



Regions Financial Corporation and Subsidiaries

Financial Supplement (unaudited)

First Quarter 2026

Table of Contents

	<u>Page</u>
Financial Highlights	<u>1</u>
Selected Ratios and Other Information*	<u>2</u>
Consolidated Balance Sheets	<u>3</u>
Loans	<u>4</u>
Deposits	<u>6</u>
Consolidated Statements of Income	<u>8</u>
Consolidated Average Daily Balances and Yield / Rate Analysis	<u>9</u>
Pre-Tax Pre-Provision Income ("PPI")* and Adjusted PPI*	<u>11</u>
Non-Interest Income, Service Charges on Deposit Accounts by Segment, Wealth Management Income, Capital Markets Income, and Mortgage Income	<u>12</u>
Non-Interest Expense and Salaries and Benefits Expense	<u>13</u>
Reconciliation of GAAP Financial Measures to non-GAAP Financial Measures*	
Adjusted Efficiency Ratios, Adjusted Fee Income Ratios, Adjusted Non-Interest Income / Expense, Adjusted Operating Leverage Ratios, Adjusted Total Revenue, Adjusted Net Income Available to Common Shareholders, Adjusted Diluted EPS, Return Ratios, Tangible Common Ratios, and Common Equity Tier 1 (CET1) Ratios	<u>14</u>
Asset Quality	
Allowance for Credit Losses, Net Charge-Offs and Related Ratios	<u>17</u>
Non-Performing Loans (excludes loans held for sale), Early and Late Stage Delinquencies	<u>19</u>
Forward-Looking Statements	<u>20</u>

***Use of non-GAAP financial measures**

Regions believes that the presentation of non-GAAP financial measures provides a meaningful basis for period-to-period comparisons, which management believes will assist investors in assessing 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 non-GAAP financial measures are frequently used by stakeholders in the evaluation of a company, they have limitations as analytical tools, and should not be considered in isolation, or as a substitute for analyses of results as reported under GAAP. In particular, a measure of earnings that excludes certain adjustments does not represent the amount that effectively accrues directly to shareholders. Additionally, our non-GAAP financial measures may not be comparable to similar non-GAAP financial measures used by other companies and there is no certainty that we will not incur expenses in the future that are similar to those excluded in the calculations on non-GAAP financial measures presented herein.

Financial Highlights

(\$ amounts in millions, except per share data)	Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Earnings Summary					
Interest income - taxable equivalent	\$ 1,715	\$ 1,781	\$ 1,808	\$ 1,796	\$ 1,737
Interest expense - taxable equivalent	454	487	539	525	531
Net interest income - taxable equivalent	1,261	1,294	1,269	1,271	1,206
Less: Taxable-equivalent adjustment	13	13	12	12	12
Net interest income	1,248	1,281	1,257	1,259	1,194
Provision for credit losses	91	115	105	126	124
Net interest income after provision for credit losses	1,157	1,166	1,152	1,133	1,070
Non-interest income	625	640	659	646	590
Non-interest expense	1,068	1,098	1,103	1,073	1,039
Income before income taxes	714	708	708	706	621
Income tax expense	155	174	139	143	131
Net income	\$ 559	\$ 534	\$ 569	\$ 563	\$ 490
Net income available to common shareholders	\$ 539	\$ 514	\$ 548	\$ 534	\$ 465
Adjusted net income available to common shareholders (non-GAAP) ⁽¹⁾	\$ 539	\$ 504	\$ 561	\$ 538	\$ 487
Weighted-average shares outstanding—during quarter:					
Basic	863	875	890	898	906
Diluted	868	880	894	900	910
Basic earnings per common share					
Basic earnings per common share	\$ 0.63	\$ 0.59	\$ 0.62	\$ 0.59	\$ 0.51
Diluted earnings per common share					
Diluted earnings per common share	\$ 0.62	\$ 0.58	\$ 0.61	\$ 0.59	\$ 0.51
Adjusted diluted earnings per common share (non-GAAP) ⁽¹⁾					
Adjusted diluted earnings per common share (non-GAAP) ⁽¹⁾	\$ 0.62	\$ 0.57	\$ 0.63	\$ 0.60	\$ 0.54
Balance Sheet Summary					
At quarter-end					
Loans, net of unearned income	\$ 97,926	\$ 95,637	\$ 96,125	\$ 96,723	\$ 95,733
Allowance for credit losses	(1,647)	(1,686)	(1,713)	(1,743)	(1,730)
Assets	160,741	158,814	159,940	159,206	159,846
Deposits	131,880	131,128	130,334	130,919	130,971
Long-term borrowings	3,137	4,134	4,785	5,279	6,019
Shareholders' equity	18,779	19,043	19,049	18,666	18,530
Average balances					
Loans, net of unearned income	\$ 96,423	\$ 95,651	\$ 96,647	\$ 96,077	\$ 96,122
Assets	159,287	158,107	159,089	157,974	156,876
Deposits	130,234	129,850	129,575	129,444	127,687
Long-term borrowings	3,750	4,524	5,527	5,660	6,001
Shareholders' equity	19,077	18,986	18,688	18,350	18,127

(1) See reconciliation of these non-GAAP measures to the most directly comparable GAAP measures on page 15.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Selected Ratios and Other Information

	As of and for Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Return on average assets* ⁽¹⁾	1.42 %	1.34 %	1.42 %	1.43 %	1.27 %
Return on average common shareholders' equity*	12.35 %	11.58 %	12.56 %	12.72 %	11.49 %
Return on average tangible common shareholders' equity (non-GAAP)* ⁽²⁾	18.26 %	17.17 %	18.81 %	19.34 %	17.72 %
Adjusted return on average tangible common shareholders' equity (non-GAAP) * ⁽²⁾	18.26 %	16.84 %	19.24 %	19.48 %	18.58 %
Efficiency ratio	56.6 %	56.8 %	57.2 %	56.0 %	57.9 %
Adjusted efficiency ratio (non-GAAP) ⁽²⁾	56.6 %	57.5 %	56.9 %	56.0 %	56.8 %
Dividend payout ratio ⁽³⁾	42.3 %	44.8 %	43.0 %	42.0 %	48.6 %
Common book value per share	\$ 20.39	\$ 20.36	\$ 19.98	\$ 19.35	\$ 18.70
Tangible common book value per share (non-GAAP) ⁽²⁾	\$ 13.69	\$ 13.75	\$ 13.49	\$ 12.91	\$ 12.29
Total shareholders' equity to total assets	11.68 %	11.99 %	11.91 %	11.72 %	11.59 %
Tangible common shareholders' equity to tangible assets (non-GAAP) ⁽²⁾	7.54 %	7.80 %	7.74 %	7.52 %	7.17 %
Common equity Tier 1 ⁽⁴⁾	\$ 13,419	\$ 13,490	\$ 13,620	\$ 13,533	\$ 13,355
Total risk-weighted assets ⁽⁴⁾	\$ 125,860	\$ 123,882	\$ 125,386	\$ 125,755	\$ 123,755
Common equity Tier 1 ratio ⁽⁴⁾	10.7 %	10.9 %	10.9 %	10.8 %	10.8 %
Common equity Tier 1 ratio (inclusive of AOCI) (non-GAAP) ⁽²⁾⁽⁴⁾	9.4 %	9.7 %	9.6 %	9.3 %	9.1 %
Tier 1 capital ratio ⁽⁴⁾	11.7 %	12.0 %	12.0 %	11.9 %	12.2 %
Total risk-based capital ratio ⁽⁴⁾	13.6 %	13.9 %	13.8 %	13.7 %	14.1 %
Leverage ratio ⁽⁴⁾	9.6 %	9.7 %	9.7 %	9.7 %	9.8 %
Effective tax rate	21.6 %	24.5 %	19.7 %	20.3 %	21.1 %
Allowance for credit losses as a percentage of loans, net of unearned income	1.68 %	1.76 %	1.78 %	1.80 %	1.81 %
Allowance for credit losses to non-performing loans, excluding loans held for sale	238 %	242 %	226 %	225 %	205 %
Net interest margin (FTE)*	3.67 %	3.70 %	3.59 %	3.65 %	3.52 %
Loans, net of unearned income, to total deposits	74.3 %	72.9 %	73.8 %	73.9 %	73.1 %
Net charge-offs as a percentage of average loans*	0.54 %	0.59 %	0.55 %	0.47 %	0.52 %
Business criticized loans to total business loans	5.15 %	5.31 %	5.81 %	7.22 %	7.82 %
Non-performing loans, excluding loans held for sale, as a percentage of loans	0.71 %	0.73 %	0.79 %	0.80 %	0.88 %
Non-performing assets (excluding loans 90 days past due) as a percentage of loans, foreclosed properties, and non-performing loans held for sale	0.73 %	0.75 %	0.82 %	0.84 %	0.92 %
Non-performing assets (including loans 90 days past due) as a percentage of loans, foreclosed properties, and non-performing loans held for sale ⁽⁵⁾	0.90 %	0.94 %	0.98 %	1.01 %	1.11 %
Associate headcount—full-time equivalent	19,910	19,969	19,675	19,642	19,541
ATMs	1,779	1,786	1,874	1,996	2,008
Branch Statistics					
Full service	1,221	1,222	1,223	1,224	1,224
Drive-through/transaction service only	25	25	25	26	25
Total branch outlets	<u>1,246</u>	<u>1,247</u>	<u>1,248</u>	<u>1,250</u>	<u>1,249</u>

*Annualized

(1) Calculated by dividing net income by average assets.

(2) See reconciliation of these non-GAAP measures to the most directly comparable GAAP measures on pages 11, 14, 15, and 16.

(3) Dividend payout ratio reflects dividends declared within the applicable period.

(4) Current quarter Common equity Tier 1 as well as Total risk-weighted assets, Tier 1 capital, Total risk-based capital and Leverage ratios are estimated.

(5) Excludes guaranteed residential first mortgages that are 90+ days past due and still accruing. Refer to the footnotes on page 19 for amounts related to these loans.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Consolidated Balance Sheets

	As of				
<i>(\$ amounts in millions)</i>	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Assets:					
Cash and due from banks	\$ 3,445	\$ 3,112	\$ 3,073	\$ 3,245	\$ 3,287
Interest-bearing deposits in other banks	7,698	7,795	9,026	7,930	11,029
Debt securities held to maturity	5,434	5,606	5,769	5,972	5,195
Debt securities available for sale	27,419	27,560	26,886	26,333	25,942
Loans held for sale	464	511	573	594	345
Loans, net of unearned income	97,926	95,637	96,125	96,723	95,733
Allowance for loan losses	(1,527)	(1,556)	(1,581)	(1,612)	(1,613)
Net loans	96,399	94,081	94,544	95,111	94,120
Other earning assets	1,635	1,703	1,513	1,682	1,412
Premises and equipment, net	1,666	1,659	1,742	1,755	1,726
Interest receivable	569	571	574	574	583
Goodwill	5,733	5,733	5,733	5,733	5,733
Residential mortgage servicing rights at fair value (MSRs)	954	970	976	988	979
Other identifiable intangible assets, net	133	140	146	153	161
Other assets	9,192	9,373	9,385	9,136	9,334
Total assets	\$ 160,741	\$ 158,814	\$ 159,940	\$ 159,206	\$ 159,846
Liabilities and Equity:					
Deposits:					
Non-interest-bearing	\$ 40,062	\$ 39,530	\$ 39,768	\$ 40,209	\$ 40,443
Interest-bearing	91,818	91,598	90,566	90,710	90,528
Total deposits	131,880	131,128	130,334	130,919	130,971
Borrowed funds:					
Federal funds purchased and securities sold under agreements to repurchase	1,200	—	—	—	—
Other short-term borrowings	2,000	750	1,300	—	—
Short-term borrowings	3,200	750	1,300	—	—
Long-term borrowings	3,137	4,134	4,785	5,279	6,019
Other liabilities	3,680	3,699	4,426	4,302	4,289
Total liabilities	141,897	139,711	140,845	140,500	141,279
Equity:					
Preferred stock, non-cumulative perpetual	1,369	1,369	1,369	1,369	1,715
Common stock	9	9	9	9	9
Additional paid-in capital	9,973	10,366	10,780	11,017	11,161
Retained earnings	10,517	10,205	9,922	9,609	9,299
Treasury stock, at cost	(1,371)	(1,371)	(1,371)	(1,371)	(1,371)
Accumulated other comprehensive income (loss), net	(1,718)	(1,535)	(1,660)	(1,967)	(2,283)
Total shareholders' equity	18,779	19,043	19,049	18,666	18,530
Noncontrolling interest	65	60	46	40	37
Total equity	18,844	19,103	19,095	18,706	18,567
Total liabilities and equity	\$ 160,741	\$ 158,814	\$ 159,940	\$ 159,206	\$ 159,846

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

End of Period Loans

	As of						3/31/2026		3/31/2026	
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025		vs. 12/31/2025		vs. 3/31/2025	
<i>(\$ amounts in millions)</i>										
Commercial and industrial	\$ 50,824	\$ 48,790	\$ 49,234	\$ 49,586	\$ 48,879	\$ 2,034	4.2 %	\$ 1,945	4.0 %	
Commercial real estate mortgage—owner-occupied	5,004	4,845	4,835	4,890	4,849	159	3.3 %	155	3.2 %	
Commercial real estate construction—owner-occupied	261	263	285	275	316	(2)	(0.8)%	(55)	(17.4)%	
Total commercial	56,089	53,898	54,354	54,751	54,044	2,191	4.1 %	2,045	3.8 %	
Commercial investor real estate mortgage	7,706	7,172	7,122	6,949	6,376	534	7.4 %	1,330	20.9 %	
Commercial investor real estate construction	1,938	1,934	1,948	2,149	2,457	4	0.2 %	(519)	(21.1)%	
Total investor real estate	9,644	9,106	9,070	9,098	8,833	538	5.9 %	811	9.2 %	
Total business	65,733	63,004	63,424	63,849	62,877	2,729	4.3 %	2,856	4.5 %	
Residential first mortgage	19,621	19,765	19,881	20,020	20,000	(144)	(0.7)%	(379)	(1.9)%	
Home equity—lines of credit ⁽¹⁾	3,210	3,232	3,209	3,184	3,130	(22)	(0.7)%	80	2.6 %	
Home equity—closed-end ⁽²⁾	2,287	2,324	2,340	2,352	2,371	(37)	(1.6)%	(84)	(3.5)%	
Consumer credit card	1,472	1,519	1,437	1,415	1,384	(47)	(3.1)%	88	6.4 %	
Other consumer ⁽³⁾	5,603	5,793	5,834	5,903	5,971	(190)	(3.3)%	(368)	(6.2)%	
Total consumer	32,193	32,633	32,701	32,874	32,856	(440)	(1.3)%	(663)	(2.0)%	
Total Loans	\$ 97,926	\$ 95,637	\$ 96,125	\$ 96,723	\$ 95,733	\$ 2,289	2.4 %	\$ 2,193	2.3 %	

- (1) The balance of Regions' home equity lines of credit consists of \$1,389 million of first lien and \$1,821 million of second lien at 3/31/2026.
(2) The balance of Regions' closed-end home equity loans consists of \$1,708 million of first lien and \$579 million of second lien at 3/31/2026.
(3) Other consumer loans also include Regions' Home Improvement Financing portfolio balances of \$4.8 billion at 3/31/2026, \$4.9 billion at 12/31/2025, \$5.0 billion at 9/30/2025, \$5.0 billion at 6/30/2025 and \$5.1 billion at 3/31/2025.

End of Period Loans by Percentage ⁽¹⁾	As of				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Commercial and industrial	51.9 %	51.0 %	51.2 %	51.3 %	51.1 %
Commercial real estate mortgage—owner-occupied	5.1 %	5.1 %	5.0 %	5.1 %	5.1 %
Commercial real estate construction—owner-occupied	0.3 %	0.3 %	0.3 %	0.3 %	0.3 %
Total commercial	57.3 %	56.4 %	56.5 %	56.6 %	56.5 %
Commercial investor real estate mortgage	7.8 %	7.5 %	7.4 %	7.2 %	6.7 %
Commercial investor real estate construction	2.0 %	2.0 %	2.0 %	2.2 %	2.6 %
Total investor real estate	9.8 %	9.5 %	9.4 %	9.4 %	9.2 %
Total business	67.1 %	65.9 %	66.0 %	66.0 %	65.7 %
Residential first mortgage	20.1 %	20.7 %	20.7 %	20.7 %	20.9 %
Home equity—lines of credit	3.3 %	3.4 %	3.3 %	3.3 %	3.3 %
Home equity—closed-end	2.3 %	2.4 %	2.4 %	2.4 %	2.5 %
Consumer credit card	1.5 %	1.6 %	1.5 %	1.5 %	1.4 %
Other consumer	5.7 %	6.1 %	6.1 %	6.1 %	6.2 %
Total consumer	32.9 %	34.1 %	34.0 %	34.0 %	34.3 %
Total Loans	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

- (1) Amounts have been calculated using whole dollar values, and therefore such amounts may not add to total amounts.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Average Balances of Loans

(\$ amounts in millions)	Average Balances								
	1Q26	4Q25	3Q25	2Q25	1Q25	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
Commercial and industrial	\$ 49,572	\$ 48,769	\$ 49,588	\$ 49,033	\$ 49,209	\$ 803	1.6 %	\$ 363	0.7 %
Commercial real estate mortgage—owner-occupied	4,887	4,866	4,860	4,900	4,863	21	0.4 %	24	0.5 %
Commercial real estate construction—owner-occupied	259	260	274	270	317	(1)	(0.4)%	(58)	(18.3)%
Total commercial	54,718	53,895	54,722	54,203	54,389	823	1.5 %	329	0.6 %
Commercial investor real estate mortgage	7,381	7,210	7,087	6,805	6,484	171	2.4 %	897	13.8 %
Commercial investor real estate construction	1,946	1,906	2,051	2,204	2,267	40	2.1 %	(321)	(14.2)%
Total investor real estate	9,327	9,116	9,138	9,009	8,751	211	2.3 %	576	6.6 %
Total business	64,045	63,011	63,860	63,212	63,140	1,034	1.6 %	905	1.4 %
Residential first mortgage	19,674	19,822	19,944	19,992	20,037	(148)	(0.7)%	(363)	(1.8)%
Home equity—lines of credit	3,216	3,219	3,197	3,168	3,135	(3)	(0.1)%	81	2.6 %
Home equity—closed-end	2,298	2,327	2,341	2,357	2,374	(29)	(1.2)%	(76)	(3.2)%
Consumer credit card	1,473	1,458	1,420	1,397	1,394	15	1.0 %	79	5.7 %
Other consumer ⁽¹⁾	5,717	5,814	5,885	5,951	6,042	(97)	(1.7)%	(325)	(5.4)%
Total consumer	32,378	32,640	32,787	32,865	32,982	(262)	(0.8)%	(604)	(1.8)%
Total Loans	\$ 96,423	\$ 95,651	\$ 96,647	\$ 96,077	\$ 96,122	\$ 772	0.8 %	\$ 301	0.3 %

(1) Other consumer loans also include Regions' Home Improvement Financing portfolio balances of \$4.8 billion at 3/31/2026, \$4.9 billion at 12/31/2025, \$5.0 billion at 9/30/2025, \$5.1 billion at 6/30/2025 and \$5.1 billion at 3/31/2025.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

End of Period Deposits

(\$ amounts in millions)	As of							
					3/31/2026		3/31/2026	
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	vs. 12/31/2025	vs. 3/31/2025	
Non-interest-bearing deposits	\$ 40,062	\$ 39,530	\$ 39,768	\$ 40,209	\$ 40,443	\$ 532	1.3%	\$ (381) (0.9)%
Interest-bearing checking	25,017	25,677	24,669	24,704	25,281	(660)	(2.6)%	(264) (1.0)%
Savings	12,405	11,914	11,944	12,187	12,466	491	4.1%	(61) (0.5)%
Money market—domestic	41,288	40,119	39,051	38,525	37,289	1,169	2.9%	3,999 10.7%
Time deposits	13,108	13,888	14,902	15,294	15,492	(780)	(5.6)%	(2,384) (15.4)%
Total Deposits	<u>\$ 131,880</u>	<u>\$ 131,128</u>	<u>\$ 130,334</u>	<u>\$ 130,919</u>	<u>\$ 130,971</u>	<u>\$ 752</u>	<u>0.6%</u>	<u>\$ 909</u> <u>0.7%</u>

(\$ amounts in millions)	As of							
					3/31/2026		3/31/2026	
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	vs. 12/31/2025	vs. 3/31/2025	
Consumer Bank Segment	\$ 81,271	\$ 80,193	\$ 79,689	\$ 79,953	\$ 80,627	\$ 1,078	1.3%	\$ 644 0.8%
Corporate Bank Segment	40,574	40,449	40,415	40,101	39,696	125	0.3%	878 2.2%
Wealth Management Segment	7,750	8,344	7,654	7,352	7,798	(594)	(7.1)%	(48) (0.6)%
Other ⁽¹⁾	2,285	2,142	2,576	3,513	2,850	143	6.7%	(565) (19.8)%
Total Deposits	<u>\$ 131,880</u>	<u>\$ 131,128</u>	<u>\$ 130,334</u>	<u>\$ 130,919</u>	<u>\$ 130,971</u>	<u>\$ 752</u>	<u>0.6%</u>	<u>\$ 909</u> <u>0.7%</u>

(\$ amounts in millions)	As of							
					3/31/2026		3/31/2026	
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	vs. 12/31/2025	vs. 3/31/2025	
Wealth Management - Private Wealth	\$ 6,741	\$ 7,149	\$ 6,698	\$ 6,433	\$ 6,931	\$ (408)	(5.7)%	\$ (190) (2.7)%
Wealth Management - Institutional Services	1,009	1,195	956	919	867	(186)	(15.6)%	142 16.4%
Total Wealth Management Segment Deposits	<u>\$ 7,750</u>	<u>\$ 8,344</u>	<u>\$ 7,654</u>	<u>\$ 7,352</u>	<u>\$ 7,798</u>	<u>\$ (594)</u>	<u>(7.1)%</u>	<u>\$ (48)</u> <u>(0.6)%</u>

End of Period Deposits by Percentage	As of				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Non-interest-bearing deposits	30.4 %	30.1 %	30.5 %	30.7 %	30.9 %
Interest-bearing checking	19.0 %	19.6 %	18.9 %	18.9 %	19.3 %
Savings	9.4 %	9.1 %	9.2 %	9.3 %	9.5 %
Money market—domestic	31.3 %	30.6 %	30.0 %	29.4 %	28.5 %
Time deposits	9.9 %	10.6 %	11.4 %	11.7 %	11.8 %
Total Deposits	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>	<u>100.0 %</u>

- (1) Other deposits represent non-customer balances primarily consisting of wholesale funding (for example, selected deposits and brokered time deposits) and additional wholesale funding arrangements. Other deposits includes brokered deposits totaling \$1.5 billion at 3/31/2026, \$1.3 billion at 12/31/2025, \$1.8 billion at 9/30/2025, \$2.8 billion at 6/30/2025 and \$2.2 billion at 3/31/2025.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Average Balances of Deposits

	Average Balances								
<i>(\$ amounts in millions)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
Non-interest-bearing deposits	\$ 39,160	\$ 39,459	\$ 39,538	\$ 39,556	\$ 39,053	\$ (299)	(0.8)%	\$ 107	0.3 %
Interest-bearing checking	25,245	24,528	24,274	24,865	25,033	717	2.9 %	212	0.8 %
Savings	12,075	11,876	12,046	12,300	12,177	199	1.7 %	(102)	(0.8)%
Money market—domestic	40,366	39,591	38,593	37,389	35,625	775	2.0 %	4,741	13.3 %
Time deposits	13,388	14,396	15,124	15,334	15,799	(1,008)	(7.0)%	(2,411)	(15.3)%
Total Deposits	\$ 130,234	\$ 129,850	\$ 129,575	\$ 129,444	\$ 127,687	\$ 384	0.3 %	2,547	2.0 %

	Average Balances								
<i>(\$ amounts in millions)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
Consumer Bank Segment	\$ 79,599	\$ 79,437	\$ 79,698	\$ 79,912	\$ 78,712	\$ 162	0.2 %	\$ 887	1.1 %
Corporate Bank Segment	40,707	40,243	39,733	39,234	38,312	464	1.2 %	2,395	6.3 %
Wealth Management Segment	7,777	7,810	7,262	7,324	7,600	(33)	(0.4)%	177	2.3 %
Other ⁽¹⁾	2,151	2,360	2,882	2,974	3,063	(209)	(8.9)%	(912)	(29.8)%
Total Deposits	\$ 130,234	\$ 129,850	\$ 129,575	\$ 129,444	\$ 127,687	\$ 384	0.3 %	\$ 2,547	2.0 %

	Average Balances								
<i>(\$ amounts in millions)</i>	1Q26	4Q25	3Q25	2Q25	1Q25	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
Wealth Management - Private Wealth	\$ 6,747	\$ 6,719	\$ 6,604	\$ 6,705	\$ 6,897	\$ 28	0.4 %	\$ (150)	(2.2)%
Wealth Management - Institutional Services	1,030	1,091	658	619	703	(61)	(5.6)%	327	46.5 %
Total Wealth Management Segment Deposits	\$ 7,777	\$ 7,810	\$ 7,262	\$ 7,324	\$ 7,600	\$ (33)	(0.4)%	\$ 177	2.3 %

(1) Other deposits represent non-customer balances primarily consisting of wholesale funding (for example, selected deposits and brokered time deposits) and additional wholesale funding arrangements.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Consolidated Statements of Income (unaudited)

	Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
<i>(\$ amounts in millions, except per share data)</i>					
Interest income on:					
Loans, including fees	\$ 1,313	\$ 1,358	\$ 1,386	\$ 1,377	\$ 1,342
Debt securities	298	300	293	286	266
Loans held for sale	8	9	9	9	8
Other earning assets	83	101	108	112	109
Total interest income	1,702	1,768	1,796	1,784	1,725
Interest expense on:					
Deposits	385	421	456	447	442
Short-term borrowings	17	4	8	1	4
Long-term borrowings	52	62	75	77	85
Total interest expense	454	487	539	525	531
Net interest income	1,248	1,281	1,257	1,259	1,194
Provision for credit losses	91	115	105	126	124
Net interest income after provision for credit losses	1,157	1,166	1,152	1,133	1,070
Non-interest income:					
Service charges on deposit accounts	163	163	160	151	161
Card and ATM fees	117	123	122	125	117
Wealth management income	141	143	139	133	129
Capital markets income	84	80	104	83	80
Mortgage income	32	32	38	48	40
Securities gains (losses), net	(3)	—	(27)	(1)	(25)
Other	91	99	123	107	88
Total non-interest income	625	640	659	646	590
Non-interest expense:					
Salaries and employee benefits	659	662	671	658	625
Equipment and software expense	108	112	106	104	99
Net occupancy expense	72	74	72	72	70
Other	229	250	254	239	245
Total non-interest expense	1,068	1,098	1,103	1,073	1,039
Income before income taxes	714	708	708	706	621
Income tax expense	155	174	139	143	131
Net income	\$ 559	\$ 534	\$ 569	\$ 563	\$ 490
Net income available to common shareholders	\$ 539	\$ 514	\$ 548	\$ 534	\$ 465
Weighted-average shares outstanding—during quarter:					
Basic	863	875	890	898	906
Diluted	868	880	894	900	910
Actual shares outstanding—end of quarter	854	868	885	894	899
Earnings per common share: ⁽¹⁾					
Basic	\$ 0.63	\$ 0.59	\$ 0.62	\$ 0.59	\$ 0.51
Diluted	\$ 0.62	\$ 0.58	\$ 0.61	\$ 0.59	\$ 0.51
Taxable-equivalent net interest income	\$ 1,261	\$ 1,294	\$ 1,269	\$ 1,271	\$ 1,206

(1) Quarterly amounts may not add to year-to-date amounts due to rounding.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Consolidated Average Daily Balances and Yield/Rate Analysis

	Quarter Ended					
	3/31/2026			12/31/2025		
	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾
<i>(\$ amounts in millions; yields on taxable-equivalent basis)</i>						
Assets						
Earning assets:						
Debt securities ⁽²⁾⁽³⁾	\$ 33,530	\$ 298	3.56 %	\$ 33,464	\$ 300	3.58 %
Loans held for sale	579	8	5.48	642	9	5.73
Loans, net of unearned income:						
Commercial and industrial ⁽⁴⁾	49,572	665	5.37	48,769	688	5.53
Commercial real estate mortgage—owner-occupied ⁽⁵⁾	4,887	63	5.14	4,866	65	5.16
Commercial real estate construction—owner-occupied	259	4	5.60	260	3	5.72
Commercial investor real estate mortgage	7,381	106	5.72	7,210	116	6.29
Commercial investor real estate construction	1,946	32	6.51	1,906	33	6.85
Residential first mortgage	19,674	200	4.07	19,822	202	4.07
Home equity	5,514	89	6.50	5,546	91	6.57
Consumer credit card	1,473	51	14.00	1,458	51	14.06
Other consumer	5,717	116	8.26	5,814	122	8.26
Total loans, net of unearned income	96,423	1,326	5.51	95,651	1,371	5.65
Interest-bearing deposits in other banks	7,415	69	3.79	7,596	79	4.07
Other earning assets	1,481	14	3.72	1,456	22	6.21
Total earning assets	139,428	1,715	4.93	138,809	1,781	5.07
Unrealized gains/(losses) on debt securities available for sale, net ⁽²⁾	(580)			(641)		
Allowance for loan losses	(1,552)			(1,545)		
Cash and due from banks	3,275			3,055		
Other non-earning assets	18,716			18,429		
	<u>\$ 159,287</u>			<u>\$ 158,107</u>		
Liabilities and Shareholders' Equity						
Interest-bearing liabilities:						
Savings	\$ 12,075	4	0.13	\$ 11,876	3	0.10
Interest-bearing checking	25,245	71	1.15	24,528	78	1.26
Money market	40,366	207	2.08	39,591	220	2.20
Time deposits	13,388	103	3.12	14,396	120	3.33
Total interest-bearing deposits ⁽⁶⁾	91,074	385	1.72	90,391	421	1.85
Federal funds purchased and securities sold under agreements to repurchase	655	7	3.66	52	2	3.91
Other short-term borrowings	1,077	10	3.80	211	2	4.25
Long-term borrowings	3,750	52	5.56	4,524	62	5.40
Total interest-bearing liabilities	96,556	454	1.91	95,178	487	2.03
Non-interest-bearing deposits ⁽⁶⁾	39,160	—	—	39,459	—	—
Total funding sources	135,716	454	1.35	134,637	487	1.43
Net interest spread ⁽²⁾			<u>3.02</u>			<u>3.04</u>
Other liabilities	4,435			4,438		
Shareholders' equity	19,077			18,986		
Noncontrolling interest	59			46		
	<u>\$ 159,287</u>			<u>\$ 158,107</u>		
Net interest income/margin FTE basis ⁽²⁾		<u>\$ 1,261</u>	<u>3.67 %</u>		<u>\$ 1,294</u>	<u>3.70 %</u>

(1) Amounts have been calculated using whole dollar values and the prevailing interest accrual methodology.

(2) Debt securities are included on an amortized cost basis with yield and net interest margin calculated accordingly.

(3) Interest income includes hedging income of \$1 million for the quarter ended March 31, 2026 and \$5 million for the quarter ended December 31, 2025.

(4) Interest income includes hedging expense of \$32 million for the quarter ended March 31, 2026 and \$44 million for the quarter ended December 31, 2025.

(5) Interest income includes hedging expense of \$4 million for the quarter ended March 31, 2026 and \$6 million for the quarter ended December 31, 2025.

(6) 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 1.20% for the quarter ended March 31, 2026 and 1.29% for the quarter ended December 31, 2025.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

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

	Quarter Ended								
	9/30/2025			6/30/2025			3/31/2025		
	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾	Average Balance	Income/Expense	Yield/Rate ⁽¹⁾
<i>(\$ amounts in millions; yields on taxable-equivalent basis)</i>									
Assets									
Earning assets:									
Federal funds sold and securities purchased under agreements to resell	\$ —	\$ —	— %	\$ 1	\$ —	4.44 %	\$ 1	\$ —	4.44 %
Debt securities ⁽²⁾⁽³⁾	33,223	293	3.53	32,882	286	3.48	32,280	266	3.30
Loans held for sale	662	9	5.52	500	9	7.14	441	8	7.27
Loans, net of unearned income:									
Commercial and industrial ⁽⁴⁾	49,588	714	5.65	49,033	708	5.72	49,209	687	5.58
Commercial real estate mortgage—owner-occupied ⁽⁵⁾	4,860	62	5.04	4,900	63	5.02	4,863	59	4.87
Commercial real estate construction—owner-occupied	274	4	5.96	270	4	5.75	317	5	5.78
Commercial investor real estate mortgage	7,087	114	6.30	6,805	113	6.55	6,484	100	6.17
Commercial investor real estate construction	2,051	37	7.12	2,204	40	7.10	2,267	40	7.06
Residential first mortgage	19,944	202	4.06	19,992	200	3.99	20,037	198	3.96
Home equity	5,538	91	6.54	5,525	90	6.51	5,509	91	6.63
Consumer credit card	1,420	52	14.46	1,397	50	14.24	1,394	50	14.55
Other consumer	5,885	122	8.14	5,951	121	8.33	6,042	124	8.27
Total loans, net of unearned income	96,647	1,398	5.70	96,077	1,389	5.75	96,122	1,354	5.64
Interest-bearing deposits in other banks	8,316	94	4.51	8,737	97	4.49	8,537	94	4.45
Other earning assets	1,519	14	3.63	1,466	15	3.96	1,483	15	4.19
Total earning assets	140,367	1,808	5.09	139,663	1,796	5.12	138,864	1,737	5.01
Unrealized gains/(losses) on debt securities available for sale, net ⁽²⁾	(1,001)			(1,348)			(1,716)		
Allowance for loan losses	(1,616)			(1,643)			(1,625)		
Cash and due from banks	2,892			2,893			2,957		
Other non-earning assets	18,447			18,409			18,396		
	<u>\$159,089</u>			<u>\$157,974</u>			<u>\$156,876</u>		
Liabilities and Shareholders' Equity									
Interest-bearing liabilities:									
Savings	\$ 12,046	4	0.13	\$ 12,300	4	0.13	\$ 12,177	4	0.13
Interest-bearing checking	24,274	86	1.41	24,865	88	1.41	25,033	89	1.44
Money market	38,593	234	2.40	37,389	220	2.37	35,625	204	2.32
Time deposits	15,124	132	3.45	15,334	135	3.52	15,799	145	3.73
Total interest-bearing deposits ⁽⁶⁾	90,037	456	2.01	89,888	447	1.99	88,634	442	2.02
Federal funds purchased and securities sold under agreements to repurchase	48	—	4.36	80	1	4.40	39	—	4.39
Other short-term borrowings	696	8	4.49	—	—	—	339	4	4.57
Long-term borrowings	5,527	75	5.39	5,660	77	5.36	6,001	85	5.65
Total interest-bearing liabilities	96,308	539	2.22	95,628	525	2.20	95,013	531	2.27
Non-interest-bearing deposits ⁽⁶⁾	39,538	—	—	39,556	—	—	39,053	—	—
Total funding sources	135,846	539	1.57	135,184	525	1.55	134,066	531	1.60
Net interest spread ⁽²⁾			<u>2.87</u>			<u>2.92</u>			<u>2.75</u>
Other liabilities	4,515			4,403			4,652		
Shareholders' equity	18,688			18,350			18,127		
Noncontrolling interest	40			37			31		
	<u>\$159,089</u>			<u>\$157,974</u>			<u>\$156,876</u>		
Net interest income/margin FTE basis ⁽²⁾		<u>\$ 1,269</u>	<u>3.59 %</u>		<u>\$ 1,271</u>	<u>3.65 %</u>		<u>\$ 1,206</u>	<u>3.52 %</u>

(1) Amounts have been calculated using whole dollar values and the prevailing interest accrual methodology.

(2) Debt securities are included on an amortized cost basis with yield and net interest margin calculated accordingly.

(3) Interest income includes hedge income of \$7 million for the quarter ended September 30, 2025, \$6 million for the quarter ended June 30, 2025, and \$2 million for the quarter ended March 31, 2025.

(4) Interest income includes hedging expense of \$58 million for the quarter ended September 30, 2025, \$53 million for the quarter ended June 30, 2025 and \$60 million for the quarter ended March 31, 2025.

(5) Interest income includes hedging expense of \$7 million for the quarter ended September 30, 2025, \$7 million for the quarter ended June 30, 2025 and \$7 million for the quarter ended March 31, 2025.

(6) 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 1.39% for the quarter ended September 30, 2025, 1.39% for the quarter ended June 30, 2025 and 1.40% for the quarter ended March 31, 2025.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

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

The Pre-Tax Pre-Provision Income tables below present computations of pre-tax pre-provision income excluding certain adjustments (non-GAAP). Regions believes that the presentation of PPI and the exclusion of certain items from PPI provides a meaningful basis for period-to-period comparisons, which management believes will assist investors in analyzing the operating results of the Company and predicting future performance. These non-GAAP financial measures are also used by management to assess the performance of Regions' business. It is possible that the activities related to the adjustments may recur; however, management does not consider the activities related to the adjustments to be indications of ongoing operations.

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

NM - Not meaningful

(1) The second quarter 2025 amount includes \$4 million of deferred issuance costs recognized upon the redemption of Series D preferred stock.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Non-Interest Income

(\$ amounts in millions)	Quarter Ended							
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25	1Q26 vs. 1Q25	
Service charges on deposit accounts	\$ 163	\$ 163	\$ 160	\$ 151	\$ 161	\$ —	— %	\$ 2 1.2 %
Card and ATM fees	117	123	122	125	117	(6)	(4.9)%	— — %
Wealth management income	141	143	139	133	129	(2)	(1.4)%	12 9.3 %
Capital markets income ⁽¹⁾	84	80	104	83	80	4	5.0 %	4 5.0 %
Mortgage income	32	32	38	48	40	—	— %	(8) (20.0)%
Commercial credit fee income	30	30	28	29	27	—	— %	3 11.1 %
Bank-owned life insurance	30	23	25	24	23	7	30.4 %	7 30.4 %
Market value adjustments on employee benefit assets ⁽²⁾	(5)	(5)	12	16	(3)	—	NM	(2) 66.7 %
Securities gains (losses), net	(3)	—	(27)	(1)	(25)	(3)	NM	22 88.0 %
Other miscellaneous income	36	51	58	38	41	(15)	(29.4)%	(5) (12.2)%
Total non-interest income	\$ 625	\$ 640	\$ 659	\$ 646	\$ 590	\$ (15)	(2.3)%	\$ 35 5.9 %

Service Charges on Deposit Accounts by Segment

(\$ amounts in millions)	Quarter Ended							
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25	1Q26 vs. 1Q25	
Consumer Bank Segment ⁽³⁾	\$ 96	\$ 101	\$ 99	\$ 90	\$ 96	\$ (5)	(5.0)%	\$ — — %
Corporate Bank Segment ⁽⁴⁾	66	61	61	60	64	5	8.2 %	2 3.1 %
Wealth Management Segment	1	1	—	1	1	—	— %	— — %
Total service charges on deposit accounts	\$ 163	\$ 163	\$ 160	\$ 151	\$ 161	\$ —	— %	\$ 2 1.2 %

Wealth Management Income

(\$ amounts in millions)	Quarter Ended							
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25	1Q26 vs. 1Q25	
Investment management and trust fee income	\$ 92	\$ 95	\$ 91	\$ 90	\$ 86	\$ (3)	(3.2)%	\$ 6 7.0 %
Investment services fee income	49	48	48	43	43	1	2.1 %	6 14.0 %
Total wealth management income ⁽⁵⁾	\$ 141	\$ 143	\$ 139	\$ 133	\$ 129	\$ (2)	(1.4)%	\$ 12 9.3 %

Capital Markets Income

(\$ amounts in millions)	Quarter Ended							
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25	1Q26 vs. 1Q25	
Capital markets income	\$ 84	\$ 80	\$ 104	\$ 83	\$ 80	\$ 4	5.0 %	\$ 4 5.0 %
Less: Valuation adjustments on customer derivatives ⁽⁶⁾	1	—	—	(2)	(1)	1	NM	2 200.0 %
Capital markets income excluding valuation adjustments	\$ 83	\$ 80	\$ 104	\$ 85	\$ 81	\$ 3	3.8 %	\$ 2 2.5 %

Mortgage Income

(\$ amounts in millions)	Quarter Ended							
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25	1Q26 vs. 1Q25	
Production and sales	\$ 18	\$ 17	\$ 17	\$ 17	\$ 13	\$ 1	5.9 %	\$ 5 38.5 %
Loan servicing	46	47	47	47	47	(1)	(2.1)%	(1) (2.1)%
MSR and related hedge impact:								
MSRs fair value increase (decrease) due to change in valuation inputs or assumptions	1	13	1	16	(10)	(12)	(92.3)%	11 (110.0)%
MSRs hedge gain (loss)	(3)	(16)	1	(4)	18	13	81.3 %	(21) (116.7)%
MSRs change due to payment decay	(30)	(29)	(28)	(28)	(28)	(1)	(3.4)%	(2) (7.1)%
MSR and related hedge impact	(32)	(32)	(26)	(16)	(20)	—	— %	(12) (60.0)%
Total mortgage income	\$ 32	\$ 32	\$ 38	\$ 48	\$ 40	\$ —	— %	\$ (8) (20.0)%
Mortgage production - portfolio	\$ 451	\$ 463	\$ 465	\$ 602	\$ 355	\$ (12)	(2.6)%	\$ 96 27.0 %
Mortgage production - agency/secondary market	516	494	504	516	371	22	4.5 %	145 39.1 %
Total mortgage production	\$ 967	\$ 957	\$ 969	\$ 1,118	\$ 726	\$ 10	1.0 %	\$ 241 33.2 %
Mortgage production - purchased	61.2 %	71.7 %	81.4 %	82.5 %	82.9 %			
Mortgage production - refinanced	38.8 %	28.3 %	18.6 %	17.5 %	17.1 %			

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 employee and director benefits that are offset within salaries and employee benefits expense and other non-interest expense.
- (3) Consumer overdraft fees represent approximately half of these amounts each quarter.
- (4) The majority of these amounts relate to Treasury Management (TM) activities and typically represent approximately two-thirds of total TM revenue each quarter.
- (5) Total wealth management income does not include certain smaller dollar amounts that are 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.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Non-Interest Expense

	Quarter Ended									
(\$ amounts in millions)	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25		1Q26 vs. 1Q25		
Salaries and employee benefits	\$ 659	\$ 662	\$ 671	\$ 658	\$ 625	\$ (3)	(0.5)%	\$ 34	5.4 %	
Equipment and software expense	108	112	106	104	99	(4)	(3.6)%	9	9.1 %	
Net occupancy expense	72	74	72	72	70	(2)	(2.7)%	2	2.9 %	
Outside services	42	45	42	39	40	(3)	(6.7)%	2	5.0 %	
Marketing	29	29	28	26	30	—	— %	(1)	(3.3)%	
Professional, legal and regulatory expenses	28	30	30	28	23	(2)	(6.7)%	5	21.7 %	
Credit/checkcard expenses	14	18	15	16	15	(4)	(22.2)%	(1)	(6.7)%	
FDIC insurance assessments	19	3	15	20	20	16	NM	(1)	(5.0)%	
Visa class B shares expense	1	8	8	4	7	(7)	(87.5)%	(6)	(85.7)%	
Operational losses	10	9	18	13	13	1	11.1 %	(3)	(23.1)%	
Branch consolidation, property and equipment charges	—	—	(5)	—	—	—	NM	—	NM	
Other miscellaneous expenses	86	108	103	93	97	(22)	(20.4)%	(11)	(11.3)%	
Total non-interest expense	\$ 1,068	\$ 1,098	\$ 1,103	\$ 1,073	\$ 1,039	\$ (30)	(2.7)%	\$ 29	2.8 %	

Salaries and Benefits Expense

	Quarter Ended								
(\$ amounts in millions)	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25		1Q26 vs. 1Q25	
Salaries and employee benefits	\$ 659	\$ 662	\$ 671	\$ 658	\$ 625	\$ (3)	(0.5)%	\$ 34	5.4 %
Less: Market value adjustments on supplemental 401(k) liabilities	(4)	6	13	16	(1)	(10)	(166.7)%	(3)	(300.0)%
Salaries and employee benefits less market value adjustments on employee benefits liabilities	\$ 663	\$ 656	\$ 658	\$ 642	\$ 626	\$ 7	1.1 %	\$ 37	5.9 %

Reconciliation of GAAP Financial Measures to non-GAAP Financial Measures

Adjusted Efficiency Ratios, Adjusted Fee Income Ratios, Adjusted Non-Interest Income/Expense, Adjusted Operating Leverage Ratios, and Adjusted Total Revenue

The table below presents 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 adjusted efficiency ratio. Non-interest income (GAAP) is presented excluding certain adjustments to arrive at adjusted non-interest income (non-GAAP), which is the numerator for the adjusted fee income ratio. Net interest 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 on a taxable-equivalent basis and non-interest income are added together to arrive at total revenue on a taxable-equivalent basis (GAAP). Adjustments are made to arrive at adjusted total revenue on a taxable-equivalent basis (non-GAAP), which is the denominator for the adjusted fee income and adjusted efficiency ratios. Also presented is a computation of the adjusted 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).

(\$ amounts in millions)	Quarter Ended									
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025	1Q26 vs. 4Q25	1Q26 vs. 1Q25			
Non-interest expense (GAAP)	A \$ 1,068	\$ 1,098	\$ 1,103	\$ 1,073	\$ 1,039	\$ (30)	(2.7)%	\$ 29	2.8 %	
Adjustments:										
FDIC insurance special assessment	—	14	3	1	(1)	(14)	(100.0)%	1	100.0 %	
Branch consolidation, property and equipment charges	—	—	5	—	—	—	NM	—	NM	
Salaries and employee benefits—severance charges	—	—	—	(1)	(1)	—	NM	1	100.0 %	
Professional, legal and regulatory expenses	—	—	—	—	(2)	—	NM	2	100.0 %	
Adjusted non-interest expense (non-GAAP)	B \$ 1,068	\$ 1,112	\$ 1,111	\$ 1,073	\$ 1,035	\$ (44)	(4.0)%	\$ 33	3.2 %	
Net interest income (GAAP)	C \$ 1,248	\$ 1,281	\$ 1,257	\$ 1,259	\$ 1,194	\$ (33)	(2.6)%	\$ 54	4.5 %	
Taxable-equivalent adjustment	13	13	12	12	12	—	— %	1	8.3 %	
Net interest income, taxable-equivalent basis (GAAP)	D \$ 1,261	\$ 1,294	\$ 1,269	\$ 1,271	\$ 1,206	\$ (33)	(2.6)%	\$ 55	4.6 %	
Non-interest income (GAAP)	E \$ 625	\$ 640	\$ 659	\$ 646	\$ 590	\$ (15)	(2.3)%	\$ 35	5.9 %	
Adjustments:										
Securities (gains) losses, net	—	—	25	—	25	—	NM	(25)	(100.0)%	
Adjusted non-interest income (non-GAAP)	F \$ 625	\$ 640	\$ 684	\$ 646	\$ 615	\$ (15)	(2.3)%	\$ 10	1.6 %	
Total revenue (GAAP)	C+E=G \$ 1,873	\$ 1,921	\$ 1,916	\$ 1,905	\$ 1,784	\$ (48)	(2.5)%	\$ 89	5.0 %	
Adjusted total revenue (non-GAAP)	C+F=H \$ 1,873	\$ 1,921	\$ 1,941	\$ 1,905	\$ 1,809	\$ (48)	(2.5)%	\$ 64	3.5 %	
Total revenue, taxable-equivalent basis (GAAP)	D+E=I \$ 1,886	\$ 1,934	\$ 1,928	\$ 1,917	\$ 1,796	\$ (48)	(2.5)%	\$ 90	5.0 %	
Adjusted total revenue, taxable-equivalent basis (non-GAAP)	D+F=J \$ 1,886	\$ 1,934	\$ 1,953	\$ 1,917	\$ 1,821	\$ (48)	(2.5)%	\$ 65	3.6 %	
Operating leverage ratio (GAAP) ⁽¹⁾	I-A						0.3 %		2.2 %	
Adjusted operating leverage ratio (non-GAAP) ⁽¹⁾	J-B						1.5 %		0.3 %	
Efficiency ratio (GAAP) ⁽¹⁾	A/I	56.6 %	56.8 %	57.2 %	56.0 %	57.9 %				
Adjusted efficiency ratio (non-GAAP) ⁽¹⁾	B/J	56.6 %	57.5 %	56.9 %	56.0 %	56.8 %				
Fee income ratio (GAAP) ⁽¹⁾	E/I	33.1 %	33.1 %	34.2 %	33.7 %	32.9 %				
Adjusted fee income ratio (non-GAAP) ⁽¹⁾	F/J	33.1 %	33.1 %	35.0 %	33.7 %	33.8 %				

NM - Not Meaningful

(1) Amounts have been calculated using whole dollar values.

Reconciliation of GAAP Financial Measures to non-GAAP Financial Measures

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

The table below provides a reconciliation of net income available to common shareholders (GAAP) to adjusted net income available to common shareholders (non-GAAP), a computation of adjusted diluted EPS (non-GAAP), and calculations of “average tangible common shareholders’ equity” (non-GAAP) and related ratios. Net income available to common shareholders (GAAP) is presented excluding certain adjustments, net of tax, to arrive at adjusted net income available to common shareholders (non-GAAP), which is the numerator for adjusted diluted EPS (non-GAAP). Management uses these ratios to monitor performance and believes these measures provide meaningful information to investors. Average tangible common shareholders’ equity ratios have become a focus of some investors and management believes they may assist investors in analyzing the capital position of the Company absent the effects of intangible assets and preferred stock. Analysts and banking regulators have assessed Regions’ capital adequacy using the average tangible common shareholders’ equity measure. Because average tangible common shareholders’ equity is not formally defined by GAAP or prescribed in any amount by federal banking regulations it is currently considered to be a non-GAAP financial measure and other entities may calculate it differently than Regions’ disclosed calculations. In calculating return on average tangible common shareholders’ equity ratios, Regions makes adjustments to shareholders’ equity including average intangible assets and related deferred taxes, and average preferred stock. Regions also presents an adjusted tangible common shareholder ratio using adjusted net income (non-GAAP) as the numerator. Management uses these metrics to monitor performance and believes these measures provide meaningful information to investors.

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

*Annualized

NM - Not Meaningful

(1) In the second quarter of 2025, the Company redeemed its Series D preferred stock. The initial issuance costs reduced net income to common shareholders when the shares were redeemed. This is a non-taxable expense.

(2) Unless separately noted, the tax impact for adjustments has been calculated using a nominal tax rate of 25 percent.

(3) Amounts calculated based upon whole dollar values.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Reconciliation of GAAP Financial Measures to non-GAAP Financial Measures

Tangible Common Ratios

The following table provides a reconciliation of shareholders' equity (GAAP) to tangible common shareholders' equity (non-GAAP) and the calculations of the end of period "tangible common shareholders' equity to tangible assets" and "tangible common book value per share" ratios (non-GAAP). Since analysts and banking regulators may assess Regions' capital adequacy using tangible common shareholders' equity, management believes that it is useful to provide investors the ability to assess Regions' capital adequacy on this same basis.

(\$ amounts in millions, except per share data)	As of and for Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
TANGIBLE COMMON RATIOS					
Shareholders' equity (GAAP)	A \$ 18,779	\$ 19,043	\$ 19,049	\$ 18,666	\$ 18,530
Less: Preferred stock (GAAP)	1,369	1,369	1,369	1,369	1,715
Common shareholders' equity (GAAP)	B 17,410	17,674	17,680	17,297	16,815
Less:					
Intangible assets (GAAP)	5,866	5,873	5,879	5,886	5,894
Deferred tax liability related to intangibles (GAAP)	(141)	(138)	(133)	(130)	(126)
Tangible common shareholders' equity (non-GAAP)	C \$ 11,685	\$ 11,939	\$ 11,934	\$ 11,541	\$ 11,047
Total assets (GAAP)	D \$ 160,741	\$ 158,814	\$ 159,940	\$ 159,206	\$ 159,846
Less:					
Intangible assets (GAAP)	5,866	5,873	5,879	5,886	5,894
Deferred tax liability related to intangibles (GAAP)	(141)	(138)	(133)	(130)	(126)
Tangible assets (non-GAAP)	E \$ 155,016	\$ 153,079	\$ 154,194	\$ 153,450	\$ 154,078
Shares outstanding—end of quarter	F 854	868	885	894	899
Total equity to total assets (GAAP) ⁽¹⁾	A/D 11.68 %	11.99 %	11.91 %	11.72 %	11.59 %
Tangible common shareholders' equity to tangible assets (non-GAAP) ⁽¹⁾	C/E 7.54 %	7.80 %	7.74 %	7.52 %	7.17 %
Common book value per share (GAAP) ⁽¹⁾	B/F \$ 20.39	\$ 20.36	\$ 19.98	\$ 19.35	\$ 18.70
Tangible common book value per share (non-GAAP) ⁽¹⁾	C/F \$ 13.69	\$ 13.75	\$ 13.49	\$ 12.91	\$ 12.29

(1) Amounts have been calculated using whole dollar values.

Common equity Tier 1 (CET1) Ratios

The following table presents CET1 and CET1 adjusted to include certain components of AOCI (non-GAAP). CET1 is a capital adequacy measure established by federal banking regulators under the Basel III framework. Banking institutions that meet requirements under the regulations are required to maintain certain minimum capital requirements, including a minimum CET1 ratio. This measure is utilized by analysts and banking regulators to assess Regions' capital adequacy. Under the framework, Regions elected to remove certain of the effects of AOCI in the calculation of CET1. Adjustments to the calculation prescribed in federal banking regulations are considered to be non-GAAP financial measures. Adjustments to CET1 include certain portions of AOCI to arrive at CET1 inclusive of AOCI (non-GAAP), which is a potential impact under recent proposed rulemaking standards. Since analysts and banking regulators may assess Regions' capital adequacy using proposed rulemaking standards, management believes that it is useful to provide investors the ability to assess Regions' capital adequacy on this same basis.

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

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

(2) Represents AOCI loss on both available for sale and held to maturity securities.

(3) Amounts have been calculated using whole dollar values.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Asset Quality

(\$ amounts in millions)	As of and for Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Beginning allowance for loan losses (ALL)	\$ 1,556	\$ 1,581	\$ 1,612	\$ 1,613	\$ 1,613
Loans charged-off:					
Commercial and industrial	88	92	57	70	57
Commercial real estate mortgage—owner-occupied	—	1	1	—	2
Total commercial	88	93	58	70	59
Commercial investor real estate mortgage	—	4	34	2	22
Total investor real estate	—	4	34	2	22
Residential first mortgage	—	—	1	1	—
Home equity—lines of credit	1	—	—	1	—
Home equity—closed-end	—	1	—	—	—
Consumer credit card	18	17	16	17	17
Other consumer	44	52	51	42	47
Total consumer	63	70	68	61	64
Total	151	167	160	133	145
Recoveries of loans previously charged-off:					
Commercial and industrial	9	11	10	10	11
Commercial real estate mortgage—owner-occupied	—	—	1	—	—
Commercial real estate construction—owner-occupied	—	—	—	—	1
Total commercial	9	11	11	10	12
Commercial investor real estate mortgage	—	1	2	—	—
Total investor real estate	—	1	2	—	—
Residential first mortgage	—	1	—	1	—
Home equity—lines of credit	1	1	1	2	—
Home equity—closed-end	—	1	—	—	—
Consumer credit card	3	2	2	2	3
Other consumer	8	8	9	5	7
Total consumer	12	13	12	10	10
Total	21	25	25	20	22
Net charge-offs (recoveries):					
Commercial and industrial	79	81	47	60	46
Commercial real estate mortgage—owner-occupied	—	1	—	—	2
Commercial real estate construction—owner-occupied	—	—	—	—	(1)
Total commercial	79	82	47	60	47
Commercial investor real estate mortgage	—	3	32	2	22
Total investor real estate	—	3	32	2	22
Residential first mortgage	—	(1)	1	—	—
Home equity—lines of credit	—	(1)	(1)	(1)	—
Consumer credit card	15	15	14	15	14
Other consumer	36	44	42	37	40
Total consumer	51	57	56	51	54
Total	130	142	135	113	123
Provision for loan losses	101	117	104	112	123
Ending allowance for loan losses (ALL)	1,527	1,556	1,581	1,612	1,613
Beginning reserve for unfunded credit commitments	130	132	131	117	116
Provision for (benefit from) unfunded credit losses	(10)	(2)	1	14	1
Ending reserve for unfunded commitments	120	130	132	131	117
Allowance for credit losses (ACL) at period end	\$ 1,647	\$ 1,686	\$ 1,713	\$ 1,743	\$ 1,730

Asset Quality (continued)

(\$ amounts in millions)	As of and for Quarter Ended				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Net loan charge-offs as a % of average loans, annualized ⁽¹⁾ :					
Commercial and industrial	0.65 %	0.66 %	0.37 %	0.49 %	0.38 %
Commercial real estate mortgage—owner-occupied	(0.03)%	0.02 %	0.04 %	— %	0.14 %
Commercial real estate construction—owner-occupied	(0.05)%	(0.07)%	(0.01)%	(0.01)%	(0.84)%
Total commercial	0.58 %	0.60 %	0.34 %	0.45 %	0.35 %
Commercial investor real estate mortgage	0.02 %	0.15 %	1.82 %	0.10 %	1.38 %
Total investor real estate	0.02 %	0.12 %	1.41 %	0.07 %	1.02 %
Residential first mortgage	— %	— %	0.01 %	— %	— %
Home equity—lines of credit	(0.01)%	(0.10)%	(0.12)%	(0.05)%	(0.04)%
Home equity—closed-end	(0.02)%	— %	(0.01)%	(0.01)%	(0.01)%
Consumer credit card	4.17 %	4.08 %	3.94 %	4.24 %	4.18 %
Other consumer	2.51 %	2.97 %	2.83 %	2.50 %	2.68 %
Total consumer	0.63 %	0.70 %	0.67 %	0.63 %	0.66 %
Total	0.54 %	0.59 %	0.55 %	0.47 %	0.52 %
Non-performing loans, excluding loans held for sale	\$ 692	\$ 698	\$ 758	\$ 776	\$ 843
Non-performing loans held for sale	1	—	12	16	26
Non-performing loans, including loans held for sale	693	698	770	792	869
Foreclosed properties	20	17	18	16	15
Non-performing assets (NPAs)	\$ 713	\$ 715	\$ 788	\$ 808	\$ 884
Loans past due > 90 days ⁽²⁾	\$ 170	\$ 180	\$ 154	\$ 171	\$ 179
Criticized loans—business ⁽³⁾	\$ 3,384	\$ 3,342	\$ 3,682	\$ 4,608	\$ 4,918
Credit Ratios ⁽¹⁾ :					
ACL/Loans, net	1.68 %	1.76 %	1.78 %	1.80 %	1.81 %
ALL/Loans, net	1.56 %	1.63 %	1.64 %	1.67 %	1.69 %
Business criticized loans to total business loans	5.15 %	5.31 %	5.81 %	7.22 %	7.82 %
Allowance for credit losses to non-performing loans, excluding loans held for sale	238 %	242 %	226 %	225 %	205 %
Allowance for loan losses to non-performing loans, excluding loans held for sale	221 %	223 %	208 %	208 %	191 %
Non-performing loans, excluding loans held for sale/Loans, net	0.71 %	0.73 %	0.79 %	0.80 %	0.88 %
NPAs (ex. 90+ past due)/Loans, foreclosed properties, and non-performing loans held for sale	0.73 %	0.75 %	0.82 %	0.84 %	0.92 %
NPAs (inc. 90+ past due)/Loans, foreclosed properties, and non-performing loans held for sale ⁽²⁾	0.90 %	0.94 %	0.98 %	1.01 %	1.11 %

(1) Amounts have been calculated using whole dollar values.

(2) Excludes guaranteed residential first mortgages that are 90+ days past due and still accruing. Refer to the footnotes on page 19 for amounts related to these loans.

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

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Non-Performing Loans (excludes loans held for sale)

	As of									
<i>(\$ amounts in millions, %'s calculated using whole dollar values)</i>	3/31/2026		12/31/2025		9/30/2025		6/30/2025		3/31/2025	
Commercial and industrial	\$ 471	0.93 %	\$ 474	0.97 %	\$ 524	1.06 %	\$ 391	0.79 %	\$ 418	0.85 %
Commercial real estate mortgage—owner-occupied	53	1.06 %	45	0.92 %	41	0.85 %	45	0.92 %	40	0.83 %
Commercial real estate construction—owner-occupied	2	0.85 %	2	0.85 %	1	0.43 %	1	0.46 %	1	0.41 %
Total commercial	526	0.94 %	521	0.97 %	566	1.04 %	437	0.80 %	459	0.85 %
Commercial investor real estate mortgage	103	1.33 %	121	1.69 %	137	1.92 %	283	4.08 %	327	5.14 %
Total investor real estate	103	1.06 %	121	1.33 %	137	1.51 %	283	3.12 %	327	3.71 %
Residential first mortgage	30	0.16 %	25	0.12 %	24	0.12 %	24	0.12 %	25	0.12 %
Home equity—lines of credit	25	0.77 %	24	0.74 %	24	0.73 %	26	0.79 %	26	0.82 %
Home equity—closed-end	8	0.34 %	7	0.32 %	7	0.31 %	6	0.26 %	6	0.27 %
Total consumer	63	0.20 %	56	0.17 %	55	0.17 %	56	0.17 %	57	0.17 %
Total non-performing loans	\$ 692	0.71 %	\$ 698	0.73 %	\$ 758	0.79 %	\$ 776	0.80 %	\$ 843	0.88 %

Early and Late Stage Delinquencies

Accruing 30-89 Days Past Due Loans										
	As of									
<i>(\$ amounts in millions, %'s calculated using whole dollar values)</i>	3/31/2026		12/31/2025		9/30/2025		6/30/2025		3/31/2025	
Commercial and industrial	\$ 50	0.10 %	\$ 55	0.11 %	\$ 63	0.13 %	\$ 67	0.14 %	\$ 68	0.14 %
Commercial real estate mortgage—owner-occupied	4	0.08 %	6	0.11 %	10	0.21 %	8	0.17 %	3	0.07 %
Total commercial	54	0.10 %	61	0.11 %	73	0.13 %	75	0.14 %	71	0.13 %
Commercial investor real estate mortgage	1	0.01 %	—	— %	28	0.40 %	—	— %	20	0.31 %
Commercial investor real estate construction	—	— %	—	— %	—	— %	1	0.05 %	—	— %
Total investor real estate	1	0.01 %	—	— %	28	0.31 %	1	0.01 %	20	0.23 %
Residential first mortgage—non-guaranteed ⁽¹⁾	127	0.66 %	144	0.74 %	132	0.68 %	114	0.58 %	119	0.61 %
Home equity—lines of credit	22	0.69 %	25	0.79 %	28	0.89 %	25	0.77 %	23	0.72 %
Home equity—closed-end	13	0.57 %	15	0.62 %	14	0.57 %	11	0.48 %	13	0.56 %
Consumer credit card	21	1.39 %	22	1.48 %	20	1.40 %	20	1.46 %	19	1.37 %
Other consumer	66	1.19 %	75	1.31 %	68	1.18 %	66	1.11 %	68	1.15 %
Total consumer ⁽¹⁾	249	0.79 %	281	0.88 %	262	0.81 %	236	0.73 %	242	0.75 %
Total accruing 30-89 days past due loans ⁽¹⁾	\$ 304	0.31 %	\$ 342	0.36 %	\$ 363	0.38 %	\$ 312	0.32 %	\$ 333	0.35 %
Accruing 90+ Days Past Due Loans										
	As of									
<i>(\$ amounts in millions, %'s calculated using whole dollar values)</i>	3/31/2026		12/31/2025		9/30/2025		6/30/2025		3/31/2025	
Commercial and industrial	\$ 5	0.01 %	\$ 6	0.01 %	\$ 4	0.01 %	\$ 19	0.04 %	\$ 22	0.05 %
Commercial real estate mortgage—owner-occupied	1	0.01 %	—	0.01 %	2	0.05 %	1	0.02 %	1	0.01 %
Total commercial	6	0.01 %	6	0.01 %	6	0.01 %	20	0.04 %	23	0.04 %
Residential first mortgage—non-guaranteed ⁽²⁾	100	0.52 %	105	0.55 %	84	0.43 %	89	0.46 %	93	0.47 %
Home equity—lines of credit	14	0.42 %	15	0.45 %	14	0.43 %	12	0.38 %	13	0.42 %
Home equity—closed-end	8	0.35 %	8	0.37 %	7	0.30 %	7	0.30 %	6	0.26 %
Consumer credit card	22	1.52 %	22	1.41 %	20	1.42 %	20	1.39 %	21	1.49 %
Other consumer	20	0.35 %	24	0.40 %	23	0.39 %	23	0.39 %	23	0.38 %
Total consumer ⁽²⁾	164	0.52 %	174	0.54 %	148	0.46 %	151	0.47 %	156	0.48 %
Total accruing 90+ days past due loans ⁽²⁾	\$ 170	0.17 %	\$ 180	0.19 %	\$ 154	0.16 %	\$ 171	0.18 %	\$ 179	0.19 %
Total delinquencies ⁽¹⁾⁽²⁾	\$ 474	0.49 %	\$ 522	0.55 %	\$ 517	0.54 %	\$ 483	0.50 %	\$ 512	0.54 %

- (1) Excludes loans that are 100% guaranteed by FHA and guaranteed loans sold to Ginnie Mae where Regions has the right but not the obligation to repurchase; however, includes Ginnie Mae repurchased loans with partial guarantees. Total 30-89 days past due guaranteed loans excluded were \$62 million at 3/31/2026, \$66 million at 12/31/2025, \$62 million at 9/30/2025, \$57 million at 6/30/2025, and \$52 million at 3/31/2025.
- (2) Excludes loans that are 100% guaranteed by FHA and all guaranteed loans sold to Ginnie Mae where Regions has the right but not the obligation to repurchase; however, includes Ginnie Mae repurchased loans with partial guarantees. Total 90 days or more past due guaranteed loans excluded were \$94 million at 3/31/2026, \$79 million at 12/31/2025, \$48 million at 9/30/2025, \$44 million at 6/30/2025, and \$53 million at 3/31/2025.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

Forward-Looking Statements

This supplement, the related earnings release, and the accompanying earnings call may include forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. In addition, the company, through its senior management, may from time to time make forward-looking public statements concerning the matters described herein. The words “future,” “anticipates,” “assumes,” “intends,” “plans,” “seeks,” “believes,” “predicts,” “potential,” “objectives,” “estimates,” “expects,” “targets,” “projects,” “outlook,” “forecast,” “would,” “will,” “may,” “might,” “could,” “should,” “can,” and similar terms, expressions, and graphics often signify forward-looking statements. Forward-looking statements are subject to the risk that the actual effects may differ, possibly materially, from what is reflected in those forward-looking statements due to factors and future developments that are uncertain, unpredictable and in many cases beyond our control. Forward-looking statements are not based on historical information, but rather are related to future operations, strategies, financial results or other developments. Forward-looking statements are based on management’s current expectations as well as certain assumptions and estimates made by, and information available to, management at the time the statements are made. Those statements are based on general assumptions and are subject to various risks, and because they also relate to the future, they are likewise subject to inherent uncertainties and other factors that may cause actual results to differ materially from the views, beliefs and projections expressed in such statements. Therefore, we caution you against relying on any of these forward-looking statements. These risks, uncertainties and other factors include, but are not limited to, those described below:

- Our businesses have been, and may continue to be, adversely affected by conditions in the financial markets and economic conditions generally.
- Fluctuations in market interest rates, including the level and shape of the yield curve, may adversely affect our performance.
- If we experience greater credit losses in our loan portfolios than anticipated, our earnings may be materially adversely affected.
- Any future reductions in our credit ratings may increase our funding costs and place limitations on business activities.
- Changes in the soundness of other financial institutions could adversely affect us.
- We may suffer losses if the value of collateral declines in stressed market conditions.
- Ineffective liquidity management could adversely affect our financial results and condition.
- Loss of deposits or a change in deposit mix could increase our funding costs.
- We rely on the mortgage secondary market to manage various risks.
- We are at risk of a variety of systems failures or errors and cyber-attacks or other similar incidents that could adversely affect customer experience and our business and financial performance.
- We are subject to complex and evolving laws, regulations, rules, standards and contractual obligations regarding privacy and cybersecurity, which could increase the cost of doing business, compliance risks and potential liability.
- We will continually encounter technological change and must effectively anticipate, develop and implement new technology.
- The development and use of AI presents risks and challenges that may adversely impact our business.
- Industry competition, including competition from decentralized finance platforms, cryptocurrencies and blockchain technologies could disrupt our business model and adversely affect our revenues, market share or liquidity.
- Our operations are concentrated primarily in the South, Midwest and Texas, and adverse changes in the economic conditions in this region can adversely affect our financial results and condition.
- Weakness in the residential real estate markets could adversely affect our performance.
- Weakness in the commercial real estate markets could adversely affect our performance.
- Risks associated with home equity products where we are in a second lien position could adversely affect our performance.
- Weakness in commodity businesses could adversely affect our performance.
- An outbreak or escalation of hostilities between countries or within a country or region could have a material adverse effect on the U.S. economy and on our businesses.
- We are subject to a variety of operational risks, including the risk of fraud or theft by internal or external parties, which may adversely affect our business and results of operations.
- We rely on other companies to provide key components of our business infrastructure.
- We depend on the accuracy and completeness of information about clients and counterparties.
- We are exposed to risk of environmental liability when we take title to property.
- We can be negatively affected if we fail to identify and address operational risks associated with the introduction of or changes to products, services and delivery platforms.
- Enhanced regulatory and other standards for the oversight of vendors and other service providers can result in higher costs and other potential exposures.
- We are, and may in the future be, subject to claims and litigation calling into question our right to use the intellectual property underlying certain technology in our business.
- Weather-related events, pandemics and other natural or man-made disasters could cause a disruption in our operations or lead to other consequences that could adversely impact our financial results and condition. These impacts could be intensified by climate change. Heightening focus on climate change may also carry transition risks that could negatively impact our results of operations and financial condition.
- We are subject to sociopolitical risks that could adversely affect our business, reputation and the trading price of our common stock.
- Damage to our reputation could significantly harm our businesses.
- We are, and may in the future be, subject to litigation, investigations and governmental proceedings that may result in liabilities adversely affecting our financial condition, business or results of operations or in reputational harm.
- We are subject to extensive governmental regulation, which could have an adverse impact on our operations and our business model.
- We are subject to a variety of risks in connection with any sale of loans we may conduct.
- We may be subject to more stringent capital and liquidity requirements.
- Rulemaking changes and regulatory initiatives implemented by the CFPB may result in higher regulatory and compliance costs that may adversely affect our results of operations.
- We are subject to numerous laws designed to protect consumers, including the CRA and fair lending laws, and a failure to comply with these laws could lead to a wide variety of penalties and other sanctions.
- We may not be able to complete future acquisitions, may not be successful in realizing the benefits of any future acquisitions that are completed or may choose not to pursue acquisition opportunities we might find beneficial.
- Increases in FDIC insurance assessments may adversely affect our earnings.
- Unfavorable results from ongoing stress analyses may adversely affect our ability to retain customers or compete for new business opportunities.
- We are a holding company and depend on our subsidiaries for dividends, distributions and other payments.
- We may not pay dividends on shares of our capital stock.
- Anti-takeover and banking laws and certain agreements and charter provisions may adversely affect share value.
- Our amended and restated by-laws designate (i) the Court of Chancery of the State of Delaware as the sole and exclusive forum for certain types of actions and proceedings that may be initiated by our shareholders and (ii) the federal district courts of the United States as the sole and exclusive forum for any action asserting a cause of action arising under the Securities Act, which could limit our shareholders’ ability to obtain a favorable judicial forum for disputes with our company or our company’s directors, officers or other employees.
- We face substantial legal and operational risks in our safeguarding and other processing of personal information.
- Differences in regulation can affect our ability to compete effectively.
- Our businesses may be adversely affected if we are unable to hire and retain qualified employees.

Regions Financial Corporation and Subsidiaries
Financial Supplement (unaudited) to First Quarter 2026 Earnings Release

- Our operations rely on our ability, and the ability of key external parties, to maintain appropriately staffed workforces, and on the competence, trustworthiness, health and safety of employees.
- Our reported financial results depend on management's selection of accounting methods and certain assumptions and estimates.
- If the models that we use in our business perform poorly or provide inadequate information, our business or results of operations may be adversely affected.
- Changes in our accounting policies or in accounting standards could materially affect how we report our financial results and condition.

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

You should not place undue reliance on any forward-looking statements, which speak only as of the date made. Factors or events that could cause our actual results to differ may emerge from time to time, and it is not possible to predict all of them. We assume no obligation and do not intend to update or revise any forward-looking statements that are made from time to time, either as a result of future developments, new information or otherwise, except as may be required by law.

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