

## 2021 SASB Index

This disclosure was prepared using the SASB Standards for the Financials Sector that we have determined to be most relevant to our operations and business: Commercial Banks, Consumer Finance, and Mortgage Finance. Responses are made in accordance with SASB's Industry Standards Version 2018-10. Unless otherwise specified, all data and descriptions apply to our entire operations as of the end of each of the indicated response years. Certain information may not be provided in this disclosure if it (i) is not considered material; (ii) is deemed privileged or confidential; (iii) could cause a competitive disadvantage to our business if publicly disseminated; or (iv) is not currently collected in a manner wholly correlative with the related SASB metric. When a specified numerical metric is not currently available, we reference what we believe to be relevant qualitative disclosures and/or related metrics wherever possible. This report is not intended to be comprehensive and thus should be read in conjunction with the other documents and resources that are referenced and linked in our responses.



## Commercial Banks (CB)



Code	Accounting Metric	Response
<b>Data Security</b>		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), and (3) number of account holders affected	Regions did not experience any material breaches during 2021. If material breaches had occurred, they would have been addressed in our 2021 Form 10-K. Please see the response to FN-CB-230a.2 for more information about Regions' approach to information security risk management.
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Regions' approach to information security risk management is discussed in: <ul style="list-style-type: none"> <li>• The Raising Issues and Reporting Violations section and the Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct &amp; Ethics</li> <li>• The Information Security Risk section of our 2021 Form 10-K</li> <li>• The Information Security, Business Resilience, and Data Privacy section of our 2022 Proxy Statement</li> <li>• The Risk &amp; Opportunity Oversight section (subsection: Information Security, Business Resilience &amp; Data Privacy) of our 2021 Annual Review &amp; ESG Report</li> </ul>
<b>Financial Inclusion and Capacity Building</b>		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Regions discloses the number and amount of our loans to small businesses and small farms in Schedule RC-C Part II, Items 3 and 4, of our Call Report for 4Q21. The dollar amount of CRA-qualified community development lending, CRA-qualified investments, and CRA-qualified contributions for 2021 is provided in the Community & Social Vitality section (subsection: Demonstrating Shared Value) of the 2021 Annual Review & ESG Report.  Regions' broader efforts to support small businesses, community development, and communities of color are discussed further in the Doing More for Our Communities section of our 2022 Proxy Statement and in the Employment & Wealth Generation section and the Community & Social Vitality section of our 2021 Annual Review & ESG Report.
FN-CB-240a.2	(1) Number and (2) amount of past due and non-accrual loans qualified to programs designed to promote small business and community development	Regions discloses the number and amount of our loans to small businesses and small farms in Schedule RC-C Part II, Items 3 and 4, of our Call Report for 4Q21. The dollar amount of CRA-qualified community development lending, CRA-qualified investments, and CRA-qualified contributions for 2021 is provided in the Community & Social Vitality section (subsection: Demonstrating Shared Value) of the 2021 Annual Review & ESG Report. The Aging and Non-Accrual Analysis discussion in the Allowance for Credit Losses footnote (Note 5) to our 2021 Form 10-K provides an overview of the days past due and non-accrual status for each of our portfolio segments and classes as of December 31, 2021.  Regions' broader efforts to support small businesses, community development, and communities of color, are discussed further in the Doing More for Our Communities section of our 2022 Proxy Statement and in the Employment & Wealth Generation section and the Community & Social Vitality section of our 2021 Annual Review & ESG Report.
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Regions created Regions Now Banking to provide unbanked and underbanked customers access to financial services from a trusted financial institution at a lower cost, while offering a pathway to becoming fully banked in the future. The Now Banking suite of products and services was expanded in 2021 to include Regions Now Checking, a Bank On-certified account that removes the worry of overdraft or returned-item fees with a low, flat monthly fee. Offerings also include full-service check cashing. For more information on Regions Now Banking, refer to the Employment & Wealth Generation section (subsection: Expanding Access Through Financial Inclusion) of the 2021 Annual Review & ESG Report.



Code	Accounting Metric	Response
<b>Financial Inclusion and Capacity Building</b>		
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<p>The Regions Next Step® program is a Company-wide financial wellness program designed to help students, adults at various life stages and income levels, and businesses of all sizes achieve financial wellness. Our Next Step resources are available to customers and non-customers alike. In 2021, 1.4 million people received financial education education from Regions. We also make a number of financial education resources available on our website; in 2021, these digital resources received 2.4 million online page views.</p> <p>More information about Regions Next Step can be found in the Employment &amp; Wealth Generation section (subsection: Financial Wellness Through Regions Next Step) of our 2021 Annual Review &amp; ESG Report and at <a href="https://regions.com/next-step">regions.com/next-step</a>.</p>
<b>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</b>		
FN-CB-410a.1	Commercial and industry credit exposure, by industry	See Table 5, Loans and Related Commitments Exposure by Industry, in Regions’ Basel III Regulatory Capital Disclosures Report for 4Q21 and Table 11, Commercial Industry Exposure, in the Management’s Discussion & Analysis of Financial Condition & Results of Operations (MD&A) section of our 2021 Form 10-K. We also provide a sector-by-sector breakdown of the outstanding loan balances and total commitments in our Commercial & Industrial (C&I) portfolio, as well as each sector’s sensitivity to climate change transition risk, in the Strategy section (subsection: Assessment of Climate Risks) of our 2021 TCFD Report.
FN-CB-410a.2	Description of approach to incorporation of ESG factors in credit analysis	<p>Regions’ commitment to effectively managing ESG risks in our lending practices, and our efforts to honor that commitment, are discussed in:</p> <ul style="list-style-type: none"> <li>• The Risk &amp; Opportunity Oversight section (subsection: ESG Risks &amp; Opportunities) of our 2021 Annual Review &amp; ESG Report</li> <li>• The Risk Management section (subsection: Risk Mitigation Strategies) of our 2021 TCFD Report</li> </ul>
<b>Business Ethics</b>		
FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-CB-510a.2	Description of whistleblower policies and procedures	<p>We discuss our whistleblower protection policies and mechanisms in:</p> <ul style="list-style-type: none"> <li>• The Raising Issues and Reporting Violations section of our Code of Business Conduct &amp; Ethics</li> <li>• The Codes of Conduct section of our 2022 Proxy Statement</li> <li>• The Ethical Behavior section (subsection: Ethical Business Conduct) of our 2021 Annual Review &amp; ESG Report</li> </ul>



Code	Accounting Metric	Response
<b>Systemic Risk Management</b>		
FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	According to the Basel Committee on Banking Supervision's assessment methodology, Regions is not considered a G-SIB and therefore was not assessed a G-SIB score in 2021.
FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Results of Regions' supervisory stress testing can be found on the Regulatory Disclosures page of our website. An overview of how this testing influences the Company's capital adequacy assessment is provided in Table 3, Capital Adequacy, of our Basel III Regulatory Capital Disclosures Report for 4Q21.
<b>Activity Metrics</b>		
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Regions discloses the dollar value of our consumer deposit account products in Schedule RC-E of our Call Report for 4Q21.
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2021, is disclosed in the Loans footnote (Note 4) to our 2021 Form 10-K. Table 11, Commercial Industry Exposure, and the subsequent narrative in the MD&A section of our 2021 Form 10-K further discuss commercial portfolio balances in selected industries as of December 31, 2021.

**Consumer Finance (CF)**



Code	Accounting Metric	Response
<b>Customer Privacy</b>		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	<p>We use 100 percent of our account holders' information for certain secondary purposes. Our Privacy Pledge, which is given to each customer when their relationship with us is established, provides a detailed description of how we collect, share, and protect our customers' information in accordance with federal law.</p> <p>Further discussion of our privacy policies and procedures can be found in:</p> <ul style="list-style-type: none"> <li>• The Raising Issues and Reporting Violations section and the Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct &amp; Ethics</li> <li>• The Information Security Risk section of our 2021 Form 10-K</li> <li>• The Information Security, Business Resilience, and Data Privacy section of our 2022 Proxy Statement</li> <li>• The Risk &amp; Opportunity Oversight section (subsection: Information Security, Business Resilience &amp; Data Privacy) of our 2021 Annual Review &amp; ESG Report</li> </ul>
FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
<b>Data Security</b>		
FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving PII, (3) number of account holders affected	Regions did not experience any material breaches during 2021. If material breaches had occurred, they would have been addressed in our 2021 Form 10-K. See the response to FN-CF-230a.3 for more information about Regions' approach to information security risk management.
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-CF-230a.3	Description of approach to identifying and addressing security risks	<p>Regions' approach to information security risk management is discussed in:</p> <ul style="list-style-type: none"> <li>• The Raising Issues and Reporting Violations section and the Protecting Confidential and/or Proprietary Information section of our Code of Business Conduct &amp; Ethics</li> <li>• The Information Security Risk section of our 2021 Form 10-K</li> <li>• The Information Security, Business Resilience, and Data Privacy section of our 2022 Proxy Statement</li> <li>• The Risk &amp; Opportunity Oversight section (subsection: Information Security, Business Resilience &amp; Data Privacy) of our 2021 Annual Review &amp; ESG Report</li> </ul>



Code	Accounting Metric	Response
<b>Selling Practices</b>		
FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	<p>Regions intentionally aligns our compensation philosophy for all associates with how we manage risk. We also reinforce our service-centric culture through a series of checks and balances that help ensure we work in our customers' best interests. Our processes to incorporate these goals into associate compensation are discussed in:</p> <ul style="list-style-type: none"> <li>• The Sales Practices section and the Incentive Programs section of our Code of Business Conduct &amp; Ethics</li> <li>• The Relationship of Compensation Policies and Practices to Risk Management section and the Compensation Philosophy and Objectives section of our 2022 Proxy Statement</li> <li>• The Quality of Governing Body section (subsection: Compensation Philosophy &amp; Objectives) and the Ethical Behavior section (subsections: Consumer Protection; Sales Practices) of our 2021 Annual Review &amp; ESG Report</li> </ul>
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	<p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2021 Form 10-K. The Allowance for Credit Losses footnote (Note 5) in our 2021 Form 10-K provides FICO score data as of December 31, 2021 for components of classes of the consumer portfolio segment where such data is available. The data is disaggregated by FICO scores above and below 680.</p>
FN-CF-270a.3	(1) Average fees from add-on products, (2) average annual percentage rate (APR), (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	<p>The Allowance for Credit Losses footnote (Note 5) to our 2021 Form 10-K provides FICO score data as of December 31, 2021 for components of classes of the consumer portfolio segment where such data is available. The data is disaggregated by FICO scores above and below 680. More generally, see the MD&amp;A section of our 2021 Form 10-K.</p>
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	<p>Data on complaints filed with the CFPB can be accessed through the CFPB's Consumer Complaint Database. Our material loss contingencies related to regulatory investigations are disclosed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Regulatory expenses are discussed in the MD&amp;A section of that filing.</p>
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	<p>Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&amp;A section of that filing.</p>
<b>Activity Metrics</b>		
FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Not disclosed — see introduction.
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	<p>The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2021, including consumer credit cards, is disclosed in the Loans footnote (Note 4) to our 2021 Form 10-K.</p>

**Mortgage Finance (MF)**



Code	Accounting Metric	Response
<b>Lending Practices</b>		
FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option adjustable-rate mortgages (ARMs), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	The Allowance for Credit Losses footnote (Note 5) in our 2021 Form 10-K provides FICO score data as of December 31, 2021 for components of classes of the consumer portfolio segment, including residential first mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680. The Employment & Wealth Generation section (subsection: Expanding Access Through Financial Inclusion) and the Community & Social Vitality section (subsection: Demonstrating Shared Value) of the 2021 Annual Review & ESG Report provide further data on our 2021 dwelling-secured lending. This data is not disaggregated according to FICO score but does break down lending according to borrower category.
FN-MF-270a.2	(1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660	The Allowance for Credit Losses footnote (Note 5) to our 2021 Form 10-K provides FICO score data as of December 31, 2021 for components of classes of the consumer portfolio segment, including residential first mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680. The filing provides additional data on mortgage modifications and foreclosures that is not disaggregated by FICO scores. The Employment & Wealth Generation section (subsection: Expanding Access Through Financial Inclusion) and the Community & Social Vitality section (subsection: Demonstrating Shared Value) of the 2021 Annual Review & ESG Report provide further data on our 2021 dwelling-secured lending. This data is not disaggregated according to FICO score but does break down lending according to borrower category.
FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-MF-270a.4	Description of remuneration structure of loan originators	Regions intentionally aligns our compensation philosophy for all associates with how we manage risk. We also reinforce our service-centric culture through a series of checks and balances that help ensure we work in our customers' best interests. Our processes to incorporate these goals into associate compensation are discussed in: <ul style="list-style-type: none"> <li>• The Sales Practices section and the Incentive Programs section of our Code of Business Conduct &amp; Ethics</li> <li>• The Relationship of Compensation Policies and Practices to Risk Management section and the Compensation Philosophy and Objectives section of our 2022 Proxy Statement</li> <li>• The Quality of Governing Body section (subsection: Compensation Philosophy &amp; Objectives) and the Ethical Behavior section (subsections: Consumer Protection; Sales Practices) of our 2021 Annual Review &amp; ESG Report</li> </ul>
We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2021 Form 10-K.		



Code	Accounting Metric	Response
<b>Discriminatory Lending</b>		
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average loan-to-value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	The Allowance for Credit Losses footnote (Note 5) to our 2021 Form 10-K provides FICO score data as of December 31, 2021 for components of classes of the consumer portfolio segment, including mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680. We also provide the dollar amount of our total dwelling-secured lending, as well as dwelling-secured lending to LMI borrowers, minority borrowers, and borrowers in LMI and majority-minority census tracts, in the Employment & Wealth Generation section (subsection: Expanding Access Through Financial Inclusion) and the Community & Social Vitality section (subsection: Demonstrating Shared Value) of the 2021 Annual Review & ESG Report. This data is not disaggregated by FICO score.
FN-MF-270b.2	Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (Note 23) to our 2021 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section of that filing.
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	Regions is strongly committed to making our financial products and services available to prospective and current customers on a fair and responsible basis. Mechanisms we use to support this commitment are discussed in: <ul style="list-style-type: none"> <li>• The Fair &amp; Responsible Banking section of our Code of Business Conduct &amp; Ethics</li> <li>• The Making Banking Easier section of our 2022 Proxy Statement</li> <li>• The Ethical Behavior section (subsection: Consumer Protection) and the Employment &amp; Wealth Generation section (subsection: Expanding Access Through Financial Inclusion) of our 2021 Annual Review &amp; ESG Report</li> </ul>
<b>Environmental Risk to Mortgaged Properties</b>		
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	Not disclosed — see introduction.
FN-MF-450a.2	(1) Total expected loss and (2) loss given default (LGD) attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	Regions discusses our qualitative scenario analysis of the impacts of climate-related physical risks on our business operations and real estate lending portfolio in the Strategy section (subsections: Scenario Analysis Framework; Assessment of Climate Risks) of our 2021 TCFD Report.
FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	Regions' efforts to integrate environmental risks into our broader risk management strategy can be found in: <ul style="list-style-type: none"> <li>• The ESG Governance section of our 2022 Proxy Statement</li> <li>• The Risk &amp; Opportunity Oversight section (subsection: ESG Risks &amp; Opportunities) of our 2021 Annual Review &amp; ESG Report</li> <li>• The Risk Management section (subsection: Risk Mitigation Strategies) of our 2021 TCFD Report</li> </ul>
<b>Activity Metrics</b>		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	Information on residential mortgages originated by Regions in 2021 can be found in the Financial Supplement to our Fourth Quarter and Year-End 2021 Earnings Release, which was filed as Exhibit 99.2 to our Form 8-K filed on January 20, 2022.
FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2021, is disclosed in the Loans footnote (Note 4) to our 2021 Form 10-K; this disclosure includes purchased loans in both our consumer and C&I segments.