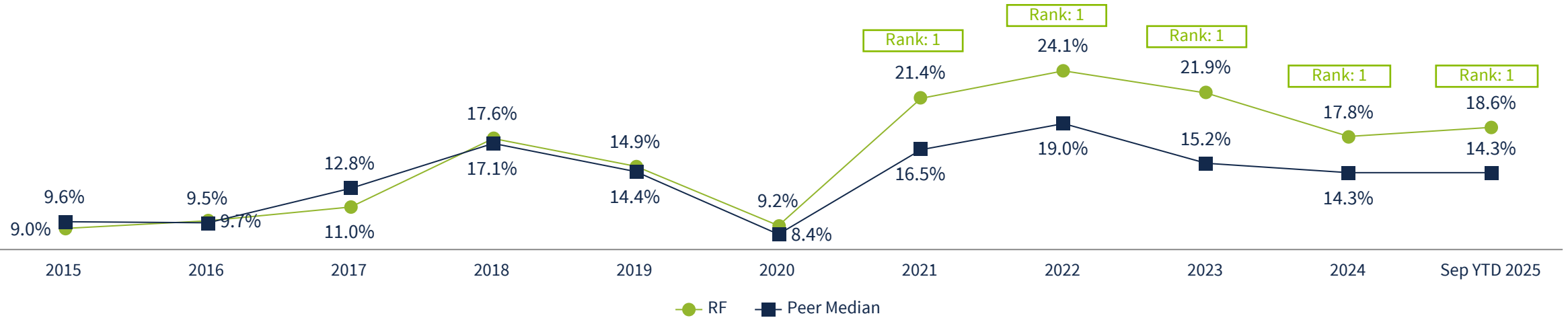
Source: S&P Capital IQ. Dividend growth CAGR calculated as of 4Q24 through 4Q18. Peers include CFG, CMA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, SNV, TFC, USB, ZION. (1) Weighted-average diluted shares outstanding.

Leading with Consistently Strong Growth Metrics

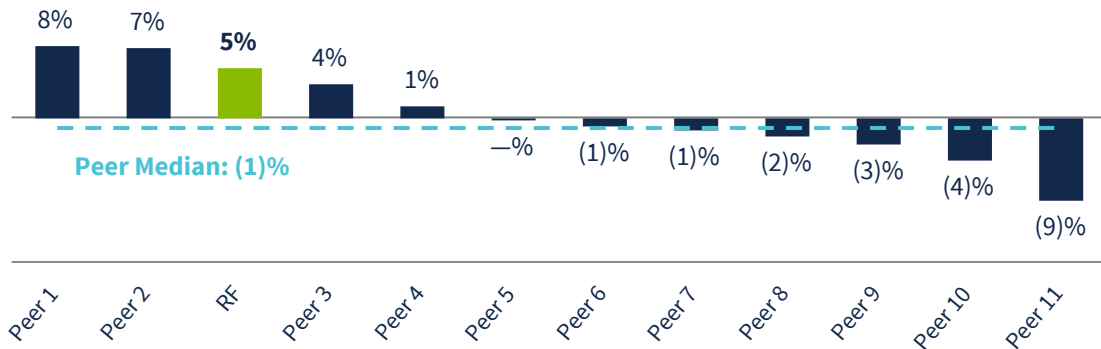
 **Profitability:** Supports a higher P/E multiple



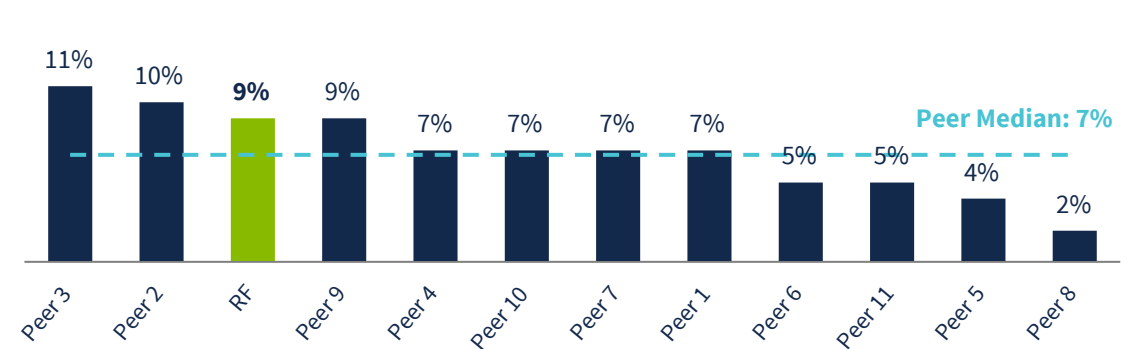
Peer Leading ROATCE⁽¹⁾ For 4 Straight Years



5 Year EPS CAGR ⁽²⁾



10 Year EPS CAGR ⁽²⁾



(1) Non-GAAP; see Appendix for RF reconciliation. Peers' source is S&P Cap IQ and includes CFG, CMA, FHN, FITB, HBAN, HWC, KEY, MTB, PNC, SNV, TFC, USB, ZION. (2) As of 12/31/2024.

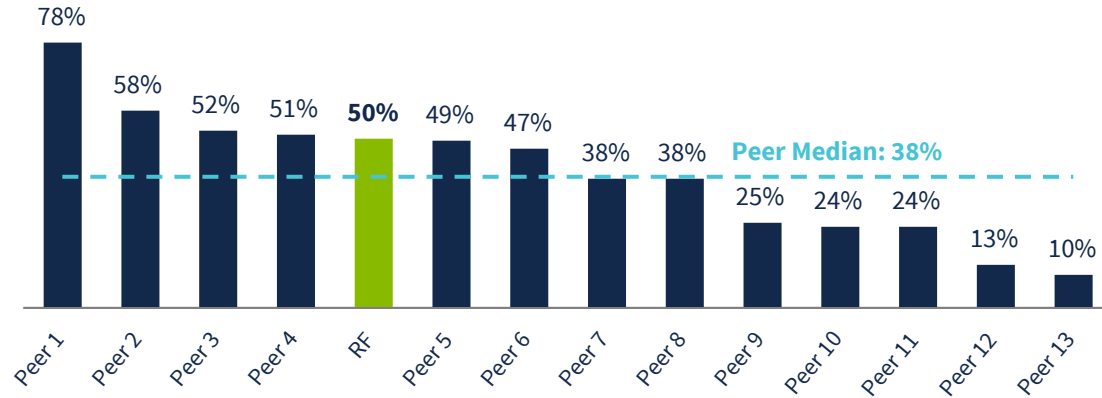
Total Shareholder Return



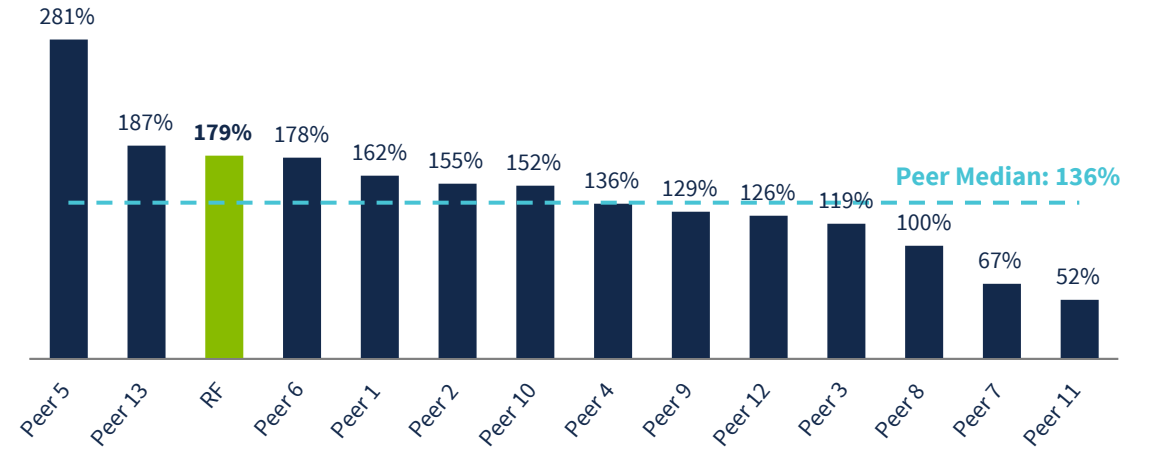
Profitability: Strong track record of Shareholder Returns



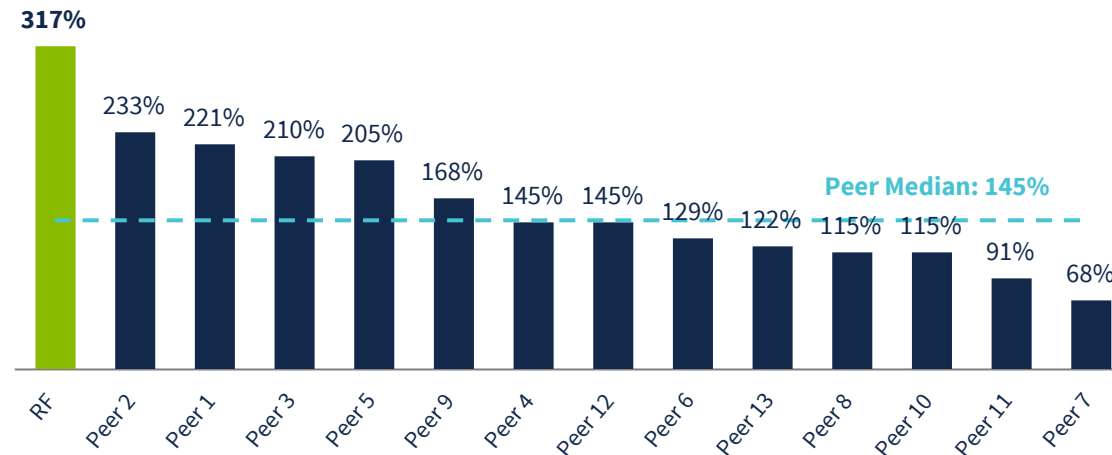
3 Year Total Shareholder Return



5 Year Total Shareholder Return



10 Year Total Shareholder Return



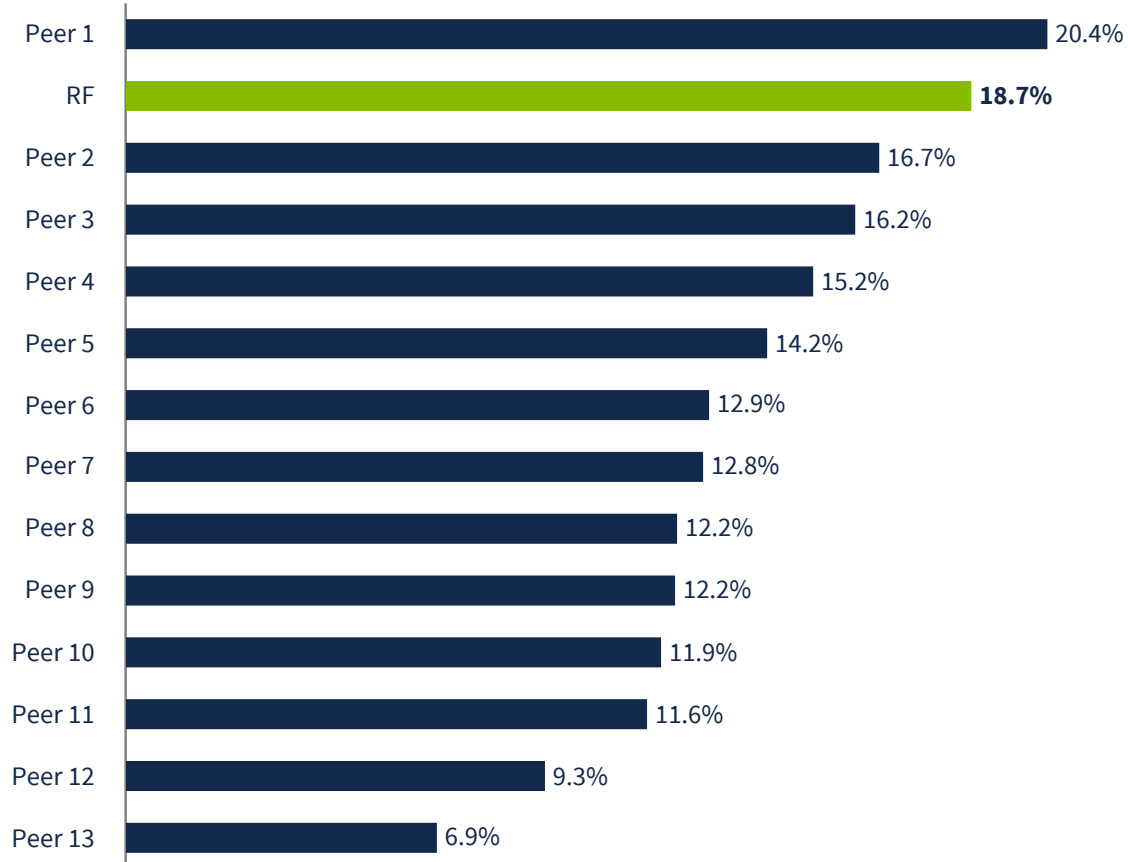
Tangible Book Value Growth plus Dividends



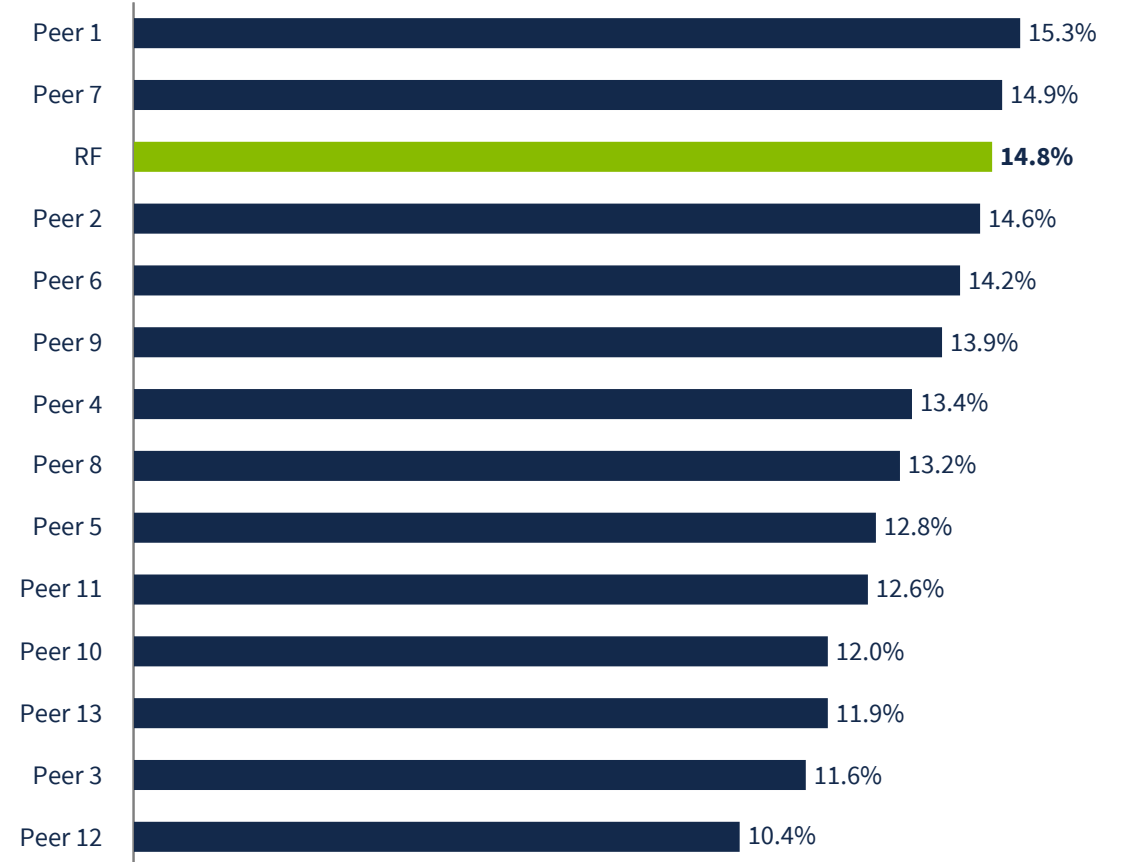
Profitability: 3 and 5 yr CAGR excluding AOCI



3 Yr CAGR of TBV + Dividends



5 Yr CAGR of TBV + Dividends

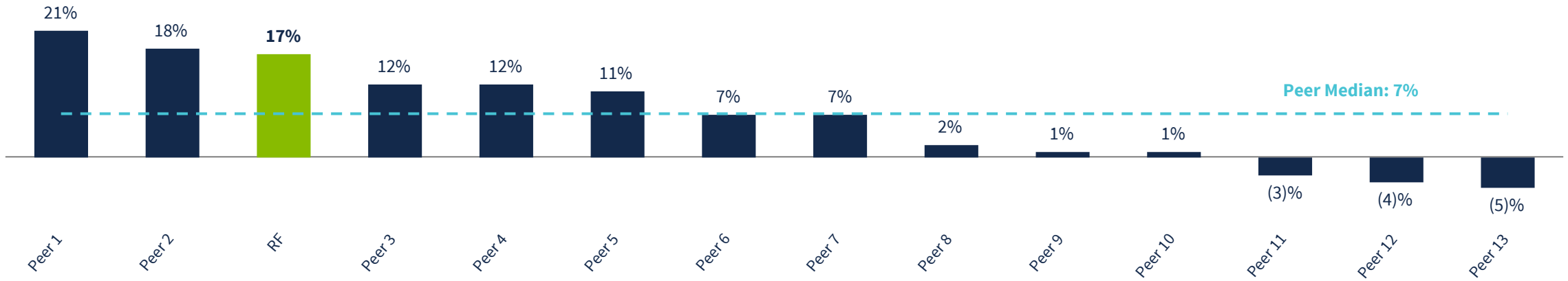


Top Quartile Organic Loan and Deposit Growth

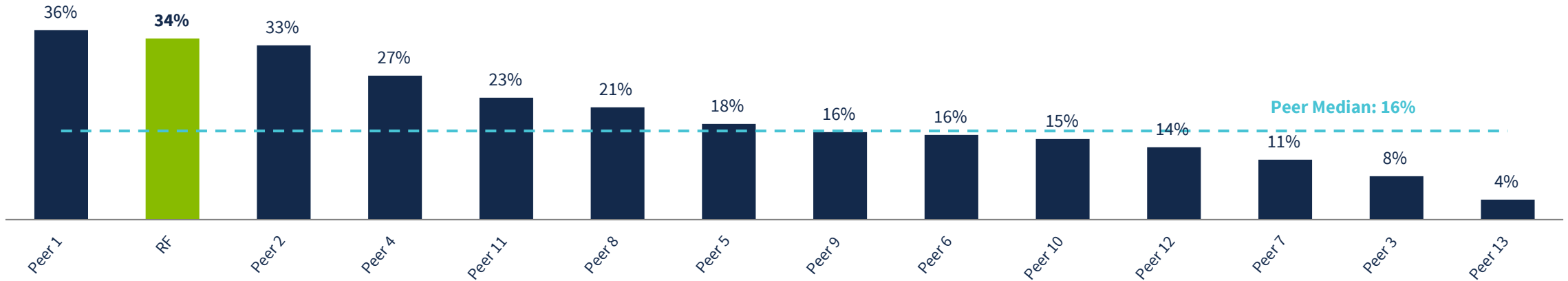
 **Growth:** Consistent, disciplined growth



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 FY19 to FY24. Peer balances have been adjusted for bank merger & acquisition activity: CFG, FHN, FITB, HBAN, HWC, MTB, PNC, SNV, TFC, USB. Other peers include CMA, KEY, ZION. Peer median excludes RF.

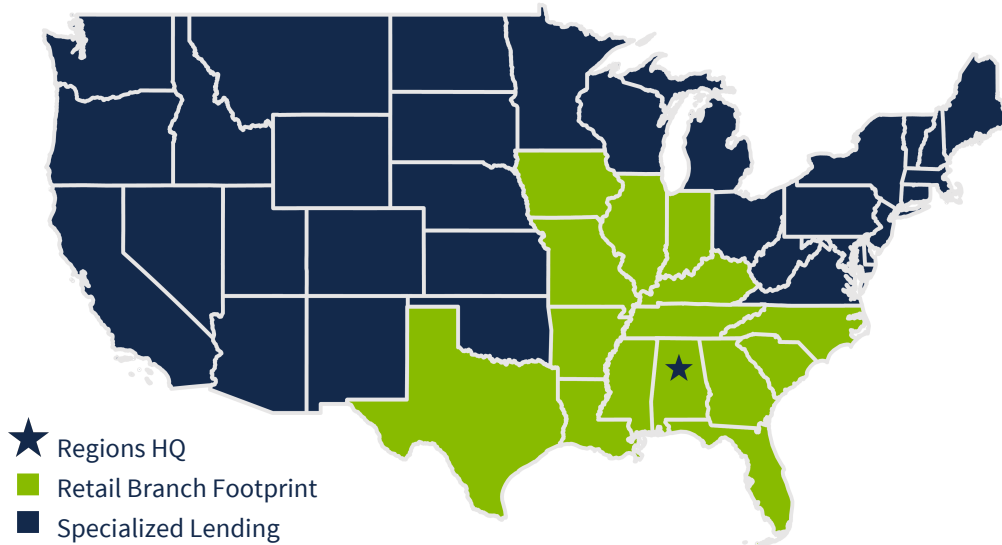
Attractive Footprint and Strong Brand Presence

 **Growth:** 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
- ✓ Strong Brand
- ✓ Loyal Customer Base
- ✓ Employer / Bank of Choice

Strong Growth Profile

7 of 8

Unemployment rates in 7 of our top 8 deposit states remain at or below the national average⁽²⁾

3.5%

Regions' deposit weighted population growth by MSA for 2026-2031 is 3.5% vs. national average of 2.6%⁽¹⁾

16 of 25

16 of Regions' top 25⁽¹⁾ MSAs are projected to grow faster than the U.S. national average

18th

Ranked 18th in the U.S. in total deposits⁽¹⁾

~70%

Top 5 market share in ~70% of MSAs across 15-state footprint⁽¹⁾

~90%

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

~\$5,100

Average consumer NIB account balance⁽³⁾

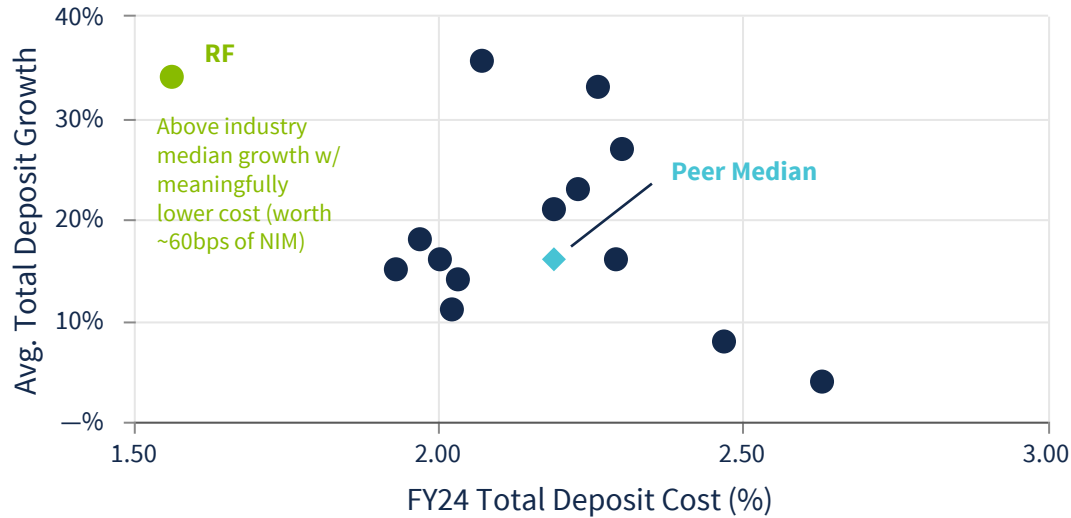
(1) Source: S&P Cap IQ. Top 25 market share as defined by deposit dollars - FDIC as of 6/30/2025; pro-forma for announced M&A transactions as of 10/31/2025. Top 5 share based on MSA and non-MSA counties. S&P's demographic data is provided by Claritas based primarily on U.S. Census data. (2) Source: U.S. Bureau of Labor Statistics. (3) Based on 3Q25 average balances.

Deposit Advantage Key to Franchise Value

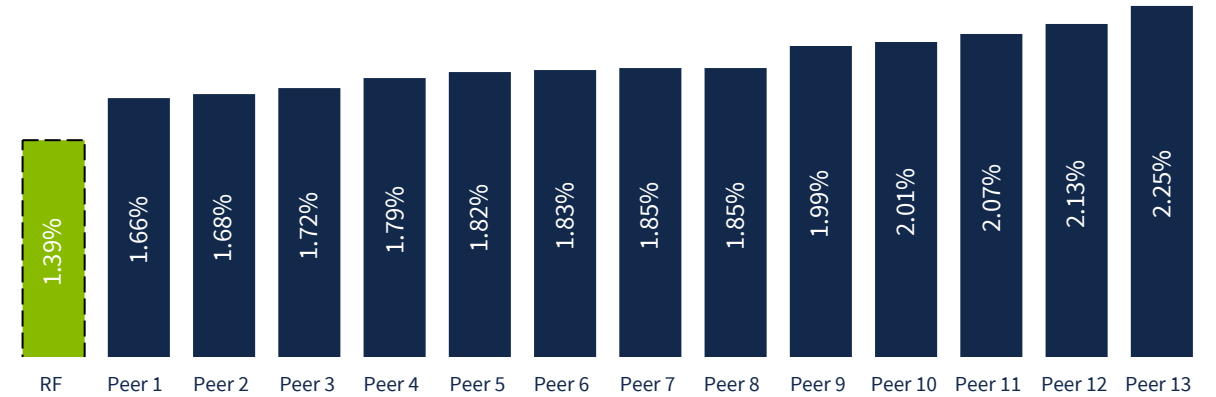
Growth: Outperforming deposit growth & disciplined pricing



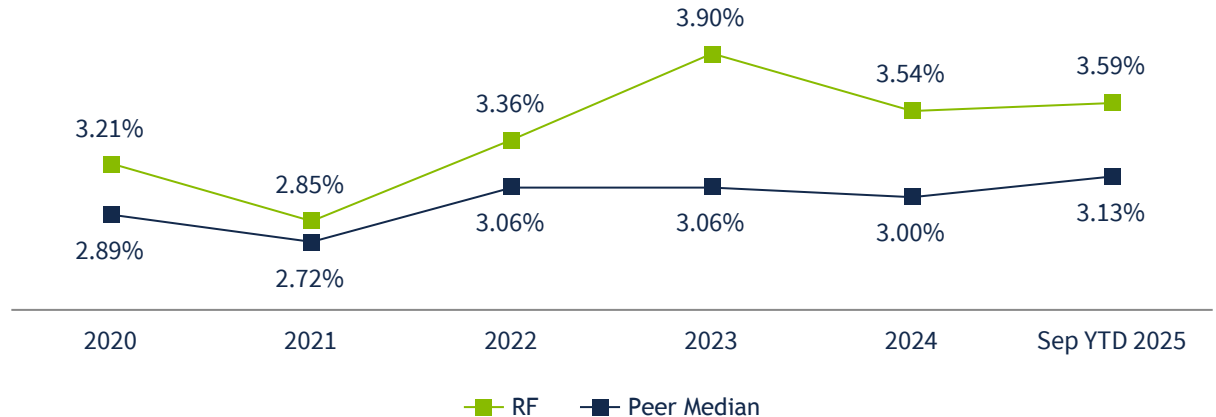
5 Year Deposit Growth vs Current Deposit Costs⁽¹⁾



3Q25 Total Deposit Cost vs Peers⁽¹⁾



Net Interest Margin vs. Peers⁽¹⁾



Low Cost Deposits Drive Franchise Value⁽¹⁾

- #1** | Lowest Total & IB Deposit costs among peers
- #2** | 2nd highest 5-year organic deposit growth
- #1** | Uniquely positioned with combination of strong deposit growth & low deposit cost

(1) Source: S&P Cap IQ and SEC Reporting. Avg deposit balance changes cover FY19 to FY24. Peer balances have been adjusted for bank merger & acquisition activity: CFG, FHN, FITB, HBAN, HWC, MTB, PNC, SNV, TFC, USB. Other peers include CMA, KEY, ZION. Peer median excludes RF.

Building on Our Success

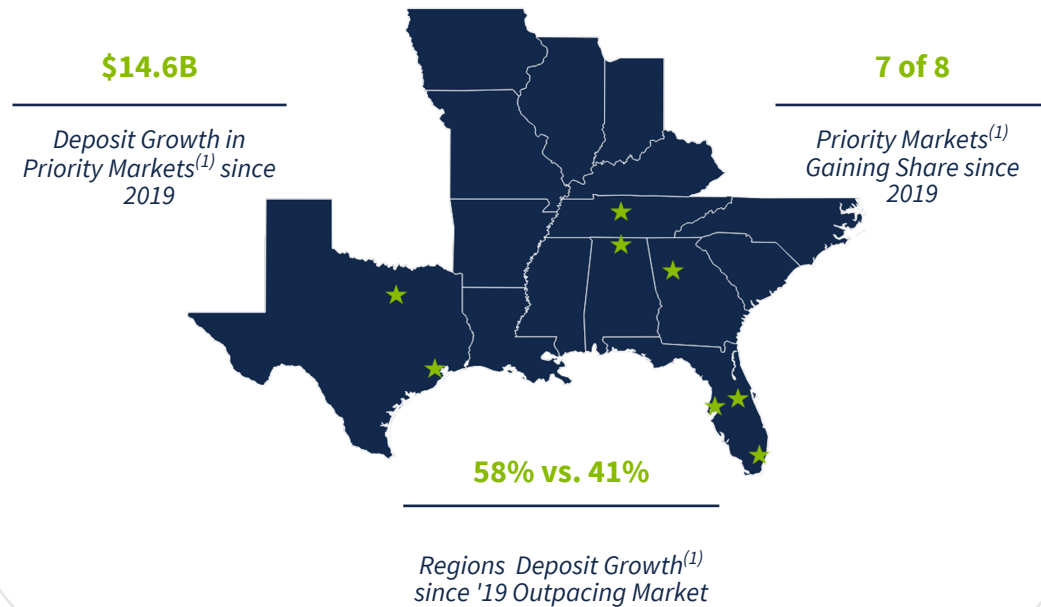
Growth: Strategic investments in priority markets driving deposit expansion



Continuing to Invest in Priority Markets⁽²⁾

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

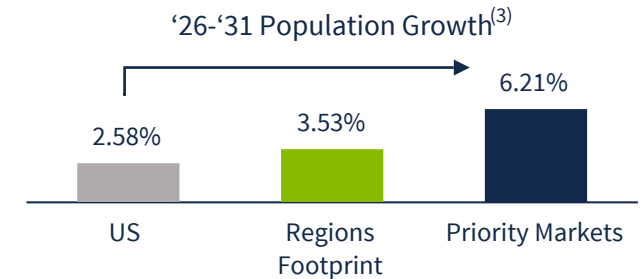
Proven Track Record of Success...



Maximizing Growth Opportunities

Priority Market Growth Opportunities⁽¹⁾

\$1.6T
Deposit Opportunity (RF \$40B)⁽²⁾



Priority Markets '26-'31 Projected Population Growth⁽³⁾

Priority Market	Projected Population Growth ⁽³⁾	Deposits ⁽⁴⁾	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	4.1%	5
Huntsville	7.9%	\$2.7	22.2%	1
Houston	7.3%	\$2.4	0.7%	17
Dallas/FW	7.3%	\$2.8	0.7%	19

Nat'l avg: 2.6%

Investing in People and Technology

 **Growth:** Expanding talent and capabilities in markets with greatest opportunity



Investing in Banker Expansion



Over the next 3 years, will invest in Talent across the Footprint in key areas of opportunity: By hiring and converting skilled Bankers with local market expertise

Commercial and Middle Market

Associates

~90

Increase in Middle Market, Small Business Relationship Managers, & TM Bankers

Consumer and Wealth

~300

Reskilling Branch Sales Bankers to Focus on Small Business Opportunities

~300

Reallocating Branch Bankers to Optimized Markets with Greatest Growth Potential

~50

Incremental Mortgage Loan Originators

~30

Incremental Wealth Associates

Revenue Enablement

~100

Incremental Revenue Enablement roles supporting existing Bankers, including bankers above.

Note - Hiring initiatives remain on track: ~64 incremental bankers and revenue enablement roles have been added through 9/30/2025; ~85% complete with reskilling and reallocating Branch Bankers

Investments in Technology

Personalization Powered by AI

CashFlowIQ⁽¹⁾

CashFlow Advisor⁽²⁾

SmallBusinessIQ⁽³⁾

Mortgage Analytics Pro⁽⁴⁾

Core Modernization

Commercial Loan System

Deposit System

General Ledger

New Native Mobile App

Small Business Digital Fulfillment Platform

Small Business Opportunity

~12M

~5M in priority markets

Small Business Companies in Regions' Footprint (~400k RF customers today driving \$2.6B or 30% avg. deposit growth since '19; \$1.1B or 41% within priority growth markets)⁽⁵⁾⁽⁶⁾

(1) Provides bill payment, accounts payable and receivable, and invoice generation – streamlining all the tools needed to run a business. (2) Provides real-time cash management analysis for clients. (3) Identifies personalized solutions for small business owners. (4) Insights for mortgage lending officers. (5) Small Business defined as companies with \$0M-\$5M in annual revenue. Growth represents average deposit FY19 through FY24. (6) Dunn & Bradstreet. Priority markets include: Tampa, Orlando, Miami/SFL, Houston, Dallas/FW, Nashville, Atlanta, and Huntsville.



REGIONS