

GRI Content Index

General Disclosure

GRI Standard (2016)	Disclosure	URL/Response	Omission
101: Foundation	[GRI 101 does not include any disclosures]		
102: General Disclosure			
Organizational Profile			
102-1	Name of the organization	Regions Financial Corporation	
102-2	Activities, brands, products, and services	2017 Annual Report , pages 9-10	
102-3	Location of headquarters	Birmingham, Alabama	
102-4	Location of operations	2017 Annual Report , pages 9-10	
102-5	Ownership and legal form	2017 Annual Report , Exhibit 3.1, page 169	
102-6	Markets served	2017 Annual Report , page 9	
102-7	Scale of the organization	2017 Annual Report , pages 9 and 17	
102-8	Information on employees and other workers	As of Dec. 31, 2017, Regions had 21,639 full-time associates, 644 part-time associates, and 612 temporary associates.	
102-10	Significant changes to the organization and its supply chain	No significant changes occurred during the reporting year.	
102-12	External initiatives	Regions does not currently subscribe to or endorse externally developed charters or principles. Regions does, however, believe that it is in compliance with the Investor Stewardship Group Corporate Governance Principles for U.S. Listed Companies.	
102-13	Membership of associations	Government Affairs	

GRI Standard (2016)	Disclosure	URL/Response	Omission
Strategy			
102-14	Statement from senior decision-maker	2017 Sustainability Report: Chairman and CEO Letter; 2017 Annual Review ; 2018 Proxy Statement	
Ethics and Integrity			
102-16	Values, principles, standards, and norms of behavior	2017 Sustainability Report: Corporate Values and Culture	
102-17	Mechanisms for advice and concerns about ethics	Code of Business Conduct and Ethics ; 2017 Sustainability Report: Ethical Conduct, Mandatory Annual Courses	
Governance			
102-18	Governance structure	Corporate Governance ; 2018 Proxy Statement , pages 61-64 The Nominating and Corporate Governance Committee , Compensation and Human Resources Committee , and Risk Committee of the Board of Directors have oversight of economic, environmental, and social topics.	
102-20	Executive-level responsibility for economic, environmental, and social topics	Head of Corporate Responsibility and Community Engagement, Head of Corporate Real Estate and Procurement, and Chief Governance Officer. Quarterly reports are provided to the Nominating and Corporate Governance Committee of the Board of Directors about the company's economic, environmental, and social practices and performance.	
102-21	Consulting stakeholders on economic, environmental, and social topics	2018 Proxy Statement , pages 39-41	
102-22	Composition of the highest governance body and its committees	Corporate Governance ; 2018 Proxy Statement , pages 10, 61-64	

GRI Standard (2016)	Disclosure	URL/Response	Omission
102-23	Chair of the highest governance body	2018 Proxy Statement , pages 47-48	
102-24	Nominating and selecting the highest governance body	Nominating and Corporate Governance Committee ; 2018 Proxy Statement , pages 26-29	
102-25	Conflicts of interest	Code of Business Conduct and Ethics ; Code of Ethics for Senior Financial Officials ; 2018 Proxy Statement , pages 44-45, 50-54	
102-26	Role of highest governance body in setting purpose, values, and strategy	2018 Proxy Statement , page 8	
102-27	Collective knowledge of highest governance body	2018 Proxy Statement , page 50	
102-28	Evaluating the highest governance body's performance	2018 Proxy Statement , page 49	
102-29	Identifying and managing economic, environmental, and social impacts	2018 Proxy Statement , pages 39-41, 64	Regions uses many forums to identify areas of risk including stakeholder engagement, investor calls, webinars, research analysis, surveys, and more.
102-30	Effectiveness of risk management process	2018 Proxy Statement , pages 56-57	
102-31	Review of economic, environmental, and social topics	The Nominating and Corporate Governance Committee of the Board of Directors has oversight of the company's practices and reporting with respect to environmental stewardship and corporate social responsibilities that are of significance to the company and its stakeholders. The Committee receives quarterly updates on these topics for their review and discussion. In addition, other committees of the Board of Directors have oversight of other economic and social topics. The Risk Committee has oversight of information security and privacy, and the Compensation and Human Resources	

GRI Standard (2016)	Disclosure	URL/Response	Omission
			Committee has oversight of the company's strategies and policies regarding human capital and talent management and diversity and inclusion.
102-32	Highest governance body's role in sustainability reporting		Head of Corporate Responsibility and Community Engagement and a member of our Operating Committee, Chief Governance Officer, and Nominating and Corporate Governance Committee of the Board of Directors.
102-33	Communicating critical concerns	2018 Proxy Statement , pages 92-93	
102-34	Nature and total number of critical concerns		Confidentiality constraints
102-35	Remuneration policies	2018 Proxy Statement , pages 70-89	
102-36	Process for determining remuneration	2018 Proxy Statement , pages 70-89	
102-37	Stakeholders' involvement in remuneration	2018 Proxy Statement , pages 18-19, 74-75	
102-38	Annual total compensation ratio	2018 Proxy Statement , pages 93-94	
102-39	Percentage increase in annual total compensation ratio		2018 was the first year Regions reported the CEO pay ratio.
Stakeholder Engagement			
102-40	List of stakeholder groups	2018 Proxy Statement , pages 39-41	
102-41	Collective bargaining agreements		Regions' associates are not covered by collective bargaining agreements.
102-42	Identifying and selecting stakeholders	2018 Proxy Statement , pages 39-41	
102-43	Approach to stakeholder engagement	2018 Proxy Statement , pages 39-41; Director-Stockholder Engagement Framework	
102-44	Key topics and concerns raised	2018 Proxy Statement , pages 39-41	
Reporting Practice			

GRI Standard (2016)	Disclosure	URL/Response	Omission
102-45	Entities included in the consolidated financial statements	2017 Annual Report , pages 156-147, Exhibit 21	
102-46	Defining report content and topic boundaries	The report content and topic boundaries were determined based on an evaluation of Regions' operations, emerging trends and stakeholder feedback, peer analysis, and evaluation of disclosure standards, such as the Sustainability Accounting Standards Board.	
102-48	Restatement of information	Regions did not make restatements of information in this report.	
102-49	Changes in reporting	Regions provided additional information about human capital management (associates), customer and community involvement, and risk management in this year's report.	
102-50	Reporting period	Jan. 1 through Dec. 31, 2017	
102-51	Date of most recent report	April 2017	
102-52	Reporting cycle	Annually since 2009	
102-53	Contact point for questions regarding the report	Limor Bernstock, Corporate Social Responsibility limor.bernstock@regions.com	
102-54	Claims of reporting in accordance with the GRI standards	This report references the GRI Standards (2016).	
102-55	GRI content index	2017 Sustainability Report: GRI Content Index	
102-56	External assurance	Regions' Corporate Sustainability Report was not externally assured.	

Material Topics: Economic

GRI Standard (2016)	Disclosure	URL/Response	Omission
Economic Performance			
201: Economic Performance			
201-1	Direct economic value generated and distributed	Financial Highlights ; 2017 Sustainability Report: Community	
201-2	Financial implications and other risks and opportunities due to climate change	2017 Sustainability Report: Environmental and Social Risk Management; Green Lending; Energy Management Program	
201-3	Defined benefit plan obligations and other retirement plans	2017 Sustainability Report: Benefits; Retirement Benefits ; 2017 Annual Report , Note 18, page 9	
201-4	Financial assistance received from government	Regions did not benefit from any direct capital or liquidity assistance from the U.S. government in 2017.	
Indirect Economic Impacts			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Community; Reaching the Underbanked; Home Ownership	
103-3	Evaluation of the management approach		
203: Indirect Economic Impacts			
203-1	Infrastructure investments and services supported	2017 Sustainability Report: Community; Reaching the Underbanked; Home Ownership; 2017 Social Responsibility Report	
203-2	Significant indirect economic impacts	2017 Sustainability Report: Community; Reaching the	

GRI Standard (2016)	Disclosure	URL/Response	Omission
		Underbanked; Home Ownership; 2017 Social Responsibility Report	
Anti-Corruption			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Ethical Conduct; Code of Business Conduct and Ethics	
103-3	Evaluation of the management approach		
205: Anti-corruption			
205-2	Communication and training about anti-corruption policies and procedures	100% of Regions' associates completed anti-corruption training as part of our Business Conduct and Ethics Mandatory Annual Courses.	
205-3	Confirm incidents of corruption and actions taken	Confidentiality constraint	
Anti-Competitive Behavior			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	Code of Business Conduct and Ethics	
103-3	Evaluation of the management approach		
206: Anti-competitive Behavior			
206-1	Legal actions for anti-competitive behavior; anti-trust, and monopoly practices	Confidentiality constraint	

Material Topics: Environment

GRI Standard (2016)	Disclosure	URL/Response	Omission
Materials			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Paper	
103-3	Evaluation of the management approach		
301: Materials			
301-1	Materials used by weight or volume	2017 Sustainability Report: Paper	
301-2	Recycled input materials used	In 2017, 9% of the internal copy paper purchased by Regions was 30% post-consumer recycled content paper	
Energy			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Energy Management	
103-3	Evaluation of the management approach		
302: Energy			
302-1	Energy consumption within the organization	2017 Sustainability Report: Energy Management	
302-2	Energy consumption outside of the organization	Information unavailable	
302-3	Energy intensity	2017 Sustainability Report: Energy Management	
302-4	Reduction of energy consumption	2017 Sustainability Report: Energy Management	

GRI Standard (2016)	Disclosure	URL/Response	Omission
302-5	Reduction in energy requirements of products and services	2017 Sustainability Report: Paperless Transactions; Mobile Banking; Green Lending	
Emissions			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Energy Management	
103-3	Evaluation of the management approach		
305: Emissions			
305-1	Direct (Scope 1) GHG emissions	Information unavailable	Currently, Regions uses electricity consumption in kWh as a metric and not GHG emissions. We plan to measure our GHG emissions in 2018. With few exceptions, Regions does not burn primary energy sources such as coal or natural gas to generate electricity, steam, or other energy for consumption. Exceptions are the use of petroleum products to run vehicles and emergency generators, and the use of natural gas in boilers and furnaces, but these are not significant.
305-2	Energy indirect (Scope 2) GHG emissions	In 2017, our portfolio consumed 210 million kWh of electricity, see 2017 Sustainability Report: Energy Management section	Currently, Regions uses electricity consumption in kWh as a metric and not GHG emissions. We plan to measure our GHG emissions in 2018.

GRI Standard (2016)	Disclosure	URL/Response	Omission
305-3	Other indirect (Scope 3) GHG emissions	Information unavailable	Regions does not currently measure its Scope 3 emissions.
305-4	GHG emission intensity	Information unavailable	Currently, Regions uses electricity consumption in kWh as a metric and not GHG emissions. We plan to measure our GHG emissions in 2018.
305-5	Reduction of GHG emissions	Since 2008 we have reduced our electricity consumption by 35%. See 2017 Sustainability Report: Energy Management section	Currently, Regions uses electricity consumption in kWh as a metric and not GHG emissions. We plan to measure our GHG emissions in 2018.
Effluents and Waste			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Recycling and Waste Reduction	
103-3	Evaluation of the management approach		
306: Effluents and Waste			
306-2	Waste by type and disposal method	Landfill diversion rate of 50.3%	
Environmental Compliance			
307: Environmental Compliance			
307-1	Non-compliance with environmental laws and regulations	There were no significant fines associated with non-compliance with environmental laws and regulations in 2017 that would have a material adverse effect on our operations.	

Material Topics: Social

GRI Standard (2016)	Disclosure	URL/Response	Omission
Employment			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Associates	
103-3	Evaluation of the management approach		
401: Employment			
401-1	New employee hires and employee turnover	In 2017, Regions hired 4,982 new associates.	
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	2017 Sustainability Report: Benefits	
Training and Education			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Associates	
103-3	Evaluation of the management approach		
404: Training and Education			
404-1	Average hours of training per year per employee		
404-2	Programs for upgrading employee skills and transition assistance programs	2017 Sustainability Report: Learning and Development	
404-3	Percentage of employees receiving regular performance and career development reviews		
Diversity and Equal Opportunity			

GRI Standard (2016)	Disclosure	URL/Response	Omission
103: Management Approach			
103-1	Explanation of the material topic and its Boundary	2017 Sustainability Report: Diversity and Inclusion; Code of Business Conduct and Ethics	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
405: Diversity and Equal Opportunity			
405-1	Diversity of governance bodies and employees	2018 Proxy Statement , page 11	
Non-Discrimination			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary	2017 Sustainability Report: Diversity and Inclusion; Mandatory Annual Courses; Code of Business Conduct and Ethics	
103-2	The management approach and its components		
103-3	Evaluation of the management approach		
406: Non-Discrimination			
406-1	Incidents of discrimination and corrective actions taken	Confidentiality constraints	
Freedom of Association and Collective Bargaining			
407: Freedom of Association and Collective Bargaining			
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Not applicable	No Regions associates are subject to collective bargaining agreements.
Local Communities			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		

GRI Standard (2016)	Disclosure	URL/Response	Omission
103-2	The management approach and its components	2017 Sustainability Report: Community; Customers; Entry-level Wage; 2017 Social Responsibility Report	
103-3	Evaluation of the management approach		
413: Local Communities			
413-1	Operations with local community engagement, impact assessments, and development programs	2017 Sustainability Report: Community; Customers; Entry-level Wage; 2017 Social Responsibility Report	
Public Policy			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	Government Affairs	
103-3	Evaluation of the management approach		
415: Public Policy			
	415-1: Political contributions	Government Affairs	
Marketing and Labeling			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Fair and Responsible Banking	
103-3	Evaluation of the management approach		
417: Marketing and Labeling			
417-1	Requirements for product and service information and labeling	2017 Sustainability Report: Fair and Responsible Banking	

GRI Standard (2016)	Disclosure	URL/Response	Omission
417-2	Incidents of non-compliance concerning product and service information and labeling	2018 Annual Report , pages 159-160	
417-3	Incidents of non-compliance concerning marketing communications	2018 Annual Report , pages 159-160	
Customer Privacy			
103: Management Approach			
103-1	Explanation of the material topic and its Boundary		
103-2	The management approach and its components	2017 Sustainability Report: Privacy and Cybersecurity	
103-3	Evaluation of the management approach		
418: Customer Privacy			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	To our knowledge, during the past three years, we have not experienced any material losses or consequences relating to a security or privacy breach.	
Socioeconomic Compliance			
419: Socioeconomic Compliance			
419-1	Non-compliance with laws and regulations in the social and economic area	2018 Annual Report , pages 159-160	