

# Regions Financial Corp. Receives Results of 2022 Stress Test

Jun 27, 2022

*Company is well positioned to deliver sustainable performance.*

BIRMINGHAM, Ala.--(BUSINESS WIRE)-- The Federal Reserve has communicated to [Regions Financial Corp.](#) (NYSE:RF) that the company exceeded all minimum capital levels under the Federal Reserve's Supervisory Stress Test.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20220627005712/en/>



Regions Financial Corp. is a member of the S&P 500 Index and is one of the nation's largest full-service providers of consumer and commercial banking, wealth management, and mortgage products and services. (Photo: Business Wire)

innovation and revenue growth over time while further enhancing the customer experience. The result is consistent, long-term value for our customers, our shareholders and the communities we serve."

Regions maintains an active and broad-reaching capital planning process designed to ensure the efficient use of capital while maintaining a long-term approach to capital allocation and distribution consistent with the bank's strategic priorities. Regions remains committed to managing its Common Equity Tier 1 capital ratio within the company's current operating range, which is 9.25-9.75%.

Throughout the fourth quarter of 2021, Regions successfully completed three acquisitions of businesses that expand the bank's services and specialty capabilities while providing additional sources of revenue. Most recently, Regions [completed its acquisition of ClearSight Advisors, Inc.](#), expanding Regions' mergers-and-acquisitions (M&A) advisory capabilities into the technology industry. Previously, Regions closed on its [acquisition of Sabal Capital Partners, LLC](#), a diversified financial services firm that facilitates off-balance-sheet lending in the small balance commercial real estate market. Earlier in the fourth quarter of 2021, Regions announced it had completed [its acquisition of home improvement point-of-sale lender EnerBank](#). Each acquisition is consistent with Regions' capital allocation process and bolt-on acquisition strategy, which enables the bank to pursue continued innovation and growth in support of deepening relationships with existing clients and attracting new clients to the bank.

Additionally, Regions' Board of Directors will consider an increase in Regions' quarterly common stock dividend, effective for the third quarter of 2022, at the Board's regularly scheduled meeting in July 2022.

## About Regions Financial Corporation

Regions Financial Corporation (NYSE:RF), with \$164 billion in assets, is a member of the S&P 500 Index and is one of the nation's largest full-service providers of consumer and commercial banking, wealth management, and mortgage products and services. Regions serves customers across the South, Midwest and Texas, and through its subsidiary, Regions Bank, operates approximately 1,300 banking offices and more than 2,000 ATMs. Regions Bank is an Equal Housing Lender and Member FDIC. Additional information about Regions and its full line of products and services can be found at [www.regions.com](http://www.regions.com).

## Forward-Looking Statements

*This release may include forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995, which reflect Regions' current views with respect to future events and financial performance. The words "future," "anticipates," "assumes," "intends," "plans," "seeks," "believes," "predicts," "potential," "objective," "estimates," "expects," "targets," "projects," "outlook," "forecast," "would," "will," "may," "might," "could," "should," "can," and similar expressions often signify forward-looking statements. 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 expectations as well as certain assumptions and estimates made by, and information available to, management at the time the statements are made, and are subject to various known and unknown risks, uncertainties, and other factors that may cause actual results to differ materially from the views, beliefs, and projections*

Regions' preliminary Stress Capital Buffer requirement for the fourth quarter of 2022 through the third quarter of 2023, as determined by the Federal Reserve, will be floored at 2.5%. Regions continues to benefit from a prudent approach to risk management, including the company's proactive interest rate risk management program, which has helped position the bank for sustainable performance and, along with Regions' deposit franchise, provides a meaningful competitive advantage.

"Over the last year, we have continued to diversify and grow revenue streams while expanding specialty capabilities for a wide range of clients. Regions is operating from a position of strength as we deliver competitive financial solutions as well as trusted advice and guidance across our customer base," said John Turner, President and CEO of Regions Financial Corp. "Our teams have deep experience working with clients through a variety of economic cycles. The conversations we're having with customers show that, despite uncertainties, consumers and businesses remain resilient. Further, the Regions footprint has benefited significantly from steady population and business growth in recent years. Our capital planning process is enabling Regions to make strategic investments in our business to support continued

expressed in such statements. Factors that could cause actual results to differ from those described in forward-looking statements include those risks identified in Regions' Annual Report on Form 10-K for the year ended December 31, 2021, and in subsequent filings with the Securities and Exchange Commission. You should not place undue reliance on any forward-looking statements, which speak only as of the date made. Regions assumes no obligation to update or revise any forward-looking statements that are made from time to time.

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