

# BancAnalysts Association of Boston Conference

November 7, 2025



# Brian Willman

Head of Corporate  
Banking Group

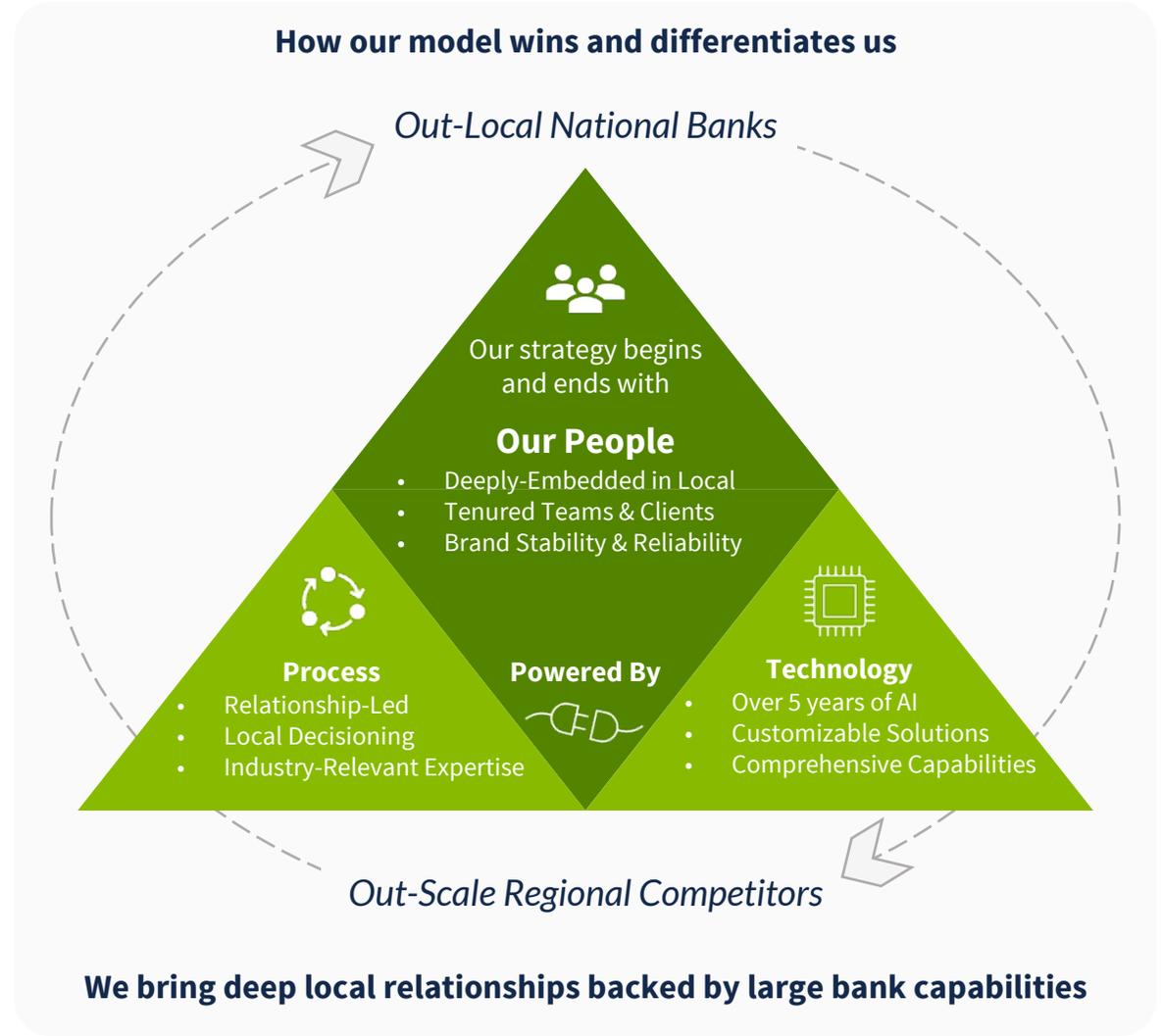
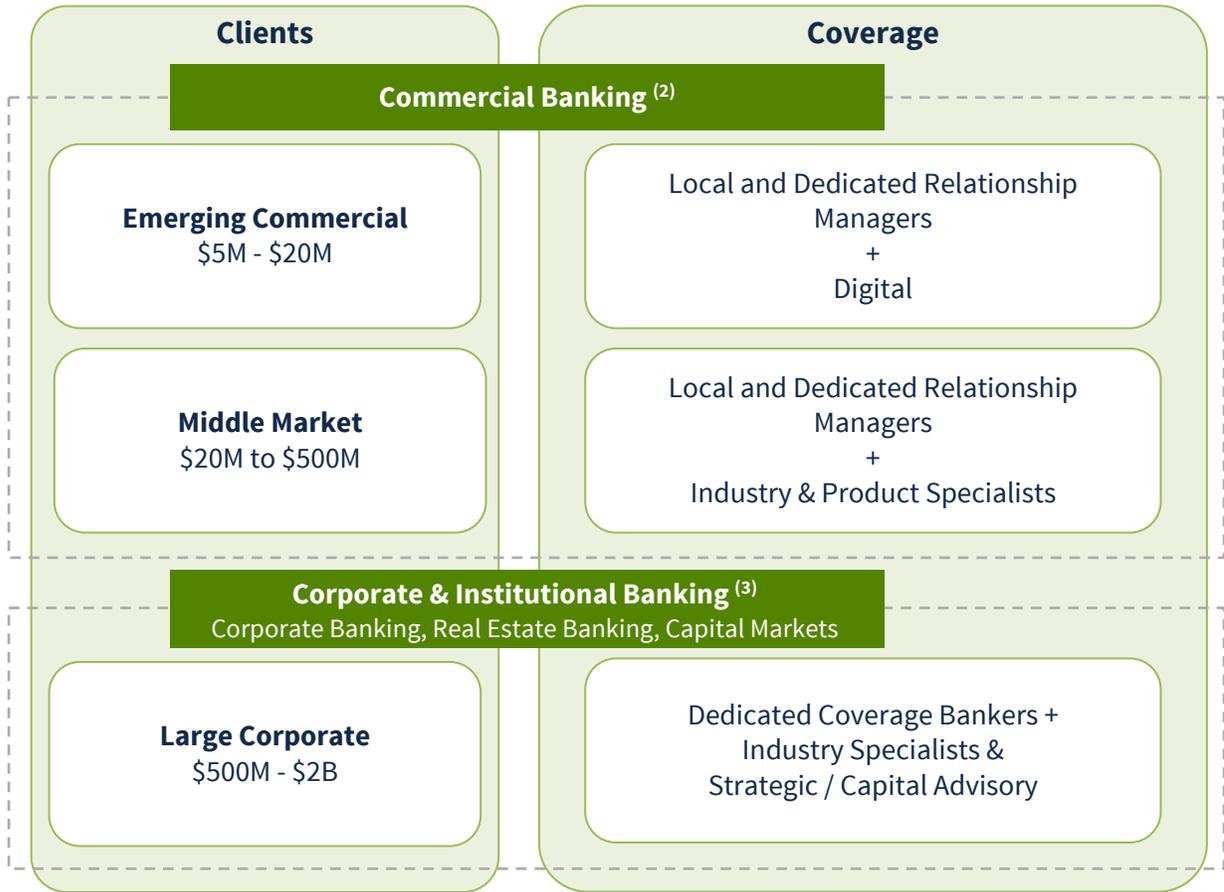


# Corporate Banking Group

A diversified engine for growth and long-term performance



<b>66,200</b> Client Relationships <sup>(1)</sup>	<b>2,814</b> Associates <sup>(1)</sup>	<b>170</b> Local Offices
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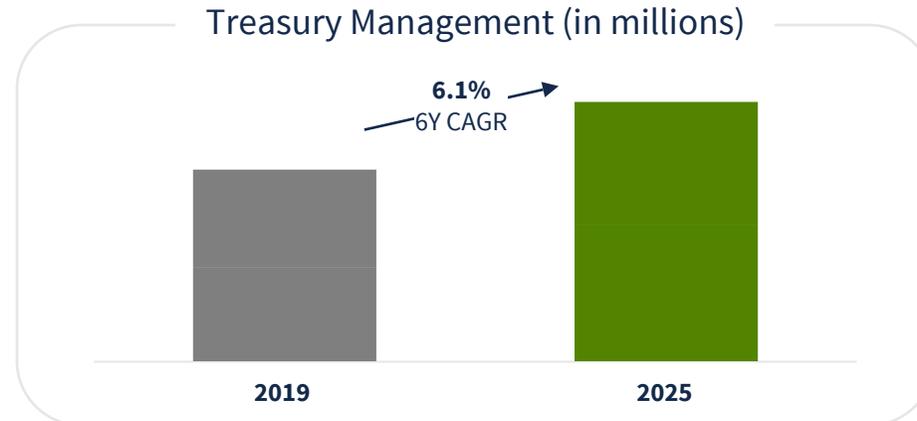
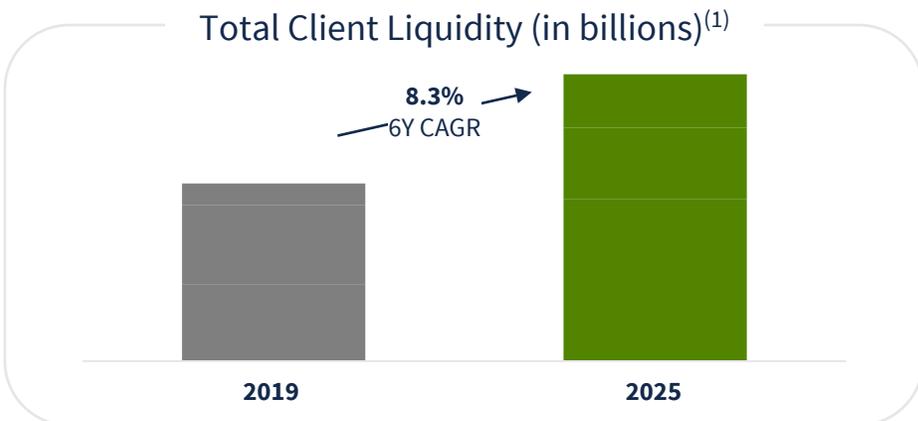
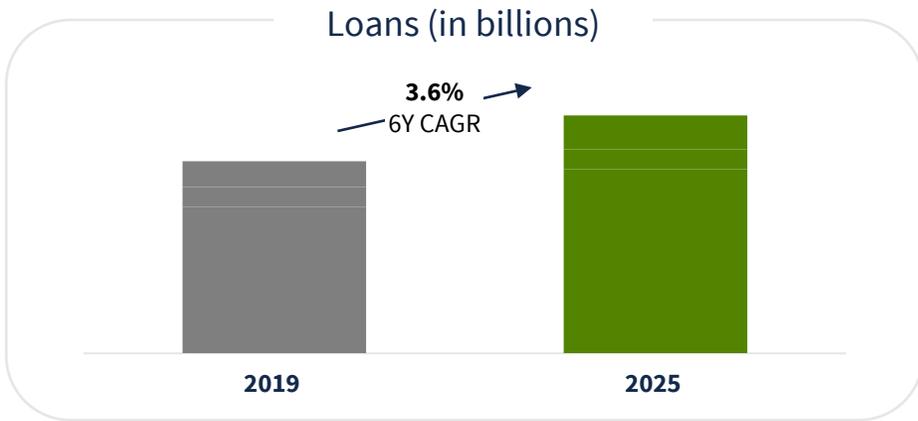
(1) As of 3Q25, Includes Ascentium Capital; (2) Private Companies, Includes Governments, Not-For-Profits; (3) Public & Private Companies, Includes public and privately owned professional real estate companies, developers, and investors

# Our Core is the Foundation of our Growth

Strength across lending, liquidity, and fee income with consistent strong returns and efficiency



## Accelerating NIR Growth and Key Revenue Drivers for Sustainable Performance



Efficiency Ratio ▼ **44.7%**

**YTD2025**

PTI<sup>(2)</sup> **+13.7%**

NIR<sup>(3)</sup> / Revenue **33.8%**

Operating Leverage **+5.2%**

Revenue up 5.2% YTD and 5.7% QoQ, driven by strong Capital markets, rising non-interest income, and solid deposits

Note - 2025 chart amounts use nine month 2025 actuals annualized. (1) Total client liquidity includes deposits on and off balance sheet. (2) Pre-Tax Income (PTI). (3) Non-Interest Revenue (NIR).

# Our Core is the Foundation of our Growth and Confidence

Consistent execution, client-centric strategy and targeted acquisitions driving results



Momentum built on a sound foundation: core strength driving growth, delivering results

## Core Foundation

A disciplined model driving efficient growth, fee impact, and balanced returns

- ✓ **High Impact RM Revenue Generation** 64% Stronger RM Revenue productivity than industry median<sup>(1)</sup>
- ✓ **Deep & Loyal Client Relationships** ~75% of growth from clients with Regions for 5+ years
- ✓ **Top-quartile TM Fee Revenue** 124 bps TM fee revenue per deposit volume, nearly 3x the peer benchmark<sup>(1)</sup>
- ✓ **Better Efficiency** Cost efficiency in Corporate and Commercial Banking exceeds peer medians, with REB in line with benchmarks<sup>(1)</sup>
- ✓ **Capital Markets Strength** Capital Markets Income up 22% vs. 2Q25, marking the highest quarterly performance to date<sup>(2)</sup>

## Acquisitions

Expanding reach, capabilities, and advisory depth

- 
**BLACK ARCH**  
 Acquisition Date: October 2015
  - 
**ascentium**  
 CAPITAL  
 Acquisition Date: April 2020
  - 
**Clearsight Advisors**  
 Investment Banking  
 Acquisition Date: December 2021
  - 
**SABAL**  
 Acquisition Date: December 2021
- ✓ Clearsight, Sabal, and BlackArch contributed ~30% of Capital Markets revenue from 2022–2024
  - ✓ 42% Ascentium Loan balance growth since acquisition with \$7.2B in held loan volume<sup>(3)</sup>
  - ✓ Regions Real Estate Capital Markets earned 2024 Fannie Mae Top 5 DUS Structured Transactions Provider

## Strategic Investments

Expanding talent and capabilities in markets with the greatest opportunity

- Talent Expansion** → Adding ~90 Revenue Producers over next 3 years
- AI & Data Driven Insights** → Over 35% of new business opportunities supported by AI-powered insights<sup>(4)</sup>
- TM Innovation** → Award-winning Embedded Enterprise Resource Planning finance and advanced receivables platforms elevating digital leadership
- Expanded Capabilities** → 7 investments drove 66% CAGR since 2022, now 5% of 2025 revenue<sup>(5)</sup>
- Small Business Momentum** → SBA production up 31% YoY through Q3 driven by strong banker performance & market investments

(1) Source: BCG (2) Vs 2Q25 excluding CVA/DVA (3) Represents ending loan balance from June 2020 to Sept 2025; Represents held volume 4/1/2020 through 9/30/2025 (4) Represents Insights Projected Revenue Won/Closed as % of Opportunities Won/Closed Sept 2024–Aug 2025 (5) Represents Music, Foreign Direct Investment, MRE, Freddie Mac, NMTC, Subscription Lines, ACRE initiatives

# Our Model is Built to Win

Capturing share through disciplined execution and relevance across all client sizes



Our business is positioned to outperform in a shifting landscape of disruption

## Leading with stability, trust, and strategic investments

### Our **Stability** Drives Confidence

- ✓ Proven performance with disciplined risk posture
- ✓ Reliability and stability with over 20 years of growth without bank M&A
- ✓ Long-standing and deep southeast market presence with local decisioning
- ✓ Experienced teams delivering consistent client outcomes
- ✓ Strong relationship depth and loyalty with avg. client tenure of ~30 years

### Our Clients' **Trust** Earns Recognition

- ✓ 2025 Datas Insights Gold Winner- Embedded ERP Innovation
- ✓ 2024 Presidential Award Export Support
- ✓ 2023 Greenwich Excellence Awards – Cash Management
- ✓ #1 SBA Export Lender – 5 Consecutive Years
- ✓ Rising digital adoption and client engagement

### Our **Investments** Enable Expansion

- ✓ Modernizing core platforms and infrastructure
- ✓ Hiring ahead in high-growth markets and segments
- ✓ Supporting Small Businesses
- ✓ Expanding relevance in Treasury Management
- ✓ Accelerating process efficiencies with AI + Digital

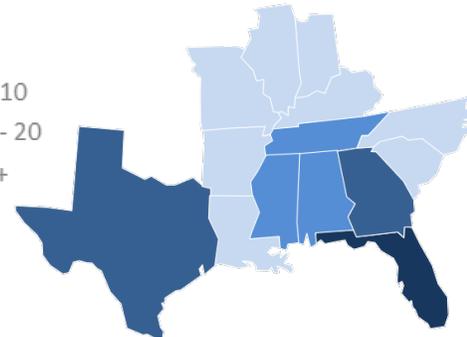
## Winning where it matters most

### Capturing share where opportunity is deepest...

#### By Market

(% Distribution of New Clients)

- <5
- 5 - 10
- 10 - 20
- 20+



#### By Client Tier

Company Segment	% New Clients <sup>(1)</sup>
\$5M - \$20M	+18%
\$20M - \$500M	+23%
\$500M - \$2B	+26%
\$2B+	+24%

### ...While deepening existing relationships

**+25%**

Increase in Total Revenue per Client<sup>(2)</sup>

**+36%**

More Revenue per Client Engagement<sup>(3)</sup>

**+10%**

Growth in Treasury Management clients<sup>(4)</sup>

(1) New Clients Acquired, 2020-2025; (2) Average Revenue Per Client, 2022 vs. 2025; (3) Average Year-One Revenue per Client from Won & Closed Opportunities, 2022 vs. 2025; (4) Year-over-Year Client Growth, June 2025 vs. June 2024

# Kate Danella

Head of Consumer  
Banking Group



# Consumer Bank

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



<b>9,300</b> Associates	<b>1,248</b> Branches	<b>1,874</b> ATMs
<b>4.2M</b> Consumer Customers	<b>365K</b> Small Businesses	<b>395K</b> Mortgage Customers

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

16% of households in our legacy states bank with Regions



**~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 service across channels** delivers long tenured relationships and high customer loyalty
- 3 Focused lending to homeowners** drives attractive returns and 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 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.

# Our Strategy is Built on Continuous Improvement

Evolving and enhancing our capabilities to continue to grow with our markets



We go-to-market offering “big bank” capabilities with “local bank” delivery. We do that consistently by having an always-on approach to investing in people, place, process, and partnerships.

## People

We invest in talent and empower our teams to drive performance with unique tools and skills.

- 600+ bankers re-positioned to high opportunity geographies and customer segments (~300 dedicated to small business)
- 1,300 internal career advancements YTD from branch associates
- ~276,000 banker training and ~95,000 professional development hours annually; expanding use of AI simulators

## Place

We invest in our channels to ensure we are available when and where our customers need us.

- Optimizing our branch network –touch all branches every year and grow smartly where our markets are moving (3 for 1, 2 for 1)
- Always on expansion of our digital channels, including new mobile app, advanced contact center telephony, small business digital offerings

## Process

We invest in driving operational rigor and continuous improvement in all we do.

- 200k quantifiable banker hours saved annually through automation
- Delivering personalized Greenprints© plans to our customers; on track to complete 400k by EOY
- Delivering over 2B personalized offers annually through our proprietary marketing engine ROSIE

## Partnerships

We invest in partnerships that matter to our customers to expand capabilities and deliver greater value.

- Launching new partnerships such as direct deposit switcher and mortgage servicing acquisitions
- Delivering 33k approved referrals to internal partners through R360 YTD

We're not new to competition. Competing makes us better. And **continuously improving every day** has helped us earn the trust of generations of customers.



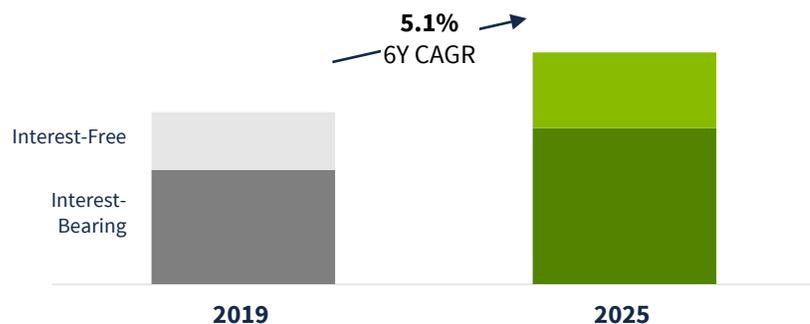
# Our Core Business will Continue to Deliver Differentiated Value

Strength across deposits and lending with consistent strong returns and efficiency

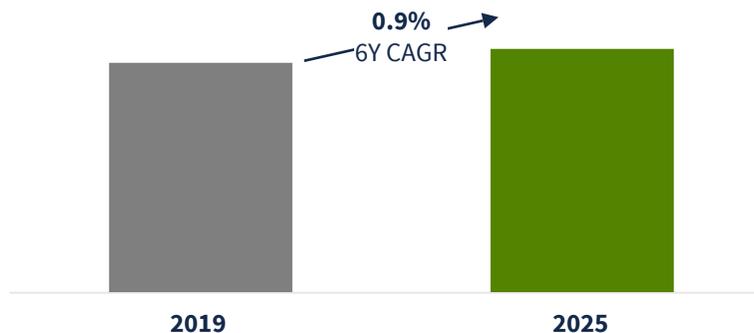


Operating the business with discipline in low-cost deposit growth, soundness in consumer lending, and excellence in expense management

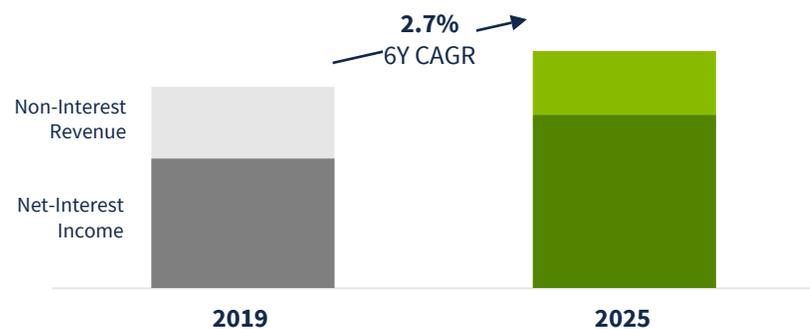
Deposits (in billions)



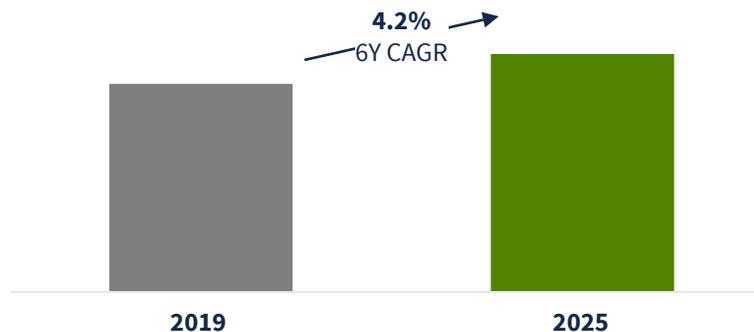
Loans<sup>(2)</sup> (in billions)



Total Revenue (in millions)



Pre-Tax Income (in millions)



YTD2025<sup>(3)</sup>

Total Revenue	+3.6%
PTI <sup>(1)</sup>	+7.8%
Operating Leverage	+1.6%
Efficiency Ratio	▼ 62.6%

Note - 2025 chart amounts use nine month 2025 actuals annualized. (1) Pre-Tax Income (PTI). (2) Includes exit portfolios. (3) YoY change metrics exclude (\$37M) from 2024's segment NIE related to a contingent reserve release as noted in the previously reported consolidated non-GAAP reconciliations.

# Appendix

# 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 and expressions often signify forward-looking statements. Forward-looking statements are subject to the risk that the actual effects may differ, possibly materially, from what is reflected in those forward-looking statements due to factors and future developments that are uncertain, unpredictable and in many cases beyond 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:

- Current and future economic and market conditions in the United States generally or in the communities we serve (in particular the Southeastern United States), including the effects of possible declines in property values, increases in interest rates and unemployment rates, inflation, financial market disruptions and potential reductions of economic growth, which may adversely affect our lending and other businesses and our financial results and conditions.
- Possible changes in trade, monetary and fiscal policies of, and other activities undertaken by, governments, agencies, central banks and similar organizations, including tariffs, which could have a material adverse effect on our businesses and our financial results and conditions.
- Changes in market interest rates or capital markets could adversely affect our revenue and expense, the value of assets (such as our portfolio of investment securities) and obligations, as well as the availability and cost of capital and liquidity.
- Volatility and uncertainty about the direction of interest rates and the timing of any changes, which may lead to increased costs for businesses and consumers and potentially contribute to poor business and economic conditions generally.
- Possible changes in the creditworthiness of customers and the possible impairment of the collectability of loans and leases.
- Changes in the speed of loan prepayments, loan origination and sale volumes, charge-offs, credit loss provisions or actual credit losses where our allowance for credit losses may not be adequate to cover our eventual losses.
- Possible acceleration of prepayments on mortgage-backed securities due to declining interest rates, and the related acceleration of premium amortization on those securities.
- Possible changes in consumer and business spending and saving habits and the related effect on our ability to increase assets and to attract deposits, which could adversely affect our net income.
- Loss of customer checking and savings account deposits as customers pursue other, higher-yield investments, or the need to price interest-bearing deposits higher due to competitive forces. Either of these activities could increase our funding costs.
- Possible downgrades in our credit ratings or outlook could, among other negative impacts, increase the costs of funding from capital markets.
- The loss of value of our investment portfolio could negatively impact market perceptions of us.
- Our ability to manage fluctuations in the value of assets and liabilities and off-balance sheet exposure so as to maintain sufficient capital and liquidity to support our businesses.
- The effects of social media on market perceptions of us and banks generally.
- The effects of problems encountered by other financial institutions that adversely affect us or the banking industry generally could require us to change certain business practices, reduce our revenue, impose additional costs on us, or otherwise negatively affect our businesses.
- Volatility in the financial services industry (including failures or rumors of failures of other depository institutions), along with actions taken by governmental agencies to address such turmoil, could affect the ability of depository institutions, including us, to attract and retain depositors and to borrow or raise capital.
- Our ability to effectively compete with other traditional and non-traditional financial services companies, including fintechs, some of which possess greater financial resources than we do or are subject to different regulatory standards than we are.

# Forward-Looking Statements

(continued)



- Our inability to develop and gain acceptance from current and prospective customers for new products and services and the enhancement of existing products and services to meet customers' needs and respond to emerging technological trends in a timely manner could have a negative impact on our revenue.
- Our inability to keep pace with technological changes, including those related to the offering of digital banking and financial services, could result in losing business to competitors.
- The development and use of AI presents risks and challenges that may impact our business.
- Our ability to execute on our strategic and operational plans, including our ability to fully realize the financial and nonfinancial benefits relating to our strategic initiatives.
- The risks and uncertainties related to our acquisition or divestiture of businesses and risks related to such acquisitions, including that the expected synergies, cost savings and other financial or other benefits may not be realized within expected timeframes, or might be less than projected; and difficulties in integrating acquired businesses.
- The success of our marketing efforts in attracting and retaining customers.
- Our ability to achieve our expense management initiatives.
- Changes in commodity market prices and conditions could adversely affect the cash flows of our borrowers operating in industries that are impacted by changes in commodity prices (including businesses indirectly impacted by commodities prices such as businesses that transport commodities or manufacture equipment used in the production of commodities), which could impair the ability of those borrowers to service any loans outstanding to them and/or reduce demand for loans in those industries.
- The effects of geopolitical instability, including wars, conflicts, civil unrest, and terrorist attacks and the potential impact, directly or indirectly, on our businesses.
- Fraud, theft or other misconduct conducted by external parties, including our customers and business partners, or by our employees.
- Any inaccurate or incomplete information provided to us by our customers or counterparties.
- Inability of our framework to manage risks associated with our businesses, such as credit risk and operational risk, including third-party vendors and other service providers, which inability could, among other things, result in a breach of operating or security systems as a result of a cyber-attack or similar act or failure to deliver our services effectively.
- Our ability to identify and address operational risks associated with the introduction of or changes to products, services, or delivery platforms.
- Dependence on key suppliers or vendors to obtain equipment and other supplies for our businesses on acceptable terms.
- The inability of our internal controls and procedures to prevent, detect or mitigate any material errors or fraudulent acts.
- Our ability to identify and address cyber-security risks such as data security breaches, malware, ransomware, "denial of service" attacks, "hacking" and identity theft, including account take-overs, a failure of which could disrupt our businesses and result in the disclosure of and/or misuse or misappropriation of confidential or proprietary information, disruption or damage to our systems, increased costs, losses, or adverse effects to our reputation.
- The effects of the failure of any component of our business infrastructure provided by a third party could disrupt our businesses, result in the disclosure of and/or misuse of confidential information or proprietary information, increase our costs, negatively affect our reputation, and cause losses.
- The effects of any developments, changes or actions relating to any litigation or regulatory proceedings brought against us or any of our subsidiaries.
- The costs, including possibly incurring fines, penalties, or other negative effects (including reputational harm) of any adverse judicial, administrative, or arbitral rulings or proceedings, regulatory enforcement actions or other legal actions to which we or any of our subsidiaries are a party, and which may adversely affect our results.
- Changes in laws and regulations affecting our businesses, including legislation and regulations relating to bank products and services, such as changes to debit card interchange fees, special FDIC assessments, any new long-term debt requirements, as well as changes in the enforcement and interpretation of such laws and regulations by applicable governmental and self-regulatory agencies, including as a result of the changes in U.S. presidential administration, control of the U.S. Congress, and changes in personnel at the bank regulatory agencies, which could require us to change certain business practices, increase compliance risk, reduce our revenue, impose additional costs on us, or otherwise negatively affect our businesses.
- Our capital actions, including dividend payments, common stock repurchases, or redemptions of preferred stock, must not cause us to fall below minimum capital ratio requirements, with applicable buffers taken into account, and must comply with other requirements and restrictions under law or imposed by our regulators, which may impact our ability to return capital to shareholders.

# Forward-Looking Statements

(continued)



- Our ability to comply with stress testing and capital planning requirements (as part of the CCAR process or otherwise) may continue to require a significant investment of our managerial resources due to the importance of such tests and requirements.
- Our ability to comply with applicable capital and liquidity requirements (including, among other things, the Basel III Rules), including our ability to generate capital internally or raise capital on favorable terms, and if we fail to meet requirements, our financial condition and market perceptions of us could be negatively impacted.
- Our ability to recruit and retain talented and experienced personnel to assist in the development, management and operation of our products and services may be affected by changes in laws and regulations in effect from time to time.
- Our ability to receive dividends from our subsidiaries, in particular Regions Bank, could affect our liquidity and ability to pay dividends to shareholders.
- Fluctuations in the price of our common stock and inability to complete stock repurchases in the time frame and/or on the terms anticipated.
- The effects of anti-takeover laws and exclusive forum provision in our certificate of incorporation and bylaws.
- The effect of new tax legislation and/or interpretation of existing tax law, which may impact our earnings, capital ratios and our ability to return capital to shareholders.
- Changes in accounting policies or procedures as may be required by the FASB or other regulatory agencies could materially affect our financial statements and how we report those results, and expectations and preliminary analyses relating to how such changes will affect our financial results could prove incorrect.
- Any impairment of our goodwill or other intangibles, any repricing of assets or any adjustment of valuation allowances on our deferred tax assets due to changes in tax law, adverse changes in the economic environment declining operations of the reporting unit or other factors.
- The effects of man-made and natural disasters, including fires, floods, droughts, tornadoes, hurricanes and environmental damage (especially in the Southeastern United States), which may negatively affect our operations and/or our loan portfolios and increase our cost of conducting business. The severity and frequency of future earthquakes, fires, hurricanes, tornadoes, droughts, floods and other weather-related events are difficult to predict and may be exacerbated by global climate change.
- The impact of pandemics on our businesses, operations and financial results and conditions. The duration and severity of any pandemic as well as government actions or other restrictions in connection with such events could disrupt the global economy, adversely affect our capital and liquidity position, impair the ability of borrowers to repay outstanding loans and increase our allowance for credit losses, impair collateral values and result in lost revenue or additional expenses.
- The effects of any damage to our reputation resulting from developments related to any of the items identified above.
- Other risks identified from time to time in reports that we file with the SEC.

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, 2024 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.

Regions’ Investor Relations contact is Dana Nolan at (205) 264-7040; Regions’ Media contact is Jeremy King at (205) 264-4551.



**REGIONS**