Exhibit 99.2

Regions Financial Corporation and Subsidiaries

Financial Supplement

Third Quarter 2019

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Regions Financial Corporation and Subsidiaries
Financial Supplement to Third Quarter 2019 Earnings Release

Financial Highlights

	Quarter Ended				
($ amounts in millions, except per share data)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Earnings Summary					
Interest income and other financing income - taxable equivalent	**$ 1,173**	$ 1,202	$ 1,196	$ 1,171	$ 1,125
Interest expense - taxable equivalent	**213**	235	223	188	156
Depreciation expense on operating lease assets	**10**	11	12	12	14
Net interest income and other financing income - taxable equivalent - continuing operations	**950**	956	961	971	955
Less: Taxable-equivalent adjustment	**13**	14	13	13	13
Net interest income and other financing income	**937**	942	948	958	942
Provision for loan losses	**108**	92	91	95	84
Net interest income and other financing income after provision for loan losses	**829**	850	857	863	858
Non-interest income	**558**	494	502	481	519
Non-interest expense	**871**	861	860	853	922
Income from continuing operations before income taxes	**516**	483	499	491	455
Income tax expense	**107**	93	105	85	85
Income from continuing operations	**409**	390	394	406	370
Income (loss) from discontinued operations before income taxes	**—**	—	—	—	274
Income tax expense (benefit)	**—**	—	—	—	80
Income (loss) from discontinued operations, net of tax	**—**	—	—	—	194
Net income	**$ 409**	$ 390	$ 394	$ 406	$ 564
Income from continuing operations available to common shareholders	**$ 385**	$ 374	$ 378	$ 390	$ 354
Net income available to common shareholders	**$ 385**	$ 374	$ 378	$ 390	$ 548
Earnings per common share from continuing operations - basic	**$ 0.39**	$ 0.37	$ 0.37	$ 0.38	$ 0.33
Earnings per common share from continuing operations - diluted	**0.39**	0.37	0.37	0.37	0.32
Earnings per common share - basic	**0.39**	0.37	0.37	0.38	0.50
Earnings per common share - diluted	**0.39**	0.37	0.37	0.37	0.50
Balance Sheet Summary					
At quarter-end—Consolidated					
Loans, net of unearned income	**$ 82,786**	$ 83,553	$ 84,430	$ 83,152	$ 81,821
Allowance for loan losses	**(869)**	(853)	(853)	(840)	(840)
Assets	**128,147**	127,518	128,802	125,688	124,578
Deposits	**94,305**	94,971	95,720	94,491	93,255
Long-term borrowings - Federal Home Loan Bank advances	**3,001**	3,102	6,902	6,902	5,703
Long-term borrowings - Other	**6,127**	6,111	6,055	5,522	5,475
Stockholders' equity	**16,581**	16,608	15,512	15,090	14,770
Average balances—Consolidated					
Loans, net of unearned income	**$ 82,986**	$ 83,905	$ 83,725	$ 81,873	$ 81,022
Assets	**124,663**	126,115	125,543	123,538	123,526
Deposits	**94,056**	94,918	94,170	93,159	93,942
Long-term borrowings - Federal Home Loan Bank advances	**3,222**	4,787	5,876	5,704	5,286
Long-term borrowings - Other	**6,118**	6,068	5,877	5,478	5,143
Stockholders' equity	**16,621**	15,927	15,192	14,605	15,401

Selected Ratios and Other Information

	As of and for Quarter Ended				
	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Return on average assets* (1)	**1.30%**	1.24%	1.27%	1.30%	1.19%
Return on average common stockholders' equity*	**9.98%**	10.16%	10.66%	11.22%	14.91%
Return on average common stockholders' equity from continuing operations*	**9.98%**	10.15%	10.66%	11.23%	9.62%
Return on average tangible common stockholders' equity (non-GAAP)* (2)	**14.62%**	15.11%	16.09%	17.32%	22.36%
Return on average tangible common stockholders' equity from continuing operations (non-GAAP)* (2)	**14.62%**	15.10%	16.09%	17.33%	14.42%
Efficiency ratio from continuing operations	**57.7%**	59.4%	58.8%	58.7%	62.6%
Adjusted efficiency ratio from continuing operations (non-GAAP) (2)	**57.4%**	58.3%	58.3%	58.1%	58.1%
Common book value per share	**$ 15.83**	$ 15.24	$ 14.50	$ 13.92	$ 13.22
Tangible common book value per share (non-GAAP) (2)	**$ 10.79**	$ 10.42	$ 9.72	$ 9.19	$ 8.62
Tangible common stockholders' equity to tangible assets (non-GAAP) (2)	**8.44%**	8.53%	7.95%	7.80%	7.60%
Basel III common equity (3)	**$ 10,121**	$ 10,484	$ 10,443	$ 10,371	$ 10,481
Basel III common equity Tier 1 ratio (3)	**9.6%**	9.9%	9.8%	9.9%	10.2%
Tier 1 capital ratio (3)	**10.8%**	11.1%	10.6%	10.7%	11.0%
Total risk-based capital ratio (3)	**12.6%**	12.9%	12.4%	12.5%	12.8%
Leverage ratio (3)	**9.5%**	9.7%	9.3%	9.3%	9.4%
Effective tax rate	**20.6%**	19.4%	21.0%	17.4%	18.7%
Allowance for loan losses as a percentage of loans, net of unearned income	**1.05%**	1.02%	1.01%	1.01%	1.03%
Allowance for loan losses to non-performing loans, excluding loans held for sale	**188%**	160%	163%	169%	156%
Net interest margin (FTE)* (4)	**3.44%**	3.45%	3.51%	3.52%	3.47%
Loans, net of unearned income, to total deposits	**87.8%**	88.0%	88.2%	88.0%	87.8%
Net charge-offs as a percentage of average loans*	**0.44%**	0.44%	0.38%	0.46%	0.40%
Non-accrual loans, excluding loans held for sale, as a percentage of loans	**0.56%**	0.64%	0.62%	0.60%	0.66%
Non-performing assets (excluding loans 90 days past due) as a percentage of loans, foreclosed properties, non-marketable investments and non-performing loans held for sale	**0.65%**	0.72%	0.71%	0.68%	0.76%
Non-performing assets (including loans 90 days past due) as a percentage of loans, foreclosed properties, non-marketable investments and non-performing loans held for sale (5)	**0.82%**	0.89%	0.88%	0.85%	0.93%
Associate headcount—full-time equivalent from continuing operations	**19,549**	19,765	20,056	19,969	19,869
ATMs	**1,993**	2,021	1,985	1,952	1,938
Branch Statistics					
Full service	**1,370**	1,402	1,399	1,396	1,394
Drive-through/transaction service only	**55**	58	57	58	61
Total branch outlets	**1,425**	1,460	1,456	1,454	1,455

*Annualized
(1) Calculated by dividing income from continuing operations by consolidated average assets.
(2) See reconciliation of GAAP to non-GAAP Financial Measures on pages 7, 11, 12, 13, 21, 22 and 25.
(3) Current quarter Basel III common equity as well as the Basel III common equity Tier 1, Tier 1 capital, Total risk-based capital and Leverage ratios are estimated.
(4) All prior period amounts have been recast for comparability to net interest margin as reported in the current period. See further explanation on pages 5 and 6.
(5) Excludes guaranteed residential first mortgages that are 90+ days past due and still accruing. Refer to the footnotes on page 17 for amounts related to these loans.

Consolidated Statements of Income (unaudited)

($ amounts in millions, except per share data)	Quarter Ended 9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Interest income, including other financing income on:					
Loans, including fees	**$ 970**	$ 992	$ 981	$ 962	$ 919
Debt securities—taxable	**160**	163	165	160	155
Loans held for sale	**5**	4	3	4	4
Other earning assets	**12**	15	19	17	17
Operating lease assets	**13**	14	15	15	17
Total interest income, including other financing income	**1,160**	1,188	1,183	1,158	1,112
Interest expense on:					
Deposits	**116**	125	108	80	64
Short-term borrowings	**14**	14	13	15	8
Long-term borrowings	**83**	96	102	93	84
Total interest expense	**213**	235	223	188	156
Depreciation expense on operating lease assets	**10**	11	12	12	14
Total interest expense and depreciation expense on operating lease assets	**223**	246	235	200	170
Net interest income and other financing income	**937**	942	948	958	942
Provision for loan losses	**108**	92	91	95	84
Net interest income and other financing income after provision for loan losses	**829**	850	857	863	858
Non-interest income:					
Service charges on deposit accounts	**186**	181	175	185	179
Card and ATM fees	**114**	120	109	111	111
Wealth management income	**83**	79	76	77	77
Capital markets income	**36**	39	42	50	45
Mortgage income	**56**	31	27	30	32
Securities gains (losses), net	**—**	(19)	(7)	—	—
Other	**83**	63	80	28	75
Total non-interest income	**558**	494	502	481	519
Non-interest expense:					
Salaries and employee benefits	**481**	469	478	468	473
Net occupancy expense	**80**	80	82	86	82
Furniture and equipment expense	**83**	84	76	82	81
Other	**227**	228	224	217	286
Total non-interest expense	**871**	861	860	853	922
Income from continuing operations before income taxes	**516**	483	499	491	455
Income tax expense	**107**	93	105	85	85
Income from continuing operations	**409**	390	394	406	370
Discontinued operations [(1)]:					
Income (loss) from discontinued operations before income taxes	**—**	—	—	—	274
Income tax expense (benefit)	**—**	—	—	—	80
Income (loss) from discontinued operations, net of tax	**—**	—	—	—	194
Net income	**$ 409**	$ 390	$ 394	$ 406	$ 564
Net income from continuing operations available to common shareholders	**$ 385**	$ 374	$ 378	$ 390	$ 354
Net income available to common shareholders	**$ 385**	$ 374	$ 378	$ 390	$ 548
Weighted-average shares outstanding—during quarter:					
Basic	**988**	1,010	1,019	1,035	1,086
Diluted	**991**	1,012	1,028	1,043	1,095
Actual shares outstanding—end of quarter	**964**	1,004	1,013	1,025	1,055
Earnings per common share from continuing operations:					
Basic	**$ 0.39**	$ 0.37	$ 0.37	$ 0.38	$ 0.33
Diluted	**$ 0.39**	$ 0.37	$ 0.37	$ 0.37	$ 0.32
Earnings (loss) per common share from discontinued operations [(1)(2)]:					
Basic	**$ 0.00**	$ 0.00	$ 0.00	$ 0.00	$ 0.18
Diluted	**$ 0.00**	$ 0.00	$ 0.00	$ 0.00	$ 0.18
Earnings per common share:					
Basic	**$ 0.39**	$ 0.37	$ 0.37	$ 0.38	$ 0.50
Diluted	**$ 0.39**	$ 0.37	$ 0.37	$ 0.37	$ 0.50
Taxable-equivalent net interest income and other financing income	**$ 950**	$ 956	$ 961	$ 971	$ 956

(1) On April 4, 2018, Regions entered into a stock purchase agreement to sell Regions Insurance Group, Inc to BB&T Insurance Holdings. The transaction closed on July 2, 2018. The transaction generated an after-tax gain of $196 million. On January 11, 2012, Regions entered into a stock purchase agreement to sell Morgan Keegan and Company and related affiliates to Raymond James Financial Inc. The sale closed on April 2, 2012.

(2) In a period where there is a loss from discontinued operations, basic weighted-average common shares outstanding are used to determine both basic and diluted earnings per share.

Consolidated Statements of Income (continued) (unaudited)

($ amounts in millions, except per share data)	Nine Months Ended September 30 2019	Nine Months Ended September 30 2018
Interest income, including other financing income on:		
Loans, including fees	**$ 2,943**	$ 2,651
Debt securities—taxable	**488**	465
Loans held for sale	**12**	11
Other earning assets	**46**	53
Operating lease assets	**42**	55
Total interest income, including other financing income	**3,531**	3,235
Interest expense on:		
Deposits	**349**	170
Short-term borrowings	**41**	15
Long-term borrowings	**281**	229
Total interest expense	**671**	414
Depreciation expense on operating lease assets	**33**	44
Total interest expense and depreciation expense on operating lease assets	**704**	458
Net interest income and other financing income	**2,827**	2,777
Provision for loan losses	**291**	134
Net interest income and other financing income after provision for loan losses	**2,536**	2,643
Non-interest income:		
Service charges on deposit accounts	**542**	525
Card and ATM fees	**343**	327
Wealth management income	**238**	229
Capital markets income	**117**	152
Mortgage income	**114**	107
Securities gains (losses), net	**(26)**	1
Other	**226**	197
Total non-interest income	**1,554**	1,538
Non-interest expense:		
Salaries and employee benefits	**1,428**	1,479
Net occupancy expense	**242**	249
Furniture and equipment expense	**243**	243
Other	**679**	746
Total non-interest expense	**2,592**	2,717
Income from continuing operations before income taxes	**1,498**	1,464
Income tax expense	**305**	302
Income from continuing operations	**1,193**	1,162
Discontinued operations [(1)]:		
Income (loss) from discontinued operations before income taxes	**—**	271
Income tax expense (benefit)	**—**	80
Income (loss) from discontinued operations, net of tax	**—**	191
Net income	**$ 1,193**	$ 1,353
Net income from continuing operations available to common shareholders	**$ 1,137**	$ 1,114
Net income available to common shareholders	**$ 1,137**	$ 1,305
Weighted-average shares outstanding—during year:		
Basic	**1,005**	1,111
Diluted	**1,010**	1,121
Actual shares outstanding—end of period	**964**	1,055
Earnings per common share from continuing operations:	**—**	
Basic	**$ 1.13**	$ 1.00
Diluted	**$ 1.13**	$ 0.99
Earnings (loss) per common share from discontinued operations [(1)(2)]:		
Basic	**$ 0.00**	$ 0.18
Diluted	**$ 0.00**	$ 0.17
Earnings per common share:		
Basic	**$ 1.13**	$ 1.18
Diluted	**$ 1.13**	$ 1.16
Taxable-equivalent net interest income and other financing income	**$ 2,867**	$ 2,816

(1) On April 4, 2018, Regions entered into a stock purchase agreement to sell Regions Insurance Group, Inc to BB&T Insurance Holdings. The transaction closed on July 2, 2018. The transaction generated an after-tax gain of $196 million. On January 11, 2012, Regions entered into a stock purchase agreement to sell Morgan Keegan and Company and related affiliates to Raymond James Financial Inc. The sale closed on April 2, 2012.

(2) In a period where there is a loss from discontinued operations, basic weighted-average common shares outstanding are used to determine both basic and diluted earnings per share.

Consolidated Average Daily Balances and Yield/Rate Analysis

	Quarter Ended					
	9/30/2019			6/30/2019		
($ amounts in millions; yields on taxable-equivalent basis)	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate
Assets						
Earning assets:						
Debt securities—taxable [1]	$ 23,909	$ 160	2.67%	$ 24,675	$ 163	2.65%
Loans held for sale	557	5	3.73	398	4	4.14
Loans, net of unearned income:						
Commercial and industrial	40,200	441	4.34	40,707	457	4.49
Commercial real estate mortgage—owner-occupied	5,481	66	4.74	5,448	64	4.65
Commercial real estate construction—owner-occupied	390	5	4.63	447	5	4.81
Commercial investor real estate mortgage	4,859	54	4.35	4,699	54	4.53
Commercial investor real estate construction	1,529	21	5.25	1,797	25	5.44
Residential first mortgage	14,298	142	3.99	14,150	142	4.01
Home equity	8,683	104	4.79	8,910	109	4.89
Indirect—vehicles	2,247	19	3.30	2,578	23	3.58
Indirect—other consumer	2,750	63	9.16	2,662	60	9.04
Consumer credit card	1,310	43	13.11	1,286	42	13.09
Other consumer	1,239	25	8.02	1,221	25	8.02
Total loans, net of unearned income	82,986	983	4.70	83,905	1,006	4.79
Investment in operating leases, net	323	3	3.60	340	3	3.45
Other earning assets	1,764	12	2.69	1,959	15	3.00
Total earning assets	109,539	1,163	4.21	111,277	1,191	4.27
Unrealized gains/(losses) on debt securities available for sale, net [1]	251			(136)		
Allowance for loan losses	(857)			(857)		
Cash and due from banks	1,891			1,857		
Other non-earning assets	13,839			13,974		
	$ 124,663			$ 126,115		
Liabilities and Stockholders' Equity						
Interest-bearing liabilities:						
Savings	$ 8,607	4	0.16	$ 8,806	3	0.16
Interest-bearing checking	18,257	33	0.71	18,869	33	0.71
Money market	24,904	42	0.68	24,350	49	0.79
Time deposits	8,689	37	1.74	9,010	40	1.78
Total interest-bearing deposits [2]	60,457	116	0.77	61,035	125	0.82
Federal funds purchased and securities sold under agreements to repurchase	208	1	2.28	244	1	2.41
Other short-term borrowings	2,187	13	2.31	1,965	13	2.54
Long-term borrowings	9,340	83	3.47	10,855	96	3.52
Total interest-bearing liabilities	72,192	213	1.17	74,099	235	1.27
Non-interest-bearing deposits [2]	33,599	—	—	33,883	—	—
Total funding sources	105,791	213	0.80	107,982	235	0.87
Net interest spread [1]			3.04			3.00
Other liabilities	2,251			2,195		
Stockholders' equity	16,621			15,927		
Noncontrolling interest	—			11		
	$ 124,663			$ 126,115		
Net interest income and other financing income/margin FTE basis [1]		$ 950	3.44%		$ 956	3.45%

(1) Debt securities are included on an amortized cost basis with yield and net interest margin calculated accordingly. All prior period balances have been recast and reported on an amortized cost basis and yield and net interest margin amounts recalculated, for comparability purposes.
(2) Total deposit costs may be calculated by dividing total interest expense on deposits by the sum of interest-bearing deposits and non-interest bearing deposits. The rates for total deposit costs equal 0.49% and 0.53% for the quarters ended September 30, 2019 and June 30, 2019.

Consolidated Average Daily Balances and Yield/Rate Analysis (continued)

	Quarter Ended								
	03/31/2019			12/31/2018			9/30/2018		
($ amounts in millions; yields on taxable-equivalent basis)	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate	Average Balance	Income/ Expense	Yield/ Rate
Assets									
Earning assets:									
Debt securities—taxable [(1)]	$ 24,695	$ 165	2.67%	$ 24,767	$ 160	2.59%	$ 24,956	$ 156	2.49%
Loans held for sale	302	3	3.63	413	4	4.25	386	4	4.14
Loans, net of unearned income:									
Commercial and industrial	39,999	445	4.49	38,111	430	4.46	37,410	402	4.26
Commercial real estate mortgage—owner-occupied	5,560	65	4.65	5,847	69	4.64	6,000	71	4.61
Commercial real estate construction—owner-occupied	409	5	4.72	349	4	4.73	311	4	4.84
Commercial investor real estate mortgage	4,729	54	4.58	4,275	48	4.39	4,083	44	4.25
Commercial investor real estate construction	1,821	25	5.60	1,815	25	5.31	1,809	24	5.06
Residential first mortgage	14,203	144	4.04	14,230	142	4.01	14,162	141	3.96
Home equity	9,135	111	4.89	9,335	111	4.75	9,543	110	4.61
Indirect—vehicles	2,924	24	3.38	3,109	27	3.40	3,190	27	3.33
Indirect—other consumer	2,429	54	8.85	2,287	51	8.77	2,042	44	8.61
Consumer credit card	1,304	43	13.41	1,298	43	13.06	1,271	41	12.85
Other consumer	1,212	24	8.12	1,217	25	8.12	1,201	24	8.12
Total loans, net of unearned income	83,725	994	4.78	81,873	975	4.72	81,022	932	4.56
Investment in operating leases, net	364	3	3.41	383	3	3.36	410	3	3.33
Other earning assets	1,849	19	4.29	2,015	17	3.26	2,440	17	2.87
Total earning assets	110,935	1,184	4.29	109,451	1,159	4.20	109,214	1,112	4.04
Unrealized losses on debt securities available for sale, net [(1)]	(444)			(876)			(758)		
Allowance for loan losses	(843)			(839)			(834)		
Cash and due from banks	1,893			1,957			2,036		
Other non-earning assets	14,002			13,845			13,868		
	$ 125,543			$ 123,538			$ 123,526		
Liabilities and Stockholders' Equity									
Interest-bearing liabilities:									
Savings	$ 8,852	4	0.17	$ 8,827	3	0.15	$ 8,928	4	0.15
Interest-bearing checking	19,309	33	0.69	18,295	24	0.52	18,924	21	0.44
Money market	23,989	40	0.68	23,850	31	0.51	24,046	22	0.37
Time deposits	8,124	31	1.56	7,018	22	1.24	6,630	17	1.06
Total interest-bearing deposits [(2)]	60,274	108	0.73	57,990	80	0.54	58,528	64	0.44
Federal funds purchased and securities sold under agreements to repurchase	343	2	2.41	241	2	2.27	154	—	—
Other short-term borrowings	1,735	11	2.55	2,227	13	2.38	1,480	8	2.07
Long-term borrowings	11,753	102	3.47	11,182	93	3.28	10,429	84	3.14
Total interest-bearing liabilities	74,105	223	1.22	71,640	188	1.04	70,591	156	0.88
Non-interest-bearing deposits [(2)]	33,896	—	—	35,169	—	—	35,414	—	—
Total funding sources	108,001	223	0.83	106,809	188	0.69	106,005	156	0.58
Net interest spread [(1)]			3.07			3.16			3.16
Other liabilities	2,350			2,124			2,120		
Stockholders' equity	15,192			14,605			15,401		
	$ 125,543			$ 123,538			$ 123,526		
Net interest income and other financing income/margin FTE basis [(1)]		$ 961	3.51%		$ 971	3.52%		$ 956	3.47%

(1) Debt securities are included on an amortized cost basis with yield and net interest margin calculated accordingly. All prior period balances have been recast and reported on an amortized cost basis and yield and net interest margin amounts recalculated, for comparability purposes.

(2) Total deposit costs may be calculated by dividing total interest expense on deposits by the sum of interest-bearing deposits and non-interest bearing deposits. The rates for total deposit costs equal 0.46% for the quarter ended March 31, 2019, 0.34% for the quarter ended December 31, 2018 and 0.27% for the quarter ended September 30, 2018.

Pre-Tax Pre-Provision Income ("PPI") and Adjusted PPI (non-GAAP)

The Pre-Tax Pre-Provision Income tables below present computations of pre-tax pre-provision income from continuing operations excluding certain adjustments (non-GAAP). Regions believes that the presentation of PPI and the exclusion of certain items from PPI provides a meaningful base 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. 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 income that excludes certain adjustments does not represent the amount that effectively accrues directly to stockholders.

	Quarter Ended								
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Net income from continuing operations available to common shareholders (GAAP)	**$ 385**	$ 374	$ 378	$ 390	$ 354	$ 11	2.9 %	$ 31	8.8 %
Preferred dividends (GAAP)	**24**	16	16	16	16	8	50.0 %	8	50.0 %
Income tax expense (GAAP)	**107**	93	105	85	85	14	15.1 %	22	25.9 %
Income from continuing operations before income taxes (GAAP)	**516**	483	499	491	455	33	6.8 %	61	13.4 %
Provision for loan losses (GAAP)	**108**	92	91	95	84	16	17.4 %	24	28.6 %
Pre-tax pre-provision income from continuing operations (non-GAAP)	**624**	575	590	586	539	49	8.5 %	85	15.8 %
Other adjustments:									
Gain on sale of affordable housing residential mortgage loans [1]	**—**	—	(8)	—	—	—	NM	—	NM
Securities (gains) losses, net	**—**	19	7	—	—	(19)	(100.0)%	—	NM
Leveraged lease termination gains	**(1)**	—	—	—	(4)	(1)	NM	3	(75.0)%
Salaries and employee benefits—severance charges	**1**	2	2	7	5	(1)	(50.0)%	(4)	(80.0)%
Branch consolidation, property and equipment charges	**5**	2	6	3	4	3	150.0 %	1	25.0 %
Contribution to the Regions Financial Corporation foundation	**—**	—	—	—	60	—	NM	(60)	(100.0)%
Total other adjustments	**5**	23	7	10	65	(18)	(78.3)%	(60)	(92.3)%
Adjusted pre-tax pre-provision income from continuing operations (non-GAAP)	**$ 629**	$ 598	$ 597	$ 596	$ 604	$ 31	5.2 %	$ 25	4.1 %

NM - Not Meaningful
(1) The gain on sale of affordable housing residential mortgage loans in the first quarter of 2019 was the result of the sale of approximately $167 million of loans.

Non-Interest Income from Continuing Operations

	Quarter Ended								
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Service charges on deposit accounts	**$ 186**	$ 181	$ 175	$ 185	$ 179	$ 5	2.8 %	$ 7	3.9 %
Card and ATM fees	**114**	120	109	111	111	(6)	(5.0)%	3	2.7 %
Wealth management income	**83**	79	76	77	77	4	5.1 %	6	7.8 %
Capital markets income (1)	**36**	39	42	50	45	(3)	(7.7)%	(9)	(20.0)%
Mortgage income	**56**	31	27	30	32	25	80.6 %	24	75.0 %
Commercial credit fee income	**19**	18	18	19	18	1	5.6 %	1	5.6 %
Bank-owned life insurance	**18**	19	23	12	18	(1)	(5.3)%	—	— %
Securities gains (losses), net	**—**	(19)	(7)	—	—	19	(100.0)%	—	NM
Market value adjustments on employee benefit assets - defined benefit (2)	**—**	—	5	(7)	3	—	NM	(3)	(100.0)%
Market value adjustments on employee benefit assets - other (3)	**7**	(2)	(1)	(8)	4	9	NM	3	75.0 %
Other	**39**	28	35	12	32	11	39.3 %	7	21.9 %
Total non-interest income from continuing operations	**$ 558**	$ 494	$ 502	$ 481	$ 519	$ 64	13.0 %	$ 39	7.5 %

Mortgage Income

	Quarter Ended								
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Production and sales	**$ 31**	$ 26	$ 19	$ 15	$ 24	$ 5	19.2 %	$ 7	29.2 %
Loan servicing	**25**	26	26	26	23	(1)	(3.8)%	2	8.7 %
MSR and related hedge impact:									
MSRs fair value increase (decrease) due to change in valuation inputs or assumptions	**(31)**	(43)	(28)	(20)	6	12	(27.9)%	(37)	NM
MSRs hedge gain (loss)	**46**	36	21	21	(9)	10	27.8 %	55	NM
MSRs change due to payment decay	**(15)**	(14)	(11)	(12)	(12)	(1)	7.1 %	(3)	25.0 %
MSR and related hedge impact	**—**	(21)	(18)	(11)	(15)	21	(100.0)%	15	(100.0)%
Total mortgage income	**$ 56**	$ 31	$ 27	$ 30	$ 32	$ 25	80.6 %	$ 24	75.0 %
Mortgage production - purchased	**$ 1,139**	$ 1,149	$ 712	$ 813	$ 1,012	$ (10)	(0.9)%	$ 127	12.5 %
Mortgage production - refinanced	**578**	312	209	216	237	266	85.3 %	341	143.9 %
Total mortgage production (4)	**$ 1,717**	$ 1,461	$ 921	$ 1,029	$ 1,249	$ 256	17.5 %	$ 468	37.5 %

Wealth Management Income

	Quarter Ended								
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Investment management and trust fee income	**$ 63**	$ 59	$ 57	$ 60	$ 59	$ 4	6.8%	$ 4	6.8%
Investment services fee income	**20**	20	19	17	18	—	—%	2	11.1%
Total wealth management income (5)	**$ 83**	$ 79	$ 76	$ 77	$ 77	$ 4	5.1%	$ 6	7.8%

Capital Markets Income

	Quarter Ended								
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Capital markets income	**$ 36**	$ 39	$ 42	$ 50	$ 45	$ (3)	(7.7)%	$ (9)	(20.0)%
Less: Valuation adjustments on customer derivatives (6)	**(6)**	(7)	(2)	(7)	1	1	(14.3)%	(7)	NM
Capital markets income excluding valuation adjustments	**$ 42**	$ 46	$ 44	$ 57	$ 44	$ (4)	(8.7)%	$ (2)	(4.5)%

____
NM - Not Meaningful
(1) Capital markets income primarily relates to capital raising activities that includes debt securities underwriting and placement, loan syndication and placement, as well as foreign exchange, derivative and merger and acquisition advisory services.
(2) During the second quarter of 2019, the Company reallocated these employee benefit assets from primarily equity securities to fixed income investments. Market valuation adjustments for fixed income investments are recorded in other comprehensive income, and as such these adjustments have not impacted non-interest income since the first quarter of 2019.
(3) These market value adjustments relate to assets held for employee benefits that are offset within salaries and employee benefits expense.
(4) Total mortgage production represents production during the period, including amounts sold into the secondary market as well as amounts retained in Regions' residential first mortgage loan portfolio.
(5) Total wealth management income presented above does not include the portion of service charges on deposit accounts and similar smaller dollar amounts that are also attributable to the wealth management segment.
(6) For the purposes of determining the fair value of customer derivatives, the Company considers the risk of nonperformance by counterparties, as well as the Company's own risk of nonperformance. The valuation adjustments above are reflective of the values associated with these considerations.

Non-Interest Income from Continuing Operations

	Nine Months Ended		Year-to-Date Change 9/30/2019 vs. 9/30/2018	
($ amounts in millions)	**9/30/2019**	**9/30/2018**	**Amount**	**Percent**
Service charges on deposit accounts	**$ 542**	$ 525	$ 17	3.2 %
Card and ATM fees	**343**	327	16	4.9 %
Wealth management income	**238**	229	9	3.9 %
Capital markets income [(1)]	**117**	152	(35)	(23.0)%
Mortgage income	**114**	107	7	6.5 %
Commercial credit fee income	**55**	52	3	5.8 %
Bank-owned life insurance	**60**	53	7	13.2 %
Securities gains (losses), net	**(26)**	1	(27)	NM
Market value adjustments on employee benefit assets - defined benefit	**5**	1	4	400.0 %
Market value adjustments on employee benefit assets - other [(2)]	**4**	3	1	33.3 %
Other	**102**	88	14	15.9 %
Total non-interest income from continuing operations	**$ 1,554**	$ 1,538	$ 16	1.0 %

Mortgage Income

	Nine Months Ended		Year-to-Date Change 9/30/2019 vs. 9/30/2018	
($ amounts in millions)	**9/30/2019**	**9/30/2018**	**Amount**	**Percent**
Production and sales	**$ 76**	$ 70	$ 6	8.6 %
Loan servicing	**77**	69	8	11.6 %
MSR and related hedge impact:				
MSRs fair value increase (decrease) due to change in valuation inputs or assumptions	**(102)**	38	(140)	(368.4)%
MSRs hedge gain (loss)	**103**	(35)	138	(394.3)%
MSRs change due to payment decay	**(40)**	(35)	(5)	14.3 %
MSR and related hedge impact	**(39)**	(32)	(7)	21.9 %
Total mortgage income	**$ 114**	$ 107	$ 7	6.5 %
Mortgage production - purchased	**$ 3,000**	$ 3,008	$ (8)	(0.3)%
Mortgage production - refinanced	**1,099**	765	334	43.7 %
Total mortgage production [(3)]	**$ 4,099**	$ 3,773	$ 326	8.6 %

Wealth Management Income

	Nine Months Ended		Year-to-Date Change 9/30/2019 vs. 9/30/2018	
($ amounts in millions)	**9/30/2019**	**9/30/2018**	**Amount**	**Percent**
Investment management and trust fee income	**$ 179**	$ 175	$ 4	2.3%
Investment services fee income	**59**	54	5	9.3%
Total wealth management income [(4)]	**$ 238**	$ 229	$ 9	3.9%

Capital Markets Income

	Nine Months Ended		Year-to-Date Change 9/30/2019 vs. 9/30/2018	
($ amounts in millions)	**9/30/2019**	**9/30/2018**	**Amount**	**Percent**
Capital markets income	**$ 117**	$ 152	$ (35)	(23.0)%
Less: Valuation adjustments on customer derivatives [(5)]	**(15)**	5	(20)	(400.0)%
Capital markets income excluding valuation adjustments	**$ 132**	$ 147	$ (15)	(10.2)%

NM - Not Meaningful
(1) Capital markets income primarily relates to capital raising activities that includes debt securities underwriting and placement, loan syndication and placement, as well as foreign exchange, derivative and merger and acquisition advisory services.
(2) These market value adjustments relate to assets held for certain employee benefits and are offset within salaries and employee benefits expense.
(3) Total mortgage production represents production during the period, including amounts sold into the secondary market as well as amounts retained in Regions' residential first mortgage loan portfolio.
(4) Total wealth management income presented above does not include the portion of service charges on deposit accounts and similar smaller dollar amounts that are also attributable to the wealth management segment.
(5) For the purposes of determining the fair value of customer derivatives, the Company considers the risk of nonperformance by counterparties, as well as the Company's own risk of nonperformance. The valuation adjustments above are reflective of the values associated with these considerations.

Non-Interest Expense from Continuing Operations

	Quarter Ended								
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Salaries and employee benefits [1]	**$ 481**	$ 469	$ 478	$ 468	$ 473	$ 12	2.6 %	$ 8	1.7 %
Net occupancy expense	**80**	80	82	86	82	—	— %	(2)	(2.4)%
Furniture and equipment expense	**83**	84	76	82	81	(1)	(1.2)%	2	2.5 %
Outside services	**48**	52	45	46	46	(4)	(7.7)%	2	4.3 %
Professional, legal and regulatory expenses	**21**	26	20	27	32	(5)	(19.2)%	(11)	(34.4)%
Marketing	**23**	23	23	21	20	—	— %	3	15.0 %
FDIC insurance assessments	**12**	12	13	14	22	—	— %	(10)	(45.5)%
Credit/checkcard expenses	**19**	18	16	13	18	1	5.6 %	1	5.6 %
Branch consolidation, property and equipment charges	**5**	2	6	3	4	3	150.0 %	1	25.0 %
Visa class B shares expense	**5**	3	4	(2)	—	2	66.7 %	5	NM
Provision (credit) for unfunded credit losses	**(2)**	—	(1)	1	2	(2)	NM	(4)	(200.0)%
Other	**96**	92	98	94	142	4	4.3 %	(46)	(32.4)%
Total non-interest expense from continuing operations	**$ 871**	$ 861	$ 860	$ 853	$ 922	$ 10	1.2 %	$ (51)	(5.5)%

	Nine Months Ended		Year-to-Date Change 9/30/19 vs. 9/30/18	
($ amounts in millions)	**9/30/2019**	**9/30/2018**	**Amount**	**Percent**
Salaries and employee benefits [1]	**$ 1,428**	$ 1,479	$ (51)	(3.4)%
Net occupancy expense	**242**	249	(7)	(2.8)%
Furniture and equipment expense	**243**	243	—	— %
Outside services	**145**	141	4	2.8 %
Professional, legal and regulatory expenses	**67**	92	(25)	(27.2)%
Marketing	**69**	71	(2)	(2.8)%
FDIC insurance assessments	**37**	71	(34)	(47.9)%
Credit/checkcard expenses	**53**	44	9	20.5 %
Branch consolidation, property and equipment charges	**13**	8	5	62.5 %
Visa class B shares expense	**12**	12	—	— %
Provision (credit) for unfunded credit losses	**(3)**	(3)	—	— %
Other	**286**	310	(24)	(7.7)%
Total non-interest expense from continuing operations	**$ 2,592**	$ 2,717	$ (125)	(4.6)%

(1) Salaries and employee benefits expense includes severance charges for each of the quarters. See the amounts for the respective quarters on page 7.

Reconciliation to GAAP Financial Measures

Adjusted Efficiency Ratios, Adjusted Fee Income Ratios, Adjusted Non-Interest Income/Expense, and Adjusted Operating Leverage Ratios - Continuing Operations

The table below and on the following page present computations of the efficiency ratio, which is a measure of productivity, generally calculated as non-interest expense divided by total revenue; and the fee income ratio, generally calculated as non-interest income divided by total revenue. Management uses these ratios 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 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 fee income ratio. Net interest income and other financing income and non-interest income are added together to arrive at total revenue. Adjustments are made to arrive at adjusted total revenue (non-GAAP). Net interest income and other financing income 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 fee income and efficiency ratios. Regions believes that the exclusion of these adjustments provides a meaningful base 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. The table on the following page also presents a computation of the operating leverage ratio (non-GAAP) which is the period to period percentage change in adjusted total revenue on a taxable-equivalent basis (non-GAAP) less the percentage change in adjusted non-interest expense (non-GAAP). 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.

		Quarter Ended								
($ amounts in millions)		**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Non-interest expense (GAAP)	A	**$ 871**	$ 861	$ 860	$ 853	$ 922	$ 10	1.2 %	$ (51)	(5.5)%
Adjustments:										
Contribution to the Regions Financial Corporation foundation		**—**	—	—	—	(60)	—	NM	60	(100.0)%
Branch consolidation, property and equipment charges		**(5)**	(2)	(6)	(3)	(4)	(3)	150.0 %	(1)	25.0 %
Salary and employee benefits—severance charges		**(1)**	(2)	(2)	(7)	(5)	1	(50.0)%	4	(80.0)%
Adjusted non-interest expense (non-GAAP)	B	**$ 865**	$ 857	$ 852	$ 843	$ 853	$ 8	0.9 %	$ 12	1.4 %
Net interest income and other financing income (GAAP)	C	**$ 937**	$ 942	$ 948	$ 958	$ 942	$ (5)	(0.5)%	$ (5)	(0.5)%
Taxable-equivalent adjustment		**13**	14	13	13	13	(1)	(7.1)%	—	— %
Net interest income and other financing income, taxable-equivalent basis - continuing operations	D	**$ 950**	$ 956	$ 961	$ 971	$ 955	$ (6)	(0.6)%	$ (5)	(0.5)%
Non-interest income (GAAP)	E	**$ 558**	$ 494	$ 502	$ 481	$ 519	$ 64	13.0 %	$ 39	7.5 %
Adjustments:										
Securities (gains) losses, net		**—**	19	7	—	—	(19)	(100.0)%	—	NM
Leveraged lease termination gains		**(1)**	—	—	—	(4)	(1)	NM	3	(75.0)%
Gain on sale of affordable housing residential mortgage loans (1)		**—**	—	(8)	—	—	—	NM	—	NM
Adjusted non-interest income (non-GAAP)	F	**$ 557**	$ 513	$ 501	$ 481	$ 515	$ 44	8.6 %	$ 42	8.2 %
Total revenue	C+E=G	**$ 1,495**	$ 1,436	$ 1,450	$ 1,439	$ 1,461	$ 59	4.1 %	$ 34	2.3 %
Adjusted total revenue (non-GAAP)	C+F=H	**$ 1,494**	$ 1,455	$ 1,449	$ 1,439	$ 1,457	$ 39	2.7 %	$ 37	2.5 %
Total revenue, taxable-equivalent basis	D+E=I	**$ 1,508**	$ 1,450	$ 1,463	$ 1,452	$ 1,474	$ 58	4.0 %	$ 34	2.3 %
Adjusted total revenue, taxable-equivalent basis (non-GAAP)	D+F=J	**$ 1,507**	$ 1,469	$ 1,462	$ 1,452	$ 1,470	$ 38	2.6 %	$ 37	2.5 %
Efficiency ratio (GAAP)	A/I	**57.7%**	59.4%	58.8%	58.7%	62.6%				
Adjusted efficiency ratio (non-GAAP)	B/J	**57.4%**	58.3%	58.3%	58.1%	58.1%				
Fee income ratio (GAAP)	E/I	**37.0%**	34.1%	34.3%	33.1%	35.2%				
Adjusted fee income ratio (non-GAAP)	F/J	**37.0%**	35.0%	34.3%	33.1%	35.0%				

NM - Not Meaningful
(1) See page 7 for more information regarding this adjustment.

Reconciliation to GAAP Financial Measures

Adjusted Efficiency Ratios, Adjusted Fee Income Ratios, Adjusted Non-Interest Income/Expense, and Adjusted Operating Leverage Ratios - Continuing Operations (continued)

		Nine Months Ended September 30			
($ amounts in millions)		**2019**	2018	2019 vs. 2018	
Non-interest expense (GAAP)	**K**	**$ 2,592**	$ 2,717	$ (125)	(4.6)%
Adjustments:					
Contribution to the Regions Financial Corporation foundation		**—**	(60)	60	(100.0)%
Branch consolidation, property and equipment charges		**(13)**	(8)	(5)	62.5 %
Expenses associated with residential mortgage loan sale		**—**	(4)	4	(100.0)%
Salary and employee benefits—severance charges		**(5)**	(54)	49	(90.7)%
Adjusted non-interest expense (non-GAAP)	**L**	**$ 2,574**	$ 2,591	$ (17)	(0.7)%
Net interest income and other financing income (GAAP)	**M**	**$ 2,827**	$ 2,777	$ 50	1.8 %
Taxable-equivalent adjustment		**40**	38	2	5.3 %
Net interest income and other financing income, taxable-equivalent basis - continuing operations	**N**	**$ 2,867**	$ 2,815	$ 52	1.8 %
Non-interest income (GAAP)	**O**	**$ 1,554**	$ 1,538	$ 16	1.0 %
Adjustments:					
Securities (gains) losses, net		**26**	(1)	27	NM
Leveraged lease termination gains		**(1)**	(8)	7	(87.5)%
Gain on sale of affordable housing residential mortgage loans [1]		**(8)**	—	(8)	NM
Adjusted non-interest income (non-GAAP)	**P**	**$ 1,571**	$ 1,529	$ 42	2.7 %
Total revenue	**M+O=Q**	**$ 4,381**	$ 4,315	$ 66	1.5 %
Adjusted total revenue (non-GAAP)	**M+P=R**	**$ 4,398**	$ 4,306	$ 92	2.1 %
Total revenue, taxable-equivalent basis	**N+O=S**	**$ 4,421**	$ 4,353	$ 68	1.6 %
Adjusted total revenue, taxable-equivalent basis (non-GAAP)	**N+P=T**	**$ 4,438**	$ 4,344	$ 94	2.2 %
Operating leverage ratio (GAAP)	**S-K**				6.2 %
Adjusted operating leverage ratio (non-GAAP)	**T-L**				2.9 %
Efficiency ratio (GAAP)	**K/S**	**58.6%**	62.4%		
Adjusted efficiency ratio (non-GAAP)	**L/T**	**58.0%**	59.7%		
Fee income ratio (GAAP)	**O/S**	**35.2%**	35.3%		
Adjusted fee income ratio (non-GAAP)	**P/T**	**35.4%**	35.2%		

NM - Not Meaningful
(1) See page 7 for more information regarding this adjustment.

Reconciliation to GAAP Financial Measures

Return Ratios

The tables below provide a calculation of "return on average tangible common stockholders' equity". Tangible common stockholders' 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 stockholders' equity measure. Because tangible common stockholders' 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 stockholders' equity, management believes that it is useful to provide investors the ability to assess Regions' capital adequacy on this same basis.

		Quarter Ended				
($ amounts in millions)		**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
RETURN ON AVERAGE TANGIBLE COMMON STOCKHOLDERS' EQUITY- CONSOLIDATED						
Net income available to common shareholders (GAAP)	**A**	**$ 385**	$ 374	$ 378	$ 390	$ 548
Average stockholders' equity (GAAP)		**$ 16,621**	$ 15,927	$ 15,192	$ 14,605	$ 15,401
Less:						
Average intangible assets (GAAP)		**4,949**	4,933	4,940	4,947	4,955
Average deferred tax liability related to intangibles (GAAP)		**(93)**	(94)	(94)	(95)	(97)
Average preferred stock (GAAP)		**1,310**	1,154	820	820	820
Average tangible common stockholders' equity (non-GAAP)	**B**	**$ 10,455**	$ 9,934	$ 9,526	$ 8,933	$ 9,723
Return on average tangible common stockholders' equity (non-GAAP)*	**A/B**	**14.62%**	15.11%	16.09%	17.32%	22.36%

		Quarter Ended				
($ amounts in millions)		**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
RETURN ON AVERAGE TANGIBLE COMMON STOCKHOLDERS' EQUITY- CONTINUING OPERATIONS						
Net income from continuing operations available to common shareholders (GAAP)	**C**	**$ 385**	$ 374	$ 378	$ 390	$ 354
Average stockholders' equity (GAAP)(1)		**$ 16,621**	$ 15,927	$ 15,192	$ 14,605	$ 15,401
Less:						
Average intangible assets (GAAP)(1)		**4,949**	4,933	4,940	4,947	4,955
Average deferred tax liability related to intangibles (GAAP)(1)		**(93)**	(94)	(94)	(95)	(97)
Average preferred stock (GAAP)(1)		**1,310**	1,154	820	820	820
Average tangible common stockholders' equity (non-GAAP)	**D**	**$ 10,455**	$ 9,934	$ 9,526	$ 8,933	$ 9,723
Return on average tangible common stockholders' equity (non-GAAP)*	**C/D**	**14.62%**	15.10%	16.09%	17.33%	14.42%

*Annualized
(1) Due to the immaterial impact of the discontinued operations, the balance sheet has not been presented on a continuing operations basis.

Credit Quality

	As of and for Quarter Ended				
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Components:					
Allowance for loan losses (ALL)	**$ 869**	$ 853	$ 853	$ 840	$ 840
Reserve for unfunded credit commitments	**48**	50	50	51	50
Allowance for credit losses (ACL)	**$ 917**	$ 903	$ 903	$ 891	$ 890
Provision for loan losses	**$ 108**	$ 92	$ 91	$ 95	$ 84
Provision (credit) for unfunded credit losses	**(2)**	—	(1)	1	2
Loans charged-off:					
Commercial and industrial	**$ 36**	$ 42	$ 27	$ 39	$ 37
Commercial real estate mortgage—owner-occupied	**3**	2	3	4	4
Total commercial	**39**	44	30	43	41
Commercial investor real estate mortgage	**—**	—	—	—	1
Commercial investor real estate construction	**—**	—	—	—	—
Total investor real estate	**—**	—	—	—	1
Residential first mortgage	**1**	2	1	2	3
Home equity—lines of credit	**5**	3	5	8	6
Home equity—closed-end	**1**	2	1	2	1
Indirect—vehicles	**7**	6	9	9	8
Indirect—other consumer	**19**	18	17	15	11
Consumer credit card	**17**	17	17	16	14
Other consumer	**25**	21	22	24	22
Total consumer	**75**	69	72	76	65
Total	**114**	113	102	119	107
Recoveries of loans previously charged-off:					
Commercial and industrial	**7**	6	6	9	8
Commercial real estate mortgage—owner-occupied	**2**	—	3	2	2
Total commercial	**9**	6	9	11	10
Commercial investor real estate mortgage	**—**	—	1	1	1
Commercial investor real estate construction	**—**	1	—	1	1
Total investor real estate	**—**	1	1	2	2
Residential first mortgage	**1**	1	1	1	1
Home equity—lines of credit	**3**	3	3	3	3
Home equity—closed-end	**1**	1	1	1	1
Indirect—vehicles	**2**	3	4	3	3
Indirect—other consumer	**—**	—	—	—	—
Consumer credit card	**3**	2	2	1	2
Other consumer	**3**	4	3	2	3
Total consumer	**13**	14	14	11	13
Total	**22**	21	24	24	25
Net loans charged-off:					
Commercial and industrial	**29**	36	21	30	29
Commercial real estate mortgage—owner-occupied	**1**	2	—	2	2
Total commercial	**30**	38	21	32	31
Commercial investor real estate mortgage	**—**	—	(1)	(1)	—
Commercial investor real estate construction	**—**	(1)	—	(1)	(1)
Total investor real estate	**—**	(1)	(1)	(2)	(1)
Residential first mortgage	**—**	1	—	1	2
Home equity—lines of credit	**2**	—	2	5	3
Home equity—closed-end	**—**	1	—	1	—
Indirect—vehicles	**5**	3	5	6	5
Indirect—other consumer	**19**	18	17	15	11
Consumer credit card	**14**	15	15	15	12
Other consumer	**22**	17	19	22	19
Total consumer	**62**	55	58	65	52
Total	**$ 92**	$ 92	$ 78	$ 95	$ 82

Credit Quality (continued)

	As of and for Quarter Ended				
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Net loan charge-offs as a % of average loans, annualized:					
Commercial and industrial	**0.29 %**	0.36 %	0.21 %	0.32 %	0.31 %
Commercial real estate mortgage—owner-occupied	**0.07 %**	0.11 %	0.05 %	0.16 %	0.16 %
Total commercial	**0.26 %**	0.33 %	0.18 %	0.29 %	0.28 %
Commercial investor real estate mortgage	**(0.03)%**	(0.03)%	(0.07)%	(0.06)%	(0.04)%
Commercial investor real estate construction	**(0.02)%**	(0.15)%	— %	(0.12)%	(0.23)%
Total investor real estate	**(0.03)%**	(0.06)%	(0.05)%	(0.07)%	(0.10)%
Residential first mortgage	**0.01 %**	— %	0.02 %	0.04 %	0.04 %
Home equity—lines of credit	**0.13 %**	0.04 %	0.12 %	0.35 %	0.17 %
Home equity—closed-end	**0.05 %**	0.04 %	0.09 %	0.10 %	(0.03)%
Indirect—vehicles	**0.74 %**	0.53 %	0.69 %	0.71 %	0.62 %
Indirect—other consumer	**2.83 %**	2.66 %	2.79 %	2.58 %	2.23 %
Consumer credit card	**4.31 %**	4.62 %	4.66 %	4.16 %	3.97 %
Other consumer	**6.85 %**	5.90 %	6.13 %	7.23 %	6.26 %
Total consumer	**0.81 %**	0.71 %	0.75 %	0.80 %	0.65 %
Total	**0.44 %**	0.44 %	0.38 %	0.46 %	0.40 %
Non-accrual loans, excluding loans held for sale	**$ 462**	$ 533	$ 523	$ 496	$ 539
Non-performing loans held for sale	**8**	11	13	10	15
Non-accrual loans, including loans held for sale	**470**	544	536	506	554
Foreclosed properties	**59**	55	53	52	58
Non-marketable investments received in foreclosure	**5**	5	8	8	12
Non-performing assets (NPAs)	**$ 534**	$ 604	$ 597	$ 566	$ 624
Loans past due > 90 days [(1)]	**$ 149**	$ 144	$ 147	$ 143	$ 137
Accruing restructured loans not included in categories above [(2)]	**$ 478**	$ 469	$ 479	$ 488	$ 600
Credit Ratios:					
ACL/Loans, net	**1.11 %**	1.08 %	1.07 %	1.07 %	1.09 %
ALL/Loans, net	**1.05 %**	1.02 %	1.01 %	1.01 %	1.03 %
Allowance for loan losses to non-performing loans, excluding loans held for sale	**188 %**	160 %	163 %	169 %	156 %
Non-accrual loans, excluding loans held for sale/Loans, net	**0.56 %**	0.64 %	0.62 %	0.60 %	0.66 %
NPAs (ex. 90+ past due)/Loans, foreclosed properties, non-marketable investments and non-performing loans held for sale	**0.65 %**	0.72 %	0.71 %	0.68 %	0.76 %
NPAs (inc. 90+ past due)/Loans, foreclosed properties, non-marketable investments and non-performing loans held for sale [(1)]	**0.82 %**	0.89 %	0.88 %	0.85 %	0.93 %

(1) Excludes guaranteed residential first mortgages that are 90+ days past due and still accruing. Refer to the footnotes on page 17 for amounts related to these loans.
(2) See page 18 for detail of restructured loans.

Non-Accrual Loans (excludes loans held for sale)

	As of									
($ amounts in millions)	**9/30/2019**		6/30/2019		3/31/2019		12/31/2018		9/30/2018	
Commercial and industrial	**$ 292**	**0.73%**	$ 347	0.86%	$ 336	0.82%	$ 307	0.78%	$ 341	0.90%
Commercial real estate mortgage—owner-occupied	**68**	**1.23%**	68	1.26%	67	1.22%	67	1.21%	80	1.36%
Commercial real estate construction—owner-occupied	**15**	**4.10%**	15	3.62%	14	3.26%	8	2.16%	8	2.41%
Total commercial	**375**	**0.81%**	430	0.93%	417	0.89%	382	0.85%	429	0.97%
Commercial investor real estate mortgage	**9**	**0.19%**	8	0.15%	8	0.16%	11	0.22%	2	0.04%
Total investor real estate	**9**	**0.14%**	8	0.12%	8	0.12%	11	0.16%	2	0.04%
Residential first mortgage	**29**	**0.20%**	34	0.24%	34	0.24%	40	0.28%	42	0.29%
Home equity—lines of credit	**43**	**0.79%**	52	0.93%	53	0.93%	53	0.90%	56	0.94%
Home equity—closed-end	**6**	**0.21%**	9	0.28%	11	0.32%	10	0.30%	10	0.29%
Total consumer	**78**	**0.26%**	95	0.31%	98	0.32%	103	0.33%	108	0.34%
Total non-accrual loans	**$ 462**	**0.56%**	$ 533	0.64%	$ 523	0.62%	$ 496	0.60%	$ 539	0.66%

Criticized and Classified Loans—Business Services [1]

	As of								
						9/30/2019		9/30/2019	
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018	vs. 6/30/2019		vs. 9/30/2018	
Accruing classified	**$ 1,095**	$ 528	$ 631	$ 590	$ 550	$ 567	107.4 %	$ 545	99.1 %
Non-accruing classified	**384**	438	425	393	431	(54)	(12.3)%	(47)	(10.9)%
Total classified	**1,479**	966	1,056	983	981	513	53.1 %	498	50.8 %
Special mention	**840**	1,158	1,063	939	1,048	(318)	(27.5)%	(208)	(19.8)%
Total criticized	**$ 2,319**	$ 2,124	$ 2,119	$ 1,922	$ 2,029	$ 195	9.2 %	$ 290	14.3 %

(1) Business services represents the combined total of commercial and investor real estate loans.

Home Equity Lines of Credit - Future Principal Payment Resets [2]

	9/30/2019				
($ amounts in millions)	First Lien	% of Total	Second Lien	% of Total	Total
2019	$ 28	0.52%	$ 27	0.49%	$ 55
2020	86	1.58%	62	1.15%	148
2021	108	2.00%	98	1.80%	206
2022	118	2.17%	116	2.15%	234
2023	152	2.79%	132	2.44%	284
2024-2028	2,130	39.23%	1,991	36.65%	4,121
2029-2033	213	3.91%	167	3.08%	380
Thereafter	1	0.02%	1	0.02%	2
Total	$ 2,836	52.22%	$ 2,594	47.78%	$ 5,430

(2) The balance of Regions' home equity portfolio was $8,597 million at September 30, 2019 consisting of $5,430 million of home equity lines of credit and $3,167 million of closed-end home equity loans. The home equity lines of credit presented in the table above are based on maturity date for lines with a balloon payment and draw period expiration date for lines that convert to a repayment period. The closed-end loans were primarily originated as amortizing loans, and were therefore excluded from the table above.

Early and Late Stage Delinquencies

Accruing 30-89 Days Past Due Loans	**As of**									
($ amounts in millions)	**9/30/2019**		6/30/2019		3/31/2019		12/31/2018		9/30/2018	
Commercial and industrial	**$ 50**	**0.12%**	$ 74	0.18%	$ 35	0.08%	$ 102	0.26%	$ 45	0.12%
Commercial real estate mortgage—owner-occupied	**31**	**0.56%**	33	0.61%	12	0.22%	19	0.34%	18	0.31%
Commercial real estate construction—owner-occupied	**—**	**—%**	2	0.52%	—	—%	—	—%	—	—%
Total commercial	**81**	**0.18%**	109	0.24%	47	0.10%	121	0.27%	63	0.14%
Commercial investor real estate mortgage	**2**	**0.03%**	1	0.01%	1	0.01%	6	0.12%	6	0.13%
Commercial investor real estate construction	**—**	**—%**	—	—%	1	0.03%	—	—%	—	—%
Total investor real estate	**2**	**0.02%**	1	0.01%	2	0.02%	6	0.09%	6	0.09%
Residential first mortgage—non-guaranteed (1)	**91**	**0.65%**	88	0.63%	88	0.64%	101	0.73%	89	0.65%
Home equity—lines of credit	**53**	**0.98%**	53	0.95%	50	0.89%	53	0.90%	53	0.87%
Home equity—closed-end	**19**	**0.60%**	18	0.56%	18	0.55%	20	0.58%	24	0.70%
Indirect—vehicles	**40**	**1.91%**	42	1.74%	43	1.55%	51	1.69%	51	1.64%
Indirect—other consumer	**22**	**0.78%**	20	0.72%	20	0.80%	20	0.85%	16	0.76%
Consumer credit card	**18**	**1.37%**	17	1.32%	19	1.48%	21	1.58%	19	1.50%
Other consumer	**20**	**1.63%**	21	1.71%	20	1.67%	20	1.60%	20	1.62%
Total consumer (1)	**263**	**0.88%**	259	0.85%	258	0.85%	286	0.92%	272	0.88%
Total accruing 30-89 days past due loans (1)	**$ 346**	**0.42%**	$ 369	0.44%	$ 307	0.37%	$ 413	0.50%	$ 341	0.42%

Accruing 90+ Days Past Due Loans	**As of**									
($ amounts in millions)	**9/30/2019**		6/30/2019		3/31/2019		12/31/2018		9/30/2018	
Commercial and industrial	**$ 10**	**0.02%**	$ 11	0.03%	$ 11	0.03%	$ 8	0.02%	$ 4	0.01%
Commercial real estate mortgage—owner-occupied	**2**	**0.03%**	—	—%	1	0.01%	—	—%	2	0.02%
Total commercial	**12**	**0.03%**	11	0.02%	12	0.02%	8	0.02%	6	0.01%
Residential first mortgage—non-guaranteed (2)	**62**	**0.44%**	61	0.44%	66	0.48%	66	0.47%	61	0.44%
Home equity—lines of credit	**32**	**0.58%**	31	0.55%	27	0.46%	24	0.41%	30	0.50%
Home equity—closed-end	**9**	**0.30%**	9	0.28%	10	0.31%	10	0.29%	9	0.28%
Indirect—vehicles	**7**	**0.34%**	6	0.26%	7	0.26%	9	0.28%	9	0.28%
Indirect—other consumer	**3**	**0.12%**	2	0.07%	1	0.03%	1	0.06%	1	0.03%
Consumer credit card	**19**	**1.43%**	20	1.47%	20	1.59%	20	1.48%	17	1.36%
Other consumer	**5**	**0.38%**	4	0.35%	4	0.36%	5	0.42%	4	0.32%
Total consumer (2)	**137**	**0.46%**	133	0.44%	135	0.44%	135	0.43%	131	0.42%
Total accruing 90+ days past due loans (2)	**$ 149**	**0.18%**	$ 144	0.17%	$ 147	0.18%	$ 143	0.17%	$ 137	0.17%
Total delinquencies (1) (2)	**$ 495**	**0.60%**	$ 513	0.62%	$ 454	0.54%	$ 556	0.67%	$ 478	0.59%

(1) Excludes loans that are 100% guaranteed by FHA. Total 30-89 days past due guaranteed loans excluded were $37 million at 9/30/2019, $35 million at 6/30/2019, $32 million at 3/31/2019, $37 million at 12/31/2018, and $36 million at 9/30/2018.

(2) Excludes loans that are 100% guaranteed by FHA and all guaranteed loans sold to GNMA where Regions has the right but not the obligation to repurchase. Total 90 days or more past due guaranteed loans excluded were $66 million at both 9/30/2019 and 6/30/2019, $76 million at 3/31/2019, $84 million at 12/31/2018, and $83 million at 9/30/2018.

Troubled Debt Restructurings

	As of				
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Current:					
Commercial	**$ 93**	$ 97	$ 103	$ 103	$ 169
Investor real estate	**30**	15	14	13	44
Residential first mortgage	**156**	153	147	139	143
Home equity—lines of credit	**42**	43	45	46	47
Home equity—closed-end	**110**	117	125	133	141
Consumer credit card	**1**	1	1	1	1
Other consumer	**4**	4	5	5	6
Total current	**436**	430	440	440	551
Accruing 30-89 DPD:					
Commercial	**6**	4	3	5	1
Investor real estate	**—**	—	—	1	5
Residential first mortgage	**26**	26	26	31	28
Home equity—lines of credit	**2**	1	1	1	2
Home equity—closed-end	**7**	7	9	9	13
Other consumer	**1**	1	—	1	—
Total accruing 30-89 DPD	**42**	39	39	48	49
Total accruing and <90 DPD	**478**	469	479	488	600
Non-accrual or 90+ DPD:					
Commercial	**130**	182	220	183	195
Investor real estate	**5**	5	5	5	—
Residential first mortgage	**35**	33	37	38	42
Home equity—lines of credit	**2**	4	4	4	4
Home equity—closed-end	**7**	10	11	11	11
Total non-accrual or 90+DPD	**179**	234	277	241	252
Total TDRs - Loans	**$ 657**	$ 703	$ 756	$ 729	$ 852
TDRs - Held For Sale	**4**	7	8	5	6
Total TDRs	**$ 661**	$ 710	$ 764	$ 734	$ 858

Total TDRs - Loans by Portfolio

	As of				
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Total commercial TDRs	**$ 229**	$ 283	$ 326	$ 291	$ 365
Total investor real estate TDRs	**35**	20	19	19	49
Total consumer TDRs	**393**	400	411	419	438
Total TDRs - Loans	**$ 657**	$ 703	$ 756	$ 729	$ 852

Consolidated Balance Sheets (unaudited)

	As of				
($ amounts in millions)	**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Assets:					
Cash and due from banks	**$ 1,966**	$ 2,026	$ 1,666	$ 2,018	$ 1,911
Interest-bearing deposits in other banks	**3,101**	2,462	2,141	1,520	1,584
Debt securities held to maturity	**1,375**	1,415	1,451	1,482	1,524
Debt securities available for sale	**22,986**	22,699	23,786	22,729	22,671
Loans held for sale	**548**	508	318	304	331
Loans, net of unearned income	**82,786**	83,553	84,430	83,152	81,821
Allowance for loan losses	**(869)**	(853)	(853)	(840)	(840)
Net loans	**81,917**	82,700	83,577	82,312	80,981
Other earning assets	**1,760**	1,646	1,617	1,719	1,801
Premises and equipment, net	**1,944**	1,950	2,026	2,045	2,051
Interest receivable	**377**	389	388	375	360
Goodwill	**4,845**	4,829	4,829	4,829	4,829
Residential mortgage servicing rights at fair value (MSRs)	**307**	337	386	418	406
Other identifiable intangible assets, net	**111**	101	108	115	122
Other assets	**6,910**	6,456	6,509	5,822	6,007
Total assets	**$ 128,147**	$ 127,518	$ 128,802	$ 125,688	$ 124,578
Liabilities and Equity:					
Deposits:					
Non-interest-bearing	**$ 34,360**	$ 34,678	$ 34,775	$ 35,053	$ 35,354
Interest-bearing	**59,945**	60,293	60,945	59,438	57,901
Total deposits	**94,305**	94,971	95,720	94,491	93,255
Borrowed funds:					
Short-term borrowings	**5,401**	4,250	1,600	1,600	3,250
Long-term borrowings	**9,128**	9,213	12,957	12,424	11,178
Total borrowed funds	**14,529**	13,463	14,557	14,024	14,428
Other liabilities	**2,732**	2,476	3,002	2,083	2,125
Total liabilities	**111,566**	110,910	113,279	110,598	109,808
Equity:					
Preferred stock, non-cumulative perpetual	**1,310**	1,310	820	820	820
Common stock	**10**	11	11	11	11
Additional paid-in capital	**12,803**	13,380	13,584	13,766	14,122
Retained earnings	**3,534**	3,299	3,066	2,828	2,582
Treasury stock, at cost	**(1,371)**	(1,371)	(1,371)	(1,371)	(1,371)
Accumulated other comprehensive income (loss), net	**295**	(21)	(598)	(964)	(1,394)
Total stockholders' equity	**16,581**	16,608	15,512	15,090	14,770
Noncontrolling interest	**—**	—	11	—	—
Total equity	**16,581**	16,608	15,523	15,090	14,770
Total liabilities and equity	**$ 128,147**	$ 127,518	$ 128,802	$ 125,688	$ 124,578

End of Period Loans

($ amounts in millions)	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018	9/30/2019 vs. 6/30/2019		9/30/2019 vs. 9/30/2018	
Commercial and industrial [1]	**$ 40,179**	$ 40,438	$ 40,985	$ 39,282	$ 38,036	$ (259)	(0.6)%	$ 2,143	5.6 %
Commercial real estate mortgage—owner-occupied [2]	**5,532**	5,455	5,522	5,549	5,943	77	1.4 %	(411)	(6.9)%
Commercial real estate construction—owner-occupied	**365**	415	434	384	326	(50)	(12.0)%	39	12.0 %
Total commercial	**46,076**	46,308	46,941	45,215	44,305	(232)	(0.5)%	1,771	4.0 %
Commercial investor real estate mortgage [2]	**4,769**	4,795	4,715	4,650	4,205	(26)	(0.5)%	564	13.4 %
Commercial investor real estate construction	**1,475**	1,658	1,871	1,786	1,838	(183)	(11.0)%	(363)	(19.7)%
Total investor real estate	**6,244**	6,453	6,586	6,436	6,043	(209)	(3.2)%	201	3.3 %
Total business	**52,320**	52,761	53,527	51,651	50,348	(441)	(0.8)%	1,972	3.9 %
Residential first mortgage [3]	**14,397**	14,253	14,113	14,276	14,220	144	1.0 %	177	1.2 %
Home equity—lines of credit [4]	**5,430**	5,561	5,705	5,871	5,993	(131)	(2.4)%	(563)	(9.4)%
Home equity—closed-end [5]	**3,167**	3,241	3,309	3,386	3,442	(74)	(2.3)%	(275)	(8.0)%
Indirect—vehicles	**2,095**	2,415	2,759	3,053	3,146	(320)	(13.3)%	(1,051)	(33.4)%
Indirect—other consumer	**2,821**	2,796	2,547	2,349	2,179	25	0.9 %	642	29.5 %
Consumer credit card	**1,322**	1,303	1,274	1,345	1,273	19	1.5 %	49	3.8 %
Other consumer	**1,234**	1,223	1,196	1,221	1,220	11	0.9 %	14	1.1 %
Total consumer	**30,466**	30,792	30,903	31,501	31,473	(326)	(1.1)%	(1,007)	(3.2)%
Total Loans	**$ 82,786**	$ 83,553	$ 84,430	$ 83,152	$ 81,821	$ (767)	(0.9)%	$ 965	1.2 %

(1) As of December 31, 2018, approximately $263 million of purchasing card balances previously recognized in other assets were reclassified to commercial and industrial loans.
(2) As of December 31, 2018, approximately $345 million of senior assisted living balances were reclassified from commercial real estate mortgage—owner-occupied to commercial investor real estate mortgage. The reclassification had a negligible impact on fourth quarter 2018 average balances.
(3) Regions sold $167 million of affordable housing residential mortgage loans during the first quarter of 2019.
(4) The balance of Regions' home equity lines of credit consists of $2,836 million of first lien and $2,594 million of second lien at 9/30/2019.
(5) The balance of Regions' closed-end home equity loans consists of $2,867 million of first lien and $300 million of second lien at 9/30/2019.

End of Period Loans by Percentage	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Commercial and industrial	**48.5%**	48.4%	48.6%	47.2%	46.5%
Commercial real estate mortgage—owner-occupied	**6.7%**	6.5%	6.5%	6.7%	7.3%
Commercial real estate construction—owner-occupied	**0.4%**	0.5%	0.5%	0.5%	0.4%
Total commercial	**55.6%**	55.4%	55.6%	54.4%	54.2%
Commercial investor real estate mortgage	**5.8%**	5.7%	5.6%	5.6%	5.1%
Commercial investor real estate construction	**1.8%**	2.0%	2.2%	2.1%	2.2%
Total investor real estate	**7.6%**	7.7%	7.8%	7.7%	7.3%
Total business	**63.2%**	63.1%	63.4%	62.1%	61.5%
Residential first mortgage	**17.4%**	17.0%	16.7%	17.2%	17.4%
Home equity—lines of credit	**6.6%**	6.7%	6.8%	7.1%	7.3%
Home equity—closed-end	**3.8%**	3.9%	3.9%	4.1%	4.2%
Indirect—vehicles	**2.5%**	2.9%	3.3%	3.6%	3.9%
Indirect—other consumer	**3.4%**	3.3%	3.0%	2.8%	2.6%
Consumer credit card	**1.6%**	1.6%	1.5%	1.6%	1.6%
Other consumer	**1.5%**	1.5%	1.4%	1.5%	1.5%
Total consumer	**36.8%**	36.9%	36.6%	37.9%	38.5%
Total Loans	**100.0%**	100.0%	100.0%	100.0%	100.0%

Average Balances of Loans

	Average Balances								
($ amounts in millions)	**3Q19**	2Q19	1Q19	4Q18	3Q18	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Commercial and industrial	**$ 40,200**	$ 40,707	$ 39,999	$ 38,111	$ 37,410	$ (507)	(1.2)%	$ 2,790	7.5 %
Commercial real estate mortgage—owner-occupied	**5,481**	5,448	5,560	5,847	6,000	33	0.6 %	(519)	(8.7)%
Commercial real estate construction—owner-occupied	**390**	447	409	349	311	(57)	(12.8)%	79	25.4 %
Total commercial	**46,071**	46,602	45,968	44,307	43,721	(531)	(1.1)%	2,350	5.4 %
Commercial investor real estate mortgage	**4,859**	4,699	4,729	4,275	4,083	160	3.4 %	776	19.0 %
Commercial investor real estate construction	**1,529**	1,797	1,821	1,815	1,809	(268)	(14.9)%	(280)	(15.5)%
Total investor real estate	**6,388**	6,496	6,550	6,090	5,892	(108)	(1.7)%	496	8.4 %
Total business	**52,459**	53,098	52,518	50,397	49,613	(639)	(1.2)%	2,846	5.7 %
Residential first mortgage	**14,298**	14,150	14,203	14,230	14,162	148	1.0 %	136	1.0 %
Home equity—lines of credit	**5,482**	5,637	5,792	5,924	6,068	(155)	(2.7)%	(586)	(9.7)%
Home equity—closed-end	**3,201**	3,273	3,343	3,411	3,475	(72)	(2.2)%	(274)	(7.9)%
Indirect—vehicles	**2,247**	2,578	2,924	3,109	3,190	(331)	(12.8)%	(943)	(29.6)%
Indirect—other consumer	**2,750**	2,662	2,429	2,287	2,042	88	3.3 %	708	34.7 %
Consumer credit card	**1,310**	1,286	1,304	1,298	1,271	24	1.9 %	39	3.1 %
Other consumer	**1,239**	1,221	1,212	1,217	1,201	18	1.5 %	38	3.2 %
Total consumer	**30,527**	30,807	31,207	31,476	31,409	(280)	(0.9)%	(882)	(2.8)%
Total loans	**$ 82,986**	$ 83,905	$ 83,725	$ 81,873	$ 81,022	$ (919)	(1.1)%	$ 1,964	2.4 %

Adjusted Average Balances of Loans (non-GAAP)

Regions believes adjusting total average loans for the impact of the purchasing card reclassification from other assets and the indirect vehicles exit portfolio, provides a meaningful calculation of loan growth rates and presents them on the same basis as that applied by management.

	Average Balances								
($ amounts in millions)	**3Q19**	2Q19	1Q19	4Q18	3Q18	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Commercial and industrial	**$ 40,200**	$ 40,707	$ 39,999	$ 38,111	$ 37,410	$ (507)	(1.2)%	$ 2,790	7.5 %
Add: Purchasing card balances [(1)]	**—**	—	—	252	239	—	NM	(239)	(100.0)%
Adjusted commercial and industrial loans (non-GAAP)	**$ 40,200**	$ 40,707	$ 39,999	$ 38,363	$ 37,649	$ (507)	(1.2)%	$ 2,551	6.8 %
Total commercial loans	**$ 46,071**	$ 46,602	$ 45,968	$ 44,307	$ 43,721	$ (531)	(1.1)%	$ 2,350	5.4 %
Add: Purchasing card balances [(1)]	**—**	—	—	252	239	—	NM	(239)	(100.0)%
Adjusted total commercial loans (non-GAAP)	**$ 46,071**	$ 46,602	$ 45,968	$ 44,559	$ 43,960	$ (531)	(1.1)%	$ 2,111	4.8 %
Total business loans	**$ 52,459**	$ 53,098	$ 52,518	$ 50,397	$ 49,613	$ (639)	(1.2)%	$ 2,846	5.7 %
Add: Purchasing card balances [(1)]	**—**	—	—	252	239	—	NM	(239)	(100.0)%
Adjusted total business loans (non-GAAP)	**$ 52,459**	$ 53,098	$ 52,518	$ 50,649	$ 49,852	$ (639)	(1.2)%	$ 2,607	5.2 %
Total consumer loans	**$ 30,527**	$ 30,807	$ 31,207	$ 31,476	$ 31,409	$ (280)	(0.9)%	$ (882)	(2.8)%
Less: Indirect—vehicles	**2,247**	2,578	2,924	3,109	3,190	(331)	(12.8)%	(943)	(29.6)%
Adjusted total consumer loans (non-GAAP)	**$ 28,280**	$ 28,229	$ 28,283	$ 28,367	$ 28,219	$ 51	0.2 %	$ 61	0.2 %
Total loans	**$ 82,986**	$ 83,905	$ 83,725	$ 81,873	$ 81,022	$ (919)	(1.1)%	$ 1,964	2.4 %
Add: Purchasing card balances [(1)]	**—**	—	—	252	239	—	NM	(239)	(100.0)%
Less: Indirect—vehicles	**2,247**	2,578	2,924	3,109	3,190	(331)	(12.8)%	(943)	(29.6)%
Adjusted total loans (non-GAAP)	**$ 80,739**	$ 81,327	$ 80,801	$ 79,016	$ 78,071	$ (588)	(0.7)%	$ 2,668	3.4 %

(1) On December 31, 2018, purchasing cards were reclassified to commercial and industrial loans from other assets.

Average Balances of Loans (continued)

	Average Balances			
	Nine Months Ended September 30			
($ amounts in millions)	**2019**	2018	2019 vs. 2018	
Commercial and industrial	**$ 40,303**	$ 36,919	$ 3,384	9.2 %
Commercial real estate mortgage—owner-occupied	**5,496**	6,044	(548)	(9.1)%
Commercial real estate construction—owner-occupied	**415**	309	106	34.3 %
Total commercial	**46,214**	43,272	2,942	6.8 %
Commercial investor real estate mortgage	**4,763**	3,897	866	22.2 %
Commercial investor real estate construction	**1,715**	1,838	(123)	(6.7)%
Total investor real estate	**6,478**	5,735	743	13.0 %
Total business	**52,692**	49,007	3,685	7.5 %
Residential first mortgage	**14,217**	14,040	177	1.3 %
Home equity—lines of credit	**5,636**	6,263	(627)	(10.0)%
Home equity—closed-end	**3,272**	3,528	(256)	(7.3)%
Indirect—vehicles	**2,581**	3,252	(671)	(20.6)%
Indirect—other consumer	**2,615**	1,774	841	47.4 %
Consumer credit card	**1,300**	1,258	42	3.3 %
Other consumer	**1,223**	1,172	51	4.4 %
Total consumer	**30,844**	31,287	(443)	(1.4)%
Total Loans	**$ 83,536**	$ 80,294	$ 3,242	4.0 %

Adjusted Average Balances of Loans (non-GAAP)

Regions believes adjusting total average loans for the impact of the purchasing card reclassification from other assets, the first quarter 2018 residential first mortgage loan sale and the indirect vehicles exit portfolio, provides a meaningful calculation of loan growth rates and presents them on the same basis as that applied by management.

	Average Balances			
	Nine Months Ended September 30			
($ amounts in millions)	**2019**	2018	2019 vs. 2018	
Commercial and industrial	**$ 40,303**	$ 36,919	$ 3,384	9.2 %
Add: Purchasing card balances[(1)]	**—**	225	(225)	(100.0)%
Adjusted commercial and industrial loans (non-GAAP)	**$ 40,303**	$ 37,144	$ 3,159	8.5 %
Total commercial loans	**$ 46,214**	$ 43,272	$ 2,942	6.8 %
Add: Purchasing card balances[(1)]	**—**	225	(225)	(100.0)%
Adjusted total commercial loans (non-GAAP)	**$ 46,214**	$ 43,497	$ 2,717	6.2 %
Total business loans	**$ 52,692**	$ 49,007	$ 3,685	7.5 %
Add: Purchasing card balances[(1)]	**—**	225	(225)	(100.0)%
Adjusted total business loans (non-GAAP)	**$ 52,692**	$ 49,232	$ 3,460	7.0 %
Total consumer loans	**$ 30,844**	$ 31,287	$ (443)	(1.4)%
Less: Balances of residential first mortgage loans sold[(2)]	**—**	54	(54)	(100.0)%
Less: Indirect—vehicles	**2,581**	3,252	(671)	(20.6)%
Adjusted total consumer loans (non-GAAP)	**$ 28,263**	$ 27,981	$ 282	1.0 %
Total Loans	**$ 83,536**	$ 80,294	$ 3,242	4.0 %
Add: Purchasing card balances[(1)]	**—**	225	(225)	(100.0)%
Less: Balances of residential first mortgage loans sold[(2)]	**—**	54	(54)	(100.0)%
Less: Indirect—vehicles	**2,581**	3,252	(671)	(20.6)%
Adjusted total loans (non-GAAP)	**$ 80,955**	$ 77,213	$ 3,742	4.8 %

(1) On December 31, 2018, purchasing cards were reclassified to commercial and industrial loans from other assets.
(2) Adjustments to average loan balances assume a simple day-weighted average impact for the year ended December 31, 2018, and are equal to the ending balance of the residential first mortgage loans sold for the prior periods.

End of Period Deposits

($ amounts in millions)	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018	9/30/2019 vs. 6/30/2019		9/30/2019 vs. 9/30/2018	
Interest-free deposits	**$ 34,360**	$ 34,678	$ 34,775	$ 35,053	$ 35,354	$ (318)	(0.9)%	$ (994)	(2.8)%
Interest-bearing checking	**18,107**	18,625	19,724	19,175	18,586	(518)	(2.8)%	(479)	(2.6)%
Savings	**8,588**	8,659	9,031	8,788	8,900	(71)	(0.8)%	(312)	(3.5)%
Money market—domestic	**25,329**	24,729	23,806	24,111	23,896	600	2.4 %	1,433	6.0 %
Low-cost deposits	**86,384**	86,691	87,336	87,127	86,736	(307)	(0.4)%	(352)	(0.4)%
Time deposits	**7,639**	7,731	7,704	7,122	6,499	(92)	(1.2)%	1,140	17.5 %
Total Customer Deposits	**94,023**	94,422	95,040	94,249	93,235	(399)	(0.4)%	788	0.8 %
Corporate treasury time deposits	**282**	549	680	242	20	(267)	(48.6)%	262	NM
Total Deposits	**$ 94,305**	$ 94,971	$ 95,720	$ 94,491	$ 93,255	$ (666)	(0.7)%	$ 1,050	1.1 %

($ amounts in millions)	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018	9/30/2019 vs. 6/30/2019		9/30/2019 vs. 9/30/2018	
Consumer Bank Segment	**$ 59,422**	$ 59,775	$ 59,880	$ 57,575	$ 57,939	$ (353)	(0.6)%	$ 1,483	2.6 %
Corporate Bank Segment	**26,312**	26,386	26,741	27,748	26,002	(74)	(0.3)%	310	1.2 %
Wealth Management Segment	**7,905**	7,919	7,994	8,072	8,018	(14)	(0.2)%	(113)	(1.4)%
Other [(1)]	**666**	891	1,105	1,096	1,296	(225)	(25.3)%	(630)	(48.6)%
Total Deposits	**$ 94,305**	$ 94,971	$ 95,720	$ 94,491	$ 93,255	$ (666)	(0.7)%	$ 1,050	1.1 %

($ amounts in millions)	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018	9/30/2019 vs. 6/30/2019		9/30/2019 vs. 9/30/2018	
Wealth Management - Private Wealth	**$ 6,913**	$ 6,965	$ 7,089	$ 7,204	$ 7,035	$ (52)	(0.7)%	$ (122)	(1.7)%
Wealth Management - Institutional Services	**992**	954	905	868	983	38	4.0 %	9	0.9 %
Total Wealth Management Segment Deposits	**$ 7,905**	$ 7,919	$ 7,994	$ 8,072	$ 8,018	$ (14)	(0.2)%	$ (113)	(1.4)%

End of Period Deposits by Percentage	9/30/2019	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Interest-free deposits	**36.4%**	36.5%	36.3 %	37.1%	37.9 %
Interest-bearing checking	**19.2%**	19.6%	20.6 %	20.3%	19.9 %
Savings	**9.1%**	9.1%	9.4 %	9.3%	9.6 %
Money market—domestic	**26.9%**	26.0%	24.9 %	25.5%	25.6 %
Low-cost deposits	**91.6%**	91.2%	91.2 %	92.2%	93.0 %
Time deposits	**8.1%**	8.2%	8.1 %	7.5%	7.0 %
Total Customer Deposits	**99.7%**	99.4%	99.3 %	99.7%	100.0 %
Corporate treasury time deposits	**0.3%**	0.6%	0.7 %	0.3%	— %
Total Deposits	**100.0%**	100.0%	100.0 %	100.0%	100.0 %

(1) Consists primarily of brokered deposits.

Average Balances of Deposits

($ amounts in millions)	Average Balances 3Q19	2Q19	1Q19	4Q18	3Q18	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Interest-free deposits	**$ 33,599**	$ 33,883	$ 33,896	$ 35,169	$ 35,414	$ (284)	(0.8)%	$ (1,815)	(5.1)%
Interest-bearing checking	**18,257**	18,869	19,309	18,295	18,924	(612)	(3.2)%	(667)	(3.5)%
Savings	**8,607**	8,806	8,852	8,827	8,928	(199)	(2.3)%	(321)	(3.6)%
Money market—domestic	**24,904**	24,350	23,989	23,850	24,046	554	2.3 %	858	3.6 %
Low-cost deposits	**85,367**	85,908	86,046	86,141	87,312	(541)	(0.6)%	(1,945)	(2.2)%
Time deposits	**7,712**	7,800	7,471	6,792	6,501	(88)	(1.1)%	1,211	18.6 %
Total Customer Deposits	**93,079**	93,708	93,517	92,933	93,813	(629)	(0.7)%	(734)	(0.8)%
Corporate treasury time deposits	**436**	657	496	87	21	(221)	(33.6)%	415	NM
Corporate treasury other deposits	**541**	553	157	139	108	(12)	(2.2)%	433	400.9 %
Total Deposits	**$ 94,056**	$ 94,918	$ 94,170	$ 93,159	$ 93,942	$ (862)	(0.9)%	114	0.1 %

($ amounts in millions)	Average Balances 3Q19	2Q19	1Q19	4Q18	3Q18	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Consumer Bank Segment	**$ 59,217**	$ 59,277	$ 57,952	$ 57,366	$ 57,684	$ (60)	(0.1)%	$ 1,533	2.7 %
Corporate Bank Segment	**25,690**	26,154	26,904	26,323	26,563	(464)	(1.8)%	(873)	(3.3)%
Wealth Management Segment	**7,843**	7,924	7,948	8,027	8,235	(81)	(1.0)%	(392)	(4.8)%
Other [(1)]	**1,306**	1,563	1,366	1,443	1,460	(257)	(16.4)%	(154)	(10.5)%
Total Deposits	**$ 94,056**	$ 94,918	$ 94,170	$ 93,159	$ 93,942	$ (862)	(0.9)%	$ 114	0.1 %

($ amounts in millions)	Average Balances 3Q19	2Q19	1Q19	4Q18	3Q18	3Q19 vs. 2Q19		3Q19 vs. 3Q18	
Wealth Management - Private Wealth	**$ 6,984**	$ 7,033	$ 7,111	$ 7,084	$ 7,250	$ (49)	(0.7)%	$ (266)	(3.7)%
Wealth Management - Institutional Services	**859**	891	837	943	985	(32)	(3.6)%	(126)	(12.8)%
Total Wealth Management Segment Deposits	**$ 7,843**	$ 7,924	$ 7,948	$ 8,027	$ 8,235	$ (81)	(1.0)%	$ (392)	(4.8)%

	Average Balances			
	Nine Months Ended September 30			
($ amounts in millions)	**2019**	2018	2019 vs. 2018	
Interest-free deposits	**$ 33,791**	$ 35,563	$ (1,772)	(5.0)%
Interest-bearing checking	**18,808**	19,461	(653)	(3.4)%
Savings	**8,754**	8,842	(88)	(1.0)%
Money market—domestic	**24,418**	24,282	136	0.6 %
Money market—foreign	**—**	10	(10)	(100.0)%
Low-cost deposits	**85,771**	88,158	(2,387)	(2.7)%
Time deposits	**7,662**	6,623	1,039	15.7 %
Total Customer Deposits	**93,433**	94,781	(1,348)	(1.4)%
Corporate treasury time deposits	**529**	23	506	NM
Corporate treasury other deposits	**419**	65	354	NM
Total Deposits	**$ 94,381**	$ 94,869	$ (488)	(0.5)%

	Average Balances			
	Nine Months Ended September 30			
($ amounts in millions)	**2019**	2018	2019 vs. 2018	
Consumer Bank Segment	**$ 58,820**	$ 57,663	$ 1,157	2.0 %
Corporate Bank Segment	**26,245**	27,127	(882)	(3.3)%
Wealth Management Segment	**7,904**	8,566	(662)	(7.7)%
Other [(1)]	**1,412**	1,513	(101)	(6.7)%
Total Deposits	**$ 94,381**	$ 94,869	$ (488)	(0.5)%

	Average Balances			
	Nine Months Ended September 30			
($ amounts in millions)	**2019**	2018	2019 vs. 2018	
Wealth Management - Private Wealth	**$ 7,042**	$ 7,480	$ (438)	(5.9)%
Wealth Management - Institutional Services	**862**	1,086	(224)	(20.6)%
Total Wealth Management Segment Deposits	**$ 7,904**	$ 8,566	$ (662)	(7.7)%

(1) Consists primarily of brokered deposits.

Reconciliation to GAAP Financial Measures

Tangible Common Ratios and Capital

The following tables provide the calculation of the end of period “tangible common stockholders’ equity” and "tangible common book value per share" ratios, a reconciliation of stockholders’ equity (GAAP) to tangible common stockholders’ equity (non-GAAP), and the fully phased-in pro-forma of Basel III common equity Tier 1 (non-GAAP).

The calculation of the fully phased-in pro-forma "Common equity Tier 1" (CET1) is based on Regions’ understanding of the Final Basel III requirements. For Regions, the Basel III framework became effective on a phased-in approach starting in 2015 with full implementation extending to 2019. The Basel III rules are now fully phased in, other than with respect to deductions and adjustments whose transitional treatment has been extended until the federal banking agencies' September 2017 proposal to revise and simplify the capital treatment of selected categories of assets is finalized. The calculation provided below includes estimated pro-forma amounts for the ratio on a fully phased-in basis. Regions’ current understanding of the final framework includes certain assumptions, including the Company’s interpretation of the requirements, and informal feedback received through the regulatory process. Regions’ understanding of the framework is evolving and will likely change as analyses and discussions with regulators continue. Because Regions is not currently subject to the fully phased-in capital rules, this pro-forma measure is considered to be a non-GAAP financial measure, and other entities may calculate it differently from Regions’ disclosed calculation.

A company's regulatory capital is often expressed as a percentage of risk-weighted assets. Under the risk-based capital framework, a company’s balance sheet assets and credit equivalent amounts of off-balance sheet items are assigned to broad risk categories. The aggregated dollar amount in each category is then multiplied by the prescribed risk-weighted percentage. The resulting weighted values from each of the categories are added together and this sum is the risk-weighted assets total that, as adjusted, comprises the denominator of certain risk-based capital ratios. Common equity Tier 1 capital is then divided by this denominator (risk-weighted assets) to determine the common equity Tier 1 capital ratio. The amounts disclosed as risk-weighted assets are calculated consistent with banking regulatory requirements on a fully phased-in basis.

Since analysts and banking regulators may assess Regions’ capital adequacy using tangible common stockholders' equity and the fully phased-in Basel III framework, we believe that it is useful to provide investors the ability to assess Regions’ capital adequacy on these same bases.

		As of and for Quarter Ended				
($ amounts in millions, except per share data)		**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Tangible Common Ratios—Consolidated						
Stockholders’ equity (GAAP)		**$ 16,581**	$ 16,608	$ 15,512	$ 15,090	$ 14,770
Less:						
Preferred stock (GAAP)		**1,310**	1,310	820	820	820
Intangible assets (GAAP)		**4,956**	4,930	4,937	4,944	4,951
Deferred tax liability related to intangibles (GAAP)		**(93)**	(94)	(94)	(94)	(95)
Tangible common stockholders’ equity (non-GAAP)	**A**	**$ 10,408**	$ 10,462	$ 9,849	$ 9,420	$ 9,094
Total assets (GAAP)		**$128,147**	$ 127,518	$ 128,802	$ 125,688	$ 124,578
Less:						
Intangible assets (GAAP)		**4,956**	4,930	4,937	4,944	4,951
Deferred tax liability related to intangibles (GAAP)		**(93)**	(94)	(94)	(94)	(95)
Tangible assets (non-GAAP)	**B**	**$123,284**	$ 122,682	$ 123,959	$ 120,838	$ 119,722
Shares outstanding—end of quarter	**C**	**964**	1,004	1,013	1,025	1,055
Tangible common stockholders’ equity to tangible assets (non-GAAP)	**A/B**	**8.44%**	8.53%	7.95%	7.80%	7.60%
Tangible common book value per share (non-GAAP)	**A/C**	**$ 10.79**	$ 10.42	$ 9.72	$ 9.19	$ 8.62

		As of and for Quarter Ended				
($ amounts in millions)		**9/30/2019**	6/30/2019	3/31/2019	12/31/2018	9/30/2018
Basel III Common Equity Tier 1 Ratio—Fully Phased-In Pro-Forma (1)						
Stockholder's equity (GAAP)		**$ 16,581**	$ 16,608	$ 15,512	$ 15,090	$ 14,770
Non-qualifying goodwill and intangibles		**(4,853)**	(4,827)	(4,833)	(4,839)	(4,845)
Adjustments, including all components of accumulated other comprehensive income, disallowed deferred tax assets, threshold deductions and other adjustments		**(297)**	13	584	940	1,376
Preferred stock (GAAP)		**(1,310)**	(1,310)	(820)	(820)	(820)
Basel III common equity Tier 1—Fully Phased-In Pro-Forma (non-GAAP)	**D**	**$ 10,121**	$ 10,484	$ 10,443	$ 10,371	$ 10,481
Basel III risk-weighted assets—Fully Phased-In Pro-Forma (non-GAAP) (2)	**E**	**$106,119**	$ 106,785	$ 107,128	$ 105,475	$103,721
Basel III common equity Tier 1 ratio—Fully Phased-In Pro-Forma (non-GAAP)	**D/E**	**9.5%**	9.8%	9.8%	9.8%	10.1%

(1) Current quarter amounts and the resulting ratio are estimated.
(2) Regions has systems and internal controls in place to calculate risk-weighted assets as required by Basel III on a fully phased-in basis. The amounts included above are a reasonable approximation, based on our understanding of the requirements.

Forward-Looking Statements

This release may include forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. 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, including the effects of possible declines in property values, increases in unemployment rates 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, which could have a material adverse effect on our earnings.
- Possible changes in market interest rates or capital markets could adversely affect our revenue and expense, the value of assets and obligations, and the availability and cost of capital and liquidity.
- 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 law, adverse changes in the economic environment, declining operations of the reporting unit or other factors.
- The effect of changes in tax laws, including the effect of any future interpretations of or amendments to Tax Reform, which may impact our earnings, capital ratios and our ability to return capital to stockholders.
- Possible changes in the creditworthiness of customers and the possible impairment of the collectability of loans and leases, including operating leases.
- Changes in the speed of loan prepayments, loan origination and sale volumes, charge-offs, loan loss provisions or actual loan losses where our allowance for loan losses may not be adequate to cover our eventual losses.
- Possible acceleration of prepayments on mortgage-backed securities due to low interest rates, and the related acceleration of premium amortization on those securities.
- Loss of customer checking and savings account deposits as customers pursue other, higher-yield investments, which could increase our funding costs.
- 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.
- Our ability to effectively compete with other traditional and non-traditional financial services companies, some of whom possess greater financial resources than we do or are subject to different regulatory standards than we are.
- 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 could result in losing business to competitors.
- Changes in laws and regulations affecting our businesses, including legislation and regulations relating to bank products and services, as well as changes in the enforcement and interpretation of such laws and regulations by applicable governmental and self-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 ability to obtain a regulatory non-objection (as part of the CCAR process or otherwise) to take certain capital actions, including paying dividends and any plans to increase common stock dividends, repurchase common stock under current or future programs, or redeem preferred stock or other regulatory capital instruments, may impact our ability to return capital to stockholders and market perceptions of us.
- 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 capital standards and the LCR rule), including our ability to generate capital internally or raise capital on favorable terms, and if we fail to meet requirements, our financial condition could be negatively impacted.
- 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.
- 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 business.
- Our ability to execute on our strategic and operational plans, including our ability to fully realize the financial and non-financial benefits relating to our strategic initiatives.
- The risks and uncertainties related to our acquisition or divestiture of businesses.
- The success of our marketing efforts in attracting and retaining customers.
- 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.
- Fraud or misconduct by our customers, employees or business partners.
- Any inaccurate or incomplete information provided to us by our customers or counterparties.

- Inability of our framework to manage risks associated with our business such as credit risk and operational risk, including third-party vendors and other service providers, which 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.
- Dependence on key suppliers or vendors to obtain equipment and other supplies for our business on acceptable terms.
- The inability of our internal controls and procedures to prevent, detect or mitigate any material errors or fraudulent acts.
- The effects of geopolitical instability, including wars, conflicts and terrorist attacks and the potential impact, directly or indirectly, on our businesses.
- The effects of man-made and natural disasters, including fires, floods, droughts, tornadoes, hurricanes, and environmental damage, which may negatively affect our operations and/or our loan portfolios and increase our cost of conducting business. The severity and impact 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.
- 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 their ability to service any loans outstanding to them and/or reduce demand for loans in those industries.
- Our ability to identify and address cyber-security risks such as data security breaches, malware, “denial of service” attacks, “hacking” and identity theft, including account take-overs, a failure of which could disrupt our business 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.
- Our ability to realize our adjusted efficiency ratio target as part of our expense management initiatives.
- Possible cessation or market replacement of LIBOR and the related effect on our LIBOR-based financial products and contracts, including, but not limited to, hedging products, debt obligations, investments, and loans.
- Possible downgrades in our credit ratings or outlook could increase the costs of funding from capital markets.
- The effects of a possible downgrade in the U.S. government’s sovereign credit rating or outlook, which could result in risks to us and general economic conditions that we are not able to predict.
- 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.
- 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.
- Our ability to receive dividends from our subsidiaries could affect our liquidity and ability to pay dividends 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.
- Other risks identified from time to time in reports that we file with the SEC.
- 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 any damage to our reputation resulting from developments related to any of the items identified above.

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” of Regions’ Annual Report on Form 10-K for the year ended December 31, 2018 as filed with the SEC.

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. 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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