

# 2018 GRI Content Index

## General Disclosure

GRI Standard (2016)	Disclosure	URL/Response	Omission
<b>101: Foundation</b>	[GRI 101 does not include any disclosures]		
<b>102: General Disclosure</b>			
<b>Organizational Profile</b>			
<b>102-1</b>	Name of the organization	Regions Financial Corporation	
<b>102-2</b>	Activities, brands, products, and services	<a href="#">2018 Annual Report on Form 10-K</a> , pages 9-10	
<b>102-3</b>	Location of headquarters	Birmingham, Alabama	
<b>102-4</b>	Location of operations	<a href="#">2018 Annual Report on Form 10-K</a> , page 9	
<b>102-5</b>	Ownership and legal form	<a href="#">2018 Annual Report on Form 10-K</a> , Exhibit 3.1, page 173	
<b>102-6</b>	Markets served	<a href="#">2018 Annual Report on Form 10-K</a> , page 9	
<b>102-7</b>	Scale of the organization	<a href="#">2018 Annual Report on Form 10-K</a> , page 9 and 19	
<b>102-8</b>	Information on employees and other workers	ESG Report: Associates	
<b>102-10</b>	Significant changes to the organization and its supply chain	On July 2, 2018, Regions sold Regions Insurance Group, Inc. See <a href="#">2018 Annual Report on Form 10-K</a> , page 37	
<b>102-12</b>	External initiatives	Regions is a signatory to the Commonsense Principles 2.0. Further, Regions' practices are aligned with the Investor Stewardship Group Corporate Governance Principles for U.S. Listed Companies.	
<b>102-13</b>	Membership of associations	ESG Report: Stakeholder Engagement; <a href="#">Government Affairs</a> ; Ceres Company Network	
<b>Strategy</b>			
<b>102-14</b>	Statement from senior decision-maker	2018 ESG Report: CEO Message, Board of Directors Message; <a href="#">2018 Annual Review</a> ; <a href="#">2019 Proxy Statement</a>	
<b>Ethics and Integrity</b>			
<b>102-16</b>	Values, principles, standards, and norms of behavior	2018 ESG Report: Values and Culture	

<b>102-17</b>	Mechanisms for advice and concerns about ethics	<a href="#">Code of Business Conduct and Ethics</a> ; 2018 ESG Report: Ethical Business Conduct, Risk Management and Compliance
<b>Governance</b>		
<b>102-18</b>	Governance structure	2018 ESG Report: Board of Directors; <a href="#">Corporate Governance</a> ; <a href="#">2019 Proxy Statement</a> , pages 70-75
<b>102-20</b>	Executive-level responsibility for economic, environmental, and social topics	Chief Governance Officer, Head of Corporate Responsibility and Community Engagement, Head of Corporate Real Estate and Procurement, Head of Human Resources, and Chief Risk Officer.  2018 ESG Report: Board of Directors
<b>102-21</b>	Consulting stakeholders on economic, environmental, and social topics	2018 ESG Report: Stakeholder Engagement
<b>102-22</b>	Composition of the highest governance body and its committees	<a href="#">Corporate Governance</a> ; <a href="#">2019 Proxy Statement</a> , pages 70-75
<b>102-23</b>	Chair of the highest governance body	<a href="#">2019 Proxy Statement</a> , pages 70-75
<b>102-24</b>	Nominating and selecting the highest governance body	<a href="#">Nominating and Corporate Governance Committee</a> ; <a href="#">2019 Proxy Statement</a> , pages 43-46, 58-61
<b>102-25</b>	Conflicts of interest	<a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officials</a> ; <a href="#">2019 Proxy Statement</a> , pages 62-67
<b>102-26</b>	Role of highest governance body in setting purpose, values, and strategy	<a href="#">2019 Proxy Statement</a> , pages 6, 23-24
<b>102-27</b>	Collective knowledge of highest governance body	2018 ESG Report: Board of Directors; <a href="#">2019 Proxy Statement</a> , page 60
<b>102-28</b>	Evaluating the highest governance body's performance	<a href="#">2019 Proxy Statement</a> , pages 58-59

		2018 ESG Report: Board of Directors, Stakeholder Engagement; <a href="#">2019 Proxy Statement</a> , pages 51-54
<b>102-29</b>	Identifying and managing economic, environmental, and social impacts	Regions uses many forums to identify areas of risk, including stakeholder engagement, involvement with public interest groups, such as Ceres and the Sustainability Accounting Standards Board; investor calls; webinars; research analysis; surveys; and more.
<b>102-30</b>	Effectiveness of risk management process	<a href="#">2019 Proxy Statement</a> , pages 51-54
<b>102-31</b>	Review of economic, environmental, and social topics	ESG Report: Board of Directors
<b>102-32</b>	Highest governance body's role in sustainability reporting	<a href="#">Nominating and Corporate Governance Committee</a>
<b>102-33</b>	Communicating critical concerns	<a href="#">2019 Proxy Statement</a> , pages 56-57
<b>102-34</b>	Nature and total number of critical concerns	Confidentiality constraints
<b>102-35</b>	Remuneration policies	<a href="#">2019 Proxy Statement</a> , pages 80-101
<b>102-36</b>	Process for determining remuneration	<a href="#">2019 Proxy Statement</a> , pages 80-101
<b>102-37</b>	Stakeholders' involvement in remuneration	<a href="#">2019 Proxy Statement</a> , pages 52-53, 84-86
<b>102-38</b>	Annual total compensation ratio	<a href="#">2019 Proxy Statement</a> , pages 105-106
<b>102-39</b>	Percentage increase in annual total compensation ratio	<a href="#">2019 Proxy Statement</a> , pages 105-106
<b>Stakeholder Engagement</b>		
<b>102-40</b>	List of stakeholder groups	ESG Report: Stakeholder Engagement
<b>102-41</b>	Collective bargaining agreements	Regions associates are not covered by collective bargaining agreements.
<b>102-42</b>	Identifying and selecting stakeholders	ESG Report: Stakeholder Engagement
<b>102-43</b>	Approach to stakeholder engagement	ESG Report: Stakeholder Engagement
<b>102-44</b>	Key topics and concerns raised	ESG Report: Stakeholder Engagement; <a href="#">2019 Proxy Statement</a> , pages 52-53
<b>Reporting Practice</b>		
<b>102-45</b>	Entities included in the consolidated financial statements	<a href="#">2018 Annual Report on Form 10-K</a> , Exhibit 21
<b>102-46</b>	Defining report content and topic boundaries	The ESG 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.

<b>102-48</b> Restatement of information	Regions did not make restatements of information in this Report.
<b>102-49</b> Changes in reporting	Regions provided additional information about corporate governance and stakeholder engagement, human capital management, customer and community involvement, and environmental metrics and performance in the 2018 ESG Report.
<b>102-50</b> Reporting period	January 1 through December 31, 2018, unless otherwise noted
<b>102-51</b> Date of most recent report	April 2018
<b>102-52</b> Reporting cycle	Annually since 2009
<b>102-53</b> Contact point for questions regarding the report	Hope Mehlman, Chief Governance Officer hope.mehlman@regions.com
<b>102-54</b> Claims of reporting in accordance with the GRI standards	The 2018 ESG Report references the GRI Standards (2016).
<b>102-55</b> GRI content index	2018 ESG Report: GRI Content Index
<b>102-56</b> External assurance	The 2018 ESG Report was not externally assured.

## Material Topics: Economic

GRI Standard (2016)	Disclosure	URL/Response	Omission
<b>Economic Performance</b>			
<b>201: Economic Performance</b>			
<b>201-1</b>	Direct economic value generated and distributed	2018 ESG Report: Regions at a Glance; <a href="#">2018 Community Engagement Highlights</a>	
<b>201-2</b>	Financial implications and other risks and opportunities due to climate change	2018 ESG Report: Environmental and Social Risk Management, Sustainable Financing, Energy and Emissions; <a href="#">CDP Report</a>	
<b>201-3</b>	Defined benefit plan obligations and other retirement plans	2018 ESG Report: Benefits and Wellness; <a href="#">Retirement Benefits</a> ; <a href="#">2018 Annual Report on Form 10-K</a> , Note 18, page 142	
<b>201-4</b>	Financial assistance received from government	Regions did not benefit from any direct capital or liquidity assistance from the U.S. government in 2018.	

Indirect Economic Impacts		
<b>103: Management Approach</b>		
<b>103-1</b>	Explanation of the material topic and its Boundary	
<b>103-2</b>	The management approach and its components	2018 ESG Report: Communities, Expanding Access Through Financial Inclusion
<b>103-3</b>	Evaluation of the management approach	
<b>203: Indirect Economic Impacts</b>		
<b>203-1</b>	Infrastructure investments and services supported	2018 ESG Report: Communities, Expanding Access Through Financial Inclusion; <a href="#">2018 Community Engagement Highlights</a>
<b>203-2</b>	Significant indirect economic impacts	2018 ESG Report: Communities, Expanding Access Through Financial Inclusion; <a href="#">2018 Community Engagement Highlights</a>
Anti-Corruption		
<b>103: Management Approach</b>		
<b>103-1</b>	Explanation of the material topic and its Boundary	
<b>103-2</b>	The management approach and its components	2018 ESG Report: Ethical Business Conduct; <a href="#">Code of Business Conduct and Ethics</a>
<b>103-3</b>	Evaluation of the management approach	
<b>205: Anti-corruption</b>		
<b>205-2</b>	Communication and training about anti-corruption policies and procedures	Regions associates are required to complete anti-corruption training as part of our Business Conduct and Ethics Mandatory Annual Courses.
<b>205-3</b>	Confirm incidents of corruption and actions taken	Confidentiality constraint
Anti-Competitive Behavior		
<b>103: Management Approach</b>		
<b>103-1</b>	Explanation of the material topic and its Boundary	
<b>103-2</b>	The management approach and its components	<a href="#">Code of Business Conduct and Ethics</a>
<b>103-3</b>	Evaluation of the management approach	
<b>206: Anti-competitive Behavior</b>		
<b>206-1</b>	Legal actions for anti-competitive behavior; anti-trust, and monopoly practices	<a href="#">2018 Annual Report on Form 10-K</a> , pages 162-163

## Material Topics: Environment

GRI Standard (2016)	Disclosure	URL/Response	Omission
<b>Materials</b>			
<b>103: Management Approach</b>			
	<b>103-1</b> Explanation of the material topic and its Boundary		
	<b>103-2</b> The management approach and its components	2018 ESG Report: Resource Use and Waste	
	<b>103-3</b> Evaluation of the management approach		
<b>301: Materials</b>			
	<b>301-1</b> Materials used by weight or volume	2018 ESG Report: Resource Use and Waste	
<b>Energy</b>			
<b>103: Management Approach</b>			
	<b>103-1</b> Explanation of the material topic and its Boundary		
	<b>103-2</b> The management approach and its components	2018 ESG Report: Energy and Emissions	
	<b>103-3</b> Evaluation of the management approach		
<b>302: Energy</b>			
	<b>302-1</b> Energy consumption within the organization	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>	
	<b>302-2</b> Energy consumption outside of the organization	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>	
	<b>302-3</b> Energy intensity	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>	
	<b>302-4</b> Reduction of energy consumption	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>	
	<b>302-5</b> Reduction in energy requirements of products and services	2018 ESG Report: Energy and Emissions; Resource Use and Waste, Environmental Performance, Sustainable Financing; <a href="#">CDP Report</a>	
<b>Emissions</b>			
<b>103: Management Approach</b>			
	<b>103-1</b> Explanation of the material topic and its Boundary		
	<b>103-2</b> The management approach and its components	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>	
	<b>103-3</b> Evaluation of the management approach		
<b>305: Emissions</b>			

<b>305-1</b> Direct (Scope 1) GHG emissions	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>
<b>305-2</b> Energy indirect (Scope 2) GHG emissions	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>
<b>305-3</b> Other indirect (Scope 3) GHG emissions	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>
<b>305-4</b> GHG emission intensity	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>
<b>305-5</b> Reduction of GHG emissions	2018 ESG Report: Energy and Emissions, Environmental Performance; <a href="#">CDP Report</a>
<b>Effluents and Waste</b>	
<b>103: Management Approach</b>	
<b>103-1</b> Explanation of the material topic and its Boundary	
<b>103-2</b> The management approach and its components	2018 ESG Report: Resource Use and Waste
<b>103-3</b> Evaluation of the management approach	
<b>306: Effluents and Waste</b>	
<b>306-2</b> Waste by type and disposal method	2018 ESG Report: Resource Use and Waste, Environmental Performance
<b>Environmental Compliance</b>	
<b>307: Environmental Compliance</b>	
<b>307-1</b> Non-compliance with environmental laws and regulations	There were no significant fines associated with non-compliance with environmental laws and regulations in 2018 that would have a material adverse effect on our operations.

## Material Topics: Social

GRI Standard (2016)	Disclosure	URL/Response	Omission
<b>Employment</b>			
<b>103: Management Approach</b>			
<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	2018 ESG Report: Associates	
<b>103-3</b>	Evaluation of the management approach		
<b>401: Employment</b>			
<b>401-1</b>	New employee hires and employee turnover	2018 ESG Report: Associates	
<b>401-2</b>	Benefits provided to full-time employees that are not provided to temporary or part-time employees	2018 ESG Report: Benefits	
<b>401-3</b>	Parental leave	2018 ESG Report: Benefits	
<b>Training and Education</b>			
<b>103: Management Approach</b>			
<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	2018 ESG Report: Associates	
<b>103-3</b>	Evaluation of the management approach		
<b>404: Training and Education</b>			
<b>404-1</b>	Average hours of training per year per employee	2018 ESG Report: Learning and Development	
<b>404-2</b>	Programs for upgrading employee skills and transition assistance programs	2018 ESG Report: Learning and Development	
<b>404-3</b>	Percentage of employees receiving regular performance and career development reviews	2018 ESG Report: Talent Management	
<b>Diversity and Equal Opportunity</b>			
<b>103: Management Approach</b>			
<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	2018 ESG Report: Diversity and Inclusion; <a href="#">Code of Business Conduct and Ethics</a>	
<b>103-3</b>	Evaluation of the management approach		
<b>405: Diversity and Equal Opportunity</b>			
<b>405-1</b>	Diversity of governance bodies and employees	<a href="#">2019 Proxy Statement</a> , page 45	
<b>Non-Discrimination</b>			
<b>103: Management Approach</b>			



<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	2018 ESG Report: Diversity and Inclusion; <a href="#">Code of Business Conduct and Ethics</a>	
<b>103-3</b>	Evaluation of the management approach		
<b>406: Non-Discrimination</b>			
<b>406-1</b>	Incidents of discrimination and corrective actions taken	Confidentiality constraints	
<b>Freedom of Association and Collective Bargaining</b>			
<b>407: Freedom of Association and Collective Bargaining</b>			
<b>407-1</b>	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.
<b>Local Communities</b>			
<b>103: Management Approach</b>			
<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	2018 ESG Report: Community, Customers, Benefits and Wellness <a href="#">2018 Community Engagement Highlights</a>	
<b>103-3</b>	Evaluation of the management approach		
<b>413: Local Communities</b>			
<b>413-1</b>	Operations with local community engagement, impact assessments, and development programs	2018 ESG Report: Community, Customers, Benefits and Wellness, <a href="#">2018 Community Engagement Highlights</a>	
<b>Public Policy</b>			
<b>103: Management Approach</b>			
<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	<a href="#">Government Affairs</a>	
<b>103-3</b>	Evaluation of the management approach		
<b>415: Public Policy</b>			
<b>415-1</b>	Political contributions	<a href="#">Government Affairs</a>	
<b>Marketing and Labeling</b>			
<b>103: Management Approach</b>			
<b>103-1</b>	Explanation of the material topic and its Boundary		
<b>103-2</b>	The management approach and its components	2018 ESG Report: Fair and Responsible Banking	
<b>103-3</b>	Evaluation of the management approach		
<b>417: Marketing and Labeling</b>			
<b>417-1</b>	Requirements for product and service information and labeling	2018 ESG Report: Fair and Responsible Banking	
<b>417-2</b>	Incidents of non-compliance concerning product and service information and labeling	<a href="#">2018 Annual Report on Form 10-K</a> , pages 162-163	

<b>417-3</b>	Incidents of non-compliance concerning marketing communications	<a href="#">2018 Annual Report on Form 10-K</a> , pages 162-163
<b>Customer Privacy</b>		
<b>103: Management Approach</b>		
<b>103-1</b>	Explanation of the material topic and its Boundary	
<b>103-2</b>	The management approach and its components	<a href="#">2018 ESG Report: Information Security and Privacy</a> ; <a href="#">2019 Proxy Statement</a> , pages 61-62
<b>103-3</b>	Evaluation of the management approach	
<b>418: Customer Privacy</b>		
<b>418-1</b>	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.
<b>Socioeconomic Compliance</b>		
<b>419: Socioeconomic Compliance</b>		
<b>419-1</b>	Non-compliance with laws and regulations in the social and economic area	<a href="#">2018 Annual Report on Form 10-K</a> , pages 162-163