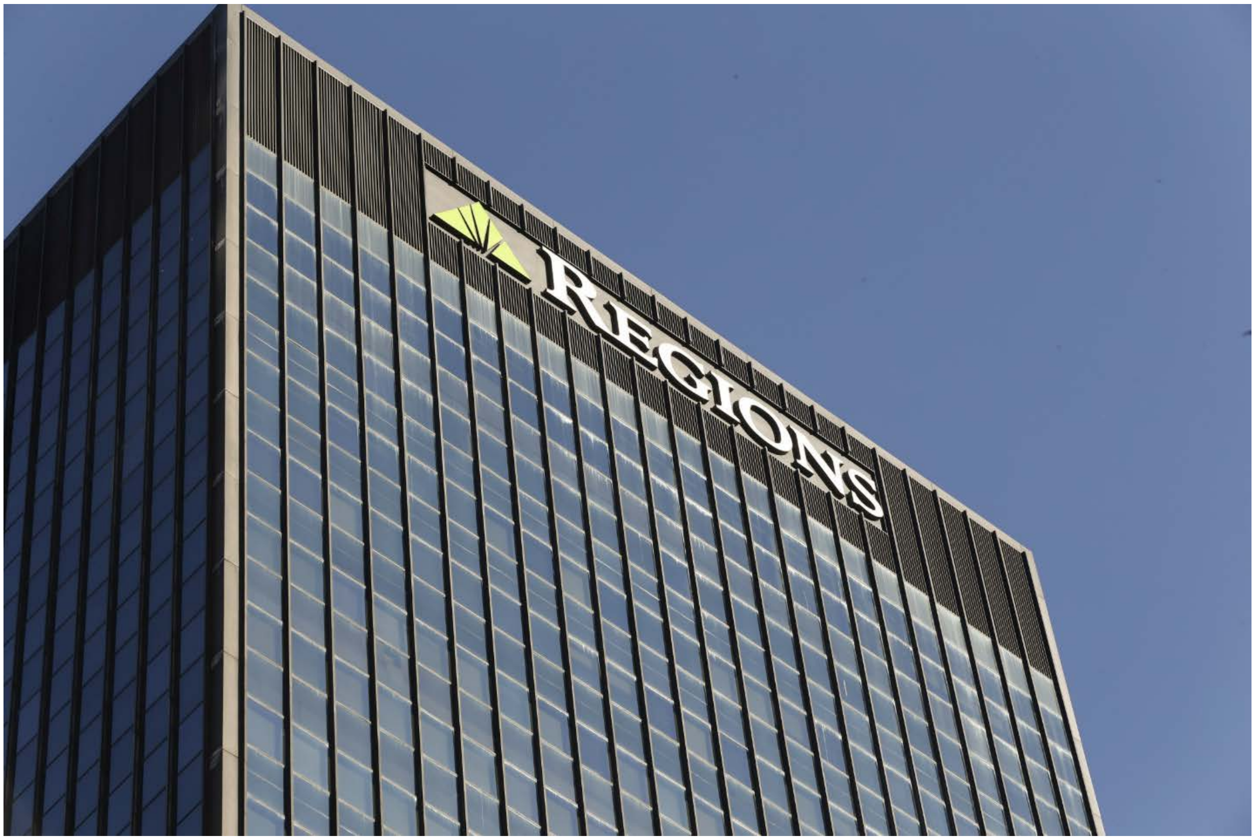

CIDI RESOLUTION PLAN
PUBLIC SECTION

REGIONS BANK

Date Submitted to the FDIC: June 28, 2018
Approved by Regions Bank Board of Directors

RESOLUTION PLAN STATEMENTS

To promote financial stability, the Federal Deposit Insurance Corporation ("FDIC") has adopted 12 CFR 360.10 (“IDI Rule”) requiring each Insured Depository Institution (“IDI”) with $50 billion or more in total assets (a covered IDI (“CIDI”)) to submit periodically to the FDIC a plan for the resolution of such institution in the event of its failure (“Bank Resolution Plan” or “Bank Plan” or “CIDI Plan”). The purpose of the Bank Resolution Plan is to enable the FDIC, as receiver, to resolve Regions Financial Corporation’s banking subsidiary (“Regions Bank” or “the Bank”) under Sections 11 and 13 of the Federal Deposit Insurance Act (“FDI Act”) in a manner that ensures that depositors receive access to their insured deposits in a timely manner, maximizes the return from the sale or disposition of its assets, and minimizes the amount of any loss realized by creditors in the resolution.

Regions Bank meets the criteria of a CIDI and has developed a Bank Resolution Plan to meet the requirements of the IDI Rule. However, this plan and all statements herein are not intended as projections, forward-looking statements, or management expectations. All contents are based on a purely hypothetical and unexpected scenario of failure of the IDI, as required by the FDIC. As a result, this Bank Plan should be viewed in the context of a prescribed regulatory requirement and not an expectation of the described scenarios or outcomes.

Table of Contents

INTRODUCTION

THE COMPANY

Regions' mission is to achieve superior economic value for its shareholders over time by making life better for customers, associates, and communities, and creating shared value as Regions helps them meet their financial goals and aspirations. Regions is guided by the following core values:

- Do What Is Right
- Put People First
- Reach Higher
- Focus On Your Customer
- Enjoy Life

Regions Financial Corporation (the "Parent") is a bank holding company with approximately $125 billion in consolidated assets, and Regions Bank is a wholly owned subsidiary of the Parent and represents the vast majority of its activity.

Regions Bank, with total assets of approximately $123 billion, is the Parent's only IDI. The Bank is a full-service institution providing traditional banking products and services, including wealth management, trust, mortgage banking, and insurance agency business.

The Parent and the Bank are collectively referred to as "Regions" or "the Company".

THE BANK RESOLUTION PLAN

In accordance with the IDI Rule by authority of the Federal Deposit Insurance Act ("FDI Act"), Regions Bank is required to periodically submit a resolution plan in accordance with the expectations of the FDIC, providing a detailed description of how the Bank would be unwound in failure in an orderly manner that would be expected to best preserve the FDIC's Deposit Insurance Fund and minimize losses to creditors. Regions Bank meets the criteria of a CIDI and has developed a Bank Resolution Plan to meet the requirements of the IDI Rule. The Bank Plan described in this document was due to the FDIC by July 1, 2018 ("the 2018 Bank Plan").

Regions maintains robust Capital, Liquidity, and Contingency Funding Plans that detail the actions it would take to avoid failure by staying well-capitalized and well-funded in adverse scenarios. In the hypothetical and unlikely event that the Bank was in danger of failure, and its Capital, Liquidity, and Contingency Funding Plans, or a timely private sector alternative, were not able to prevent such a failure or default, Regions Bank would be subject to the FDIC receivership process under the FDI Act.

The Bank Resolution Plan presents executable resolution strategies in the unlikely event of failure and creates a roadmap to facilitate the orderly resolution of the Bank within a reasonable timeframe while preserving its franchise value and ensuring depositors' access to Regions Bank's insured deposits. The Plans' strategies do not assume reliance on taxpayer support or the provision of extraordinary support by the United States or any other government.

Regions continues its commitment to maintaining a robust, efficient, and compliant Resolution Planning Process. This Public Section summarizes the key elements of the Bank Resolution Plan. Unless otherwise noted, information herein is provided as of December 31, 2017.

I. MATERIAL ENTITIES

The IDI Rule defines "Material Entity" as a company that is significant to the activities of a Critical Service or Core Business Line.

Regions Bank is considered the sole material entity for the purposes of the CIDI Plan. The Bank is a wholly owned subsidiary of the Parent, representing the vast majority of revenues, activities, and operations of the Company. The Bank holds approximately 99% of the Company's assets and houses all of the Company's core business lines and support services.

Regions Bank is the Parent's only Insured Depository Institution ("IDI") and is a full-service institution, providing traditional banking products and services. As of December 31, 2017, Regions Bank operated 1,469 branches and 1,899 ATMs in its 15-state regional footprint, which includes Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, and Texas.

The Bank maintains an operating model and organizational structure that are simple and straightforward. Specifically, Regions Bank:

- Serves clients and markets almost exclusively in the United States;
- Has a large and stable deposit base to fund its operations, reducing its reliance on wholesale market funding; and
- Has a limited number of subsidiaries, the majority of which are engaged in traditional banking activities. These subsidiaries do not contribute in a material way to the Bank's assets and revenues, and do not provide any critical service to the Bank.

Regions Bank has a robust and effective capital planning process that is subject to supervision and examination by both the Federal Reserve and the Alabama State Banking Department. The Bank is required to comply with applicable capital adequacy standards. As of December 31, 2017, the Bank was considered well-capitalized in accordance with regulatory guidelines, and remains so as of the submission of this Bank Plan.

II. CORE BUSINESS LINES

Under the IDI Rule, “Core Business Lines” means those business lines of the CIDI, including associated operations, services, functions and support, that, in the view of the CIDI, upon failure would result in a material loss of revenue, profit, or franchise value.

The Company separates its business activities into three segments as described in the Company’s 10-K filings: the Corporate Bank (“Corporate”), the Consumer Bank (“Consumer”), and Wealth Management. For CIDI Plan purposes, the Corporate Bank and Consumer Bank are considered Core Business Lines. Wealth Management is excluded as a Core Business Line for this purpose due to its low materiality and significant allocation of assets to other Parent subsidiaries outside of the Bank.

II.A CORPORATE BANK

The Corporate Bank represents the Company’s commercial banking functions including commercial and industrial, commercial real estate and investor real estate lending. This Core Business Line also includes equipment lease financing. Corporate Bank customers include corporate, middle market, and commercial real estate developers and investors. Corresponding deposit products related to these types of customers are also included in this segment.

For the year ended December 31, 2017, the Corporate Bank had average assets of approximately $51.7 billion and contributed approximately $475 million of net income.

II.B CONSUMER BANK

The Consumer Bank represents the Company’s branch network, including consumer banking products and services related to residential first mortgages, home equity lines and loans, branch small business loans, indirect loans, consumer credit cards and other consumer loans, as well as the corresponding deposit relationships. These services are also provided through alternative channels such as the internet and telephone banking.

For the year ended December 31, 2017, the Consumer Bank had average assets of approximately $35 billion and contributed approximately $563 million of net income.

III. CONSOLIDATED FINANCIAL INFORMATION: ASSETS, LIABILITIES, CAPITAL, AND MAJOR FUNDING SOURCES

Figure 1 summarizes the Balance Sheet as of December 31, 2017 for both Regions Bank and Regions Financial Corporation based on Regions Bank's Call Report and Regions Financial Corporation's FR Y-9C, which are both publicly available documents. For further details, please review these documents and Regions Financial Corporation's Annual Report (Form 10-K) available at http://ir.regions.com/.

Figure 1. Consolidated Balance Sheet as of 12/31/17 (in $ thousands)

Assets	Regions Bank*	Regions Financial Corporation**
Cash and due from banks:		
Noninterest-bearing	$ 2,153,581	$ 2,280,082
Interest-bearing	1,890,088	1,899,176
Total cash and due from banks	4,043,669	4,179,258
Securities:		
Held-to-maturity	1,657,497	1,657,961
Available for sale	23,570,906	23,628,285
Total securities	25,228,403	25,286,246
Federal funds sold and securities purchased under agreements to resell:		
Fed funds sold in domestic offices	-	-
Securities purchased under agreements to resell	70,000	70,000
Total Federal funds sold and securities purchased under agreements to resell	70,000	70,000
Loans and lease financing receivables:		
Held for sale	348,288	348,288
Held for investment***	79,947,092	79,947,483
Less: Allowance for loan and lease losses	(934,019)	(934,019)
Loans and leases held for investment, net of allowance	79,013,073	79,013,464
Total loans and leases	79,361,361	79,361,752
Trading assets	402,630	400,044
Premises and fixed assets (including capitalized leases)	1,936,467	1,989,282
Other real estate owned	86,145	86,145
Intangible assets:		
Goodwill	4,264,384	4,904,385
Other identifiable intangible assets	524,968	560,418
Total intangible assets	4,789,352	5,464,803
Other assets	7,407,193	7,746,874
Total Assets	**$ 123,325,220**	**$ 124,584,404**

Liabilities and Stockholders' Equity	Regions Bank*	Regions Financial Corporation**
Deposits:		
Noninterest-bearing	$ 38,213,404	$ 36,428,523
Interest-bearing	60,788,269	60,762,098
Total deposits	99,001,673	97,190,621
Trading liabilities	178,070	138,245
Other borrowed money	5,023,400	7,169,960
Subordinated notes and debentures	994,800	1,550,132
Other liabilities	2,024,126	2,343,882
Total liabilities	107,222,069	108,392,840
Total equity capital	16,103,151	16,191,564
Total liabilities and stockholder's equity	**$ 123,325,220**	**$ 124,584,404**

**Based on Regions Bank's Call Report (Consolidated Report of Condition and Income; FFIEC Form 031), filed with the FDIC for year-end date of December 31, 2017*

***Based on the Consolidated Balance Sheet for Regions Financial Corporation, as filed on FR Y-9C, as of December 31, 2017*

****"Line item for the Parent is equivalent to "Loans and leases, net of unearned income."*

III.A CAPITAL SUMMARY

Regions Financial Corporation and Regions Bank are required to comply with regulatory capital requirements established by Federal and State banking agencies. These regulatory capital requirements involve quantitative measures of the Company's assets, liabilities, and certain off-balance sheet items, and also qualitative judgments by the Regulators. Failure to meet minimum capital requirements can subject the Company to a series of increasingly restrictive regulatory actions. Banking regulations identify five capital categories:

1) well-capitalized,

2) adequately capitalized,

3) undercapitalized,

4) significantly undercapitalized, and

5) critically undercapitalized.

At December 31, 2017 and as of the date of submission of the Bank Plan, Regions Financial Corporation and Regions Bank exceeded all capital regulatory requirements, and were classified as "well-capitalized." Management believes that no events or changes have occurred subsequent to December 31, 2017 that would change this designation.

Quantitative measures established by regulation to ensure capital adequacy require institutions to maintain minimum ratios of:

- Common equity tier 1 capital,
- Tier 1 capital,
- Total capital, and
- Tier 1 capital to average tangible assets (the "leverage" ratio).

Figure 2 summarizes the regulatory minimum requirements, the requirements to be considered “Well-Capitalized,” and the amounts and ratios for Regions Financial Corporation and Regions Bank as of December 31, 2017, which is the as-of date for the Bank Plan.

Figure 2. Regulatory Capital Requirements as of December 31, 2017

Transitional Basis Basel III Regulatory Capital Rules	Amount (in $MM)	Ratio	Minimum Requirement	To Be Well - Capitalized
Basel III common equity tier 1 (CET1) capital				
Regions Financial Corporation	$ 11,152	11.05%	4.50%	N/A
Regions Bank	$ 12,560	12.49%	4.50%	6.50%
Tier 1 capital				
Regions Financial Corporation	$ 11,964	11.86%	6.00%	6.00%
Regions Bank	$ 12,560	12.49%	6.00%	8.00%
Total capital				
Regions Financial Corporation	$ 13,903	13.78%	8.00%	10.00%
Regions Bank	$ 14,042	13.97%	8.00%	10.00%
Leverage capital				
Regions Financial Corporation	$ 11,964	10.01%	4.00%	N/A
Regions Bank	$ 12,560	10.54%	4.00%	5.00%

Note: Information per Regions Financial Corporation 10-K for year ended 12/31/17. Amounts and ratios may also be found in the Call Report and the FR Y-9C, except for the leverage capital dollar amounts, which are only disclosed in the 10-K.

Note: The 2017 Basel III CET1 capital, Tier 1 capital, Total capital, and Leverage capital ratios are estimated.

III.A.1 PRUDENT CAPITAL MANAGEMENT

To ensure that current and projected capital levels remain adequate relative to not only these regulatory well-capitalized thresholds but also internal limits, Regions Bank employs a robust capital planning process. Among other things, this process seeks continually to evaluate and challenge the adequacy of capital by identifying and aggregating risks from across the Company to inform the creation of scenarios designed to stress the unique sensitivities of the Company.

The Company is required to submit a capital plan annually under the Federal Reserve's Comprehensive Capital Analysis and Review ("CCAR") process. For Large and Noncomplex companies such as Regions Financial Corporation, the Federal Reserve only considers quantitative factors when determining if a company's capital plan will be approved. Outside of the CCAR process, the Federal Reserve regularly assesses qualitative factors, the overall financial condition, risk profile, and capital adequacy of Large and Noncomplex bank holding companies.

In June 2018, the Federal Reserve notified the Company that it did not object to the Company's Capital Plan included in the Company's 2018 CCAR submission.

III.B MAJOR FUNDING SOURCES

Liquidity is an important factor in the financial condition of Regions and affects Regions' ability to meet the borrowing needs and deposit withdrawal requirements of its customers. Regions' goal in liquidity management is to satisfy the cash flow requirements of depositors and borrowers, while at the same time meeting the Company's cash flow needs.

Regions intends to fund its obligations primarily through cash generated from normal operations. Assets, consisting principally of loans and securities, are funded primarily by a stable customer deposit base. The Bank's deposits totaled approximately $99 billion as of December 31, 2017.

The securities portfolio is one of Regions' primary sources of liquidity. As of December 31, 2017, the Company had approximately $16.6 billion of unencumbered liquid securities available for pledging. Proceeds from maturities and principal and interest payments of securities provide a constant flow of funds available for cash needs. The agency guaranteed mortgage-backed securities portfolio is another source of liquidity in various secured borrowing capacities.

Maturities in the loan portfolio also provide a steady flow of funds. Additional funds are provided from payments on consumer loans and one-to-four family residential first mortgage loans.

The Company's financing arrangement with the Federal Home Loan Bank (FHLB) adds additional flexibility in managing the Company's liquidity position. As of December 31, 2017, Regions' outstanding balance of FHLB borrowings was $4.2 billion and its total borrowing capacity from the FHLB totaled approximately $17.2 billion. The FHLB has been and is expected to continue to be a reliable and economical source of funding.

Regions maintains a shelf registration statement with the Securities and Exchange Commission (SEC) that can be utilized by Regions to issue various debt and/or equity securities. Regions may also issue bank notes from time to time, either as part of a bank note program or as stand-alone issuances. No issuances were made in 2017. However, on January 23, 2018, Regions issued $550 million of 2.75% senior bank notes and $350 million of senior floating rate bank notes tied to three-month LIBOR, both of which were made under this program.

Regions may, from time to time, consider opportunistically retiring outstanding issued securities, including subordinated debt in privately negotiated or open market transactions for cash or common shares. Regulatory approval would be required for retirement of some instruments.

III.B.1 PRUDENT LIQUIDITY MANAGEMENT

To ensure an appropriate level of liquidity is maintained, Regions performs specific procedures including scenario analyses and stress testing at the bank, holding company, and affiliate levels and complies with the regulatory Liquidity Coverage Ratio ("LCR") requirements.

Regions' liquidity policy prescribes liquidity requirements for both the Parent and the Bank and seeks to ensure that liquidity does not fall below minimum levels. Risk limits are established within the Company's Liquidity Risk Oversight Committee and Asset Liability Management Committee, which regularly reviews compliance with the established limits.

IV. DERIVATIVE ACTIVITIES AND HEDGING ACTIVITIES

The Bank conducts hedging activities within four categories: 1) Balance Sheet Hedging, 2) Mortgage Servicing Rights Hedging, 3) Capital Markets Trading, and 4) Mortgage Origination Pipeline Hedging. These hedging activities are discussed below. For further details, please review Regions Financial Corporation's Annual Report (Form 10-K) available at http://ir.regions.com/.

IV.A BALANCE SHEET HEDGING

Derivatives are entered into by the Corporate Treasury group to manage interest rate risk and facilitate asset/liability management strategies. Derivative financial instruments that qualify for an ASC 815 hedging relationship are classified, based on the exposure being hedged, as either fair value hedges or cash flow hedges. The Bank formally documents all hedging relationships between hedging instruments and hedged items, as well as its risk management objective and strategy for entering into various hedge transactions. The Bank performs periodic assessments to determine whether the hedging relationship has been effective in offsetting changes in fair values or cash flows of hedged items and whether the relationship is expected to continue to be effective in the future.

IV.B MORTGAGE SERVICING RIGHTS ("MSR") HEDGING

The Corporate Treasury group manages the risk associated with hedging Regions Bank's MSR asset and leads MSR hedging efforts. Most hedge positions are via treasury futures, interest rate swaps and options, or to-be-announced mortgage-backed securities ("TBA MBS"). TBA MBS are agreements to purchase MBS at a regular forward settlement date. Regions Bank accounts for mortgage servicing rights and the derivatives used to hedge them using fair-market value.

IV.C CAPITAL MARKETS TRADING

The Bank hedges risk resulting from trading derivatives on behalf of the Bank's clients. Types of interest rate derivative trades conducted for clients include: Interest rate swaps, interest rate options, interest rate futures and forward commitments, and other contracts. The Bank also hedges commodity risk resulting from trading commodities with the Bank's clients. Types of client trades include: commodity swaps and commodity options. Foreign exchange rate risk is hedged as a result from trading foreign exchange with the Bank's clients. Types of client trades include: foreign exchange spot, forward, swap, and option trades.

IV.D MORTGAGE ORIGINATION PIPELINE HEDGING

Regions also uses derivatives to economically manage interest rate and pricing risk associated with its mortgage origination business. In the period of time that elapses between the origination and sale of mortgage loans, changes in interest rates have the potential to cause a decline in the value of the loans in this held-for-sale portfolio. Futures contracts and forward sale commitments are used to protect the value of the loan pipeline and loans held for sale from changes in interest rates and pricing.

V. MEMBERSHIPS IN MATERIAL PAYMENT, CLEARING, AND SETTLEMENT SYSTEMS

Title VIII of the Dodd-Frank Act, the Payment, Clearing, and Settlement Supervision Act of 2010, introduces the term Financial Market Utility ("FMU") for those multilateral systems that transfer, clear, or settle payments, securities, or other financial transactions among financial institutions or between an FMU and a financial institution.

Utilities and financial institutions transfer funds and settle accounts with other financial institutions to facilitate normal day-to-day transactions occurring in the U.S. economy. Services include wire transfers, settlement, and securities safekeeping, as well as services regarding currency and coin, check clearing and collection, and Automated Clearing House (“ACH”) transactions.

As the central bank of the United States, the Federal Reserve provides certain payment and settlement services to depository institutions. Private sector operators of payment, clearing, and settlement systems also provide such services to financial institutions. Funds transfers occur primarily through the Fedwire Funds Service, CHIPS, the National Settlement Service ("NSS"), ACH, and payment card networks.

Regions Bank utilizes directly or indirectly a series of FMUs that are operated by the Federal Reserve and by private sector organizations.

Figure 3 provides an overview of the material systems utilized by the Bank.

Figure 3. Material systems utilized by the Bank

Category	Sub-Category	System	Description
Derivatives Clearing Houses	N/A	Chicago Mercantile Exchange, Inc. (CME)	A subsidiary of the Chicago Mercantile Exchange Group. CME provides clearing and settlement services for derivative products.
		LCH Clearnet Ltd. (LCH)	A subsidiary of the LCH Clearnet Group. LCH provides clearing and settlement services for derivative products.
Securities Depository, Processing, Clearing & Settlement Systems	N/A	Fedwire Securities Service (Fedwire Securities)	Owned and operated by the Federal Reserve Bank, is a real-time delivery versus payment ("DVP") securities settlement system that allows for the immediate, final, and simultaneous transfer of eligible securities against funds in central bank money. Fedwire Securities provides a system for maintaining and transferring book-entry securities issued by the US Treasury, government agencies, government-sponsored enterprises (GSEs) and certain international organizations.
		Bank of New York Mellon (BNY Mellon)	Utilized by the Bank for the purposes of clearing, settlement, and custody of collateral. BNY Mellon securities clearance service is widely utilized in the U.S. market and offers clearance capability in Fed Clearing (through the Federal Reserve Bank's Fedwire Securities Service) and Global Clearing.
Payment Systems	**Wire Transfers**	Fedwire Funds Service (Fedwire Funds)	Owned and operated by the Federal Reserve Bank, is the premier electronic funds-transfer service that U.S. banks, businesses, and government agencies rely on for mission-critical same-day transactions that are generally large-value, time-critical US dollar transfers.
	ACH	FedACH	Owned and operated by the Federal Reserve, is an electronic payment system providing ACH services. The ACH system exchanges batched debit withdrawals and credit payments between participating banks and credit unions on behalf of their respective business, consumer, and government account holders.
	Payment Card Networks	Visa, Inc. (Visa)	A global payments technology company that connects consumers, businesses, banks, and governments in more than 200 countries and territories, enabling them to use electronic payments instead of cash and checks.
		Visa PLUS Network (Visa PLUS)	An ATM only network that provides cash to Visa cardholders. As a subsidiary of Visa, Visa PLUS connects all Visa credit, debit, and prepaid cards, as well as ATM cards issued by various banks worldwide.
		Visa Interlink Debit Network (Visa Interlink)	A point of sale (POS) network based on personal identification numbers (PIN). Visa Interlink allows cardholders to use a PIN to both make a purchase and a withdrawal, using funds in their account, from a merchant.

VI. DESCRIPTION OF FOREIGN OPERATIONS

The Bank's operations are primarily located in the United States and the Bank does not have any material foreign operations. The great majority of income, assets, and liabilities are related to the Bank's domestic operations.

VII. MATERIAL SUPERVISORY AUTHORITIES

Regions Financial Corporation is registered with the Federal Reserve as a bank holding company (BHC) and has elected to be treated as a financial holding company ("FHC") under the Bank Holding Company Act ("BHC Act"). As such, Regions Financial Corporation and its subsidiaries are subject to the supervision, examination, and reporting requirements of the BHC Act and the regulations of the Federal Reserve. Generally, the BHC Act provides for "umbrella" regulation of FHCs by the Federal Reserve and functional regulation of holding company subsidiaries by applicable regulatory agencies. The Federal Reserve is also granted the authority to require reports of, examine, and adopt rules applicable to holding company subsidiaries.

Regions Financial Corporation is also subject to the disclosure and regulatory requirements of the Securities Exchange Act of 1934, as amended and administered by the SEC. Regions Financial Corporation common stock and depository shares representing its outstanding preferred stock are each listed on the New York Stock Exchange ("NYSE"). Consequently, Regions Financial Corporation is also subject to NYSE's rules for listed companies.

Regions Bank is a member of the FDIC and, as such, its deposits are insured by the FDIC to the extent provided by law. Regions Bank is an Alabama state-chartered bank and a member of the Federal Reserve System. Its operations are generally subject to supervision and examination by the Federal Reserve, the Alabama State Banking Department, and the FDIC. One or more of these bank regulators are given authority to approve or disapprove mergers, acquisitions, consolidations, the establishment of branches, and similar corporate actions. The federal and state banking regulators also have the power to prevent the continuance or development of unsafe or unsound banking practices or other violations of law. State and federal laws and regulations govern the activities in which Regions Bank engages, including the investments it makes and the aggregate amount of loans that may be granted to one borrower. In addition to regulatory activities, Regions Bank is affected by the actions of the Federal Reserve as it implements monetary policy.

Various consumer and compliance laws and regulations also affect the Bank's operations. Regions Bank and its affiliates are subject to supervision, regulation, examination, and enforcement by the Consumer Financial Protection Bureau ("CFPB") with respect to consumer protection laws and regulations as well as the Consumer Banking Supervision and Regulation branch of the Federal Reserve.

VIII. PRINCIPAL OFFICERS

Executive officers of Regions Bank as of December 31, 2017 were as follows:

Principal Officers	Position	Executive Officer Since
O.B. Grayson Hall, Jr.	Chairman and Chief Executive Officer	1993
John M. Turner, Jr.	President and Head of Corporate Banking Group	2011
David J. Turner, Jr.	Chief Financial Officer	2010
Fournier J. "Boots" Gale, III	General Counsel and Corporate Secretary	2011
C. Matthew Lusco	Chief Risk Officer	2011
John B. Owen	Head of the Regional Banking Group	2009
Brett D. Couch	Regional President, East Region	2010
Barb Godin	Chief Credit Officer	2010
C. Keith Herron	Regional President, South Region	2010
William E. Horton	Head of Commercial Banking	2014
Ellen S. Jones	Head of Strategic Performance and Alignment	2010
David R. Keenan	Head of Human Resources	2010
Scott M. Peters	Consumer Services Group Head	2010
William D. Ritter	Wealth Management Group Head	2010
Ronald G. Smith	Regional President, Mid-America Region	2010

Note: Effective July 2, 2018, John M. Turner, Jr., who currently serves as President, will become Chief Executive Officer of Regions Financial Corporation and Regions Bank. On June 19, 2018, Mr. Turner was confirmed as a new member of Regions' Boards of Directors.

IX. RESOLUTION PLANNING CORPORATE GOVERNANCE

Regions has established a Resolution Planning Process ("RPP") that supports prudent development of resolution plans subject to sufficient review, challenge, and approval by key executives and subject matter experts. Regions recognizes the importance of effective governance and oversight of resolution planning activities and has developed a multi-layered framework that leverages existing corporate governance and is embedded in Regions' existing strategic management processes.

Special resources within the Risk Management organizational structure are dedicated to Resolution Planning activities. These dedicated resources, known as the Resolution Planning Office ("RPO"), are the central point of management of the Resolution Planning Process. The RPO reports to the Head of Market, Liquidity, and Capital Risk Management.

The RPO leverages expertise from contributors who are subject matter experts across the Company, including those individuals from business lines and support functions who are critical to the management of Regions' core business-as-usual activities. Associates are involved from areas including, but not limited to, Core Business Lines (the Corporate Bank and Consumer Bank), Strategic Planning, Funding and Liquidity, Debt and Capital, Corporate Finance, Information Technology, Human Resources, Legal, and other key functions.

Internal Audit serves as an independent assurance function over the RPP, ensuring the adequacy of, and compliance with, policies, procedures, and processes established by the RPO. Internal Audit assists Regions in achieving its objectives by executing an independent, systematic, and disciplined end-to-end review over the RPP.

The Strategic Planning Committee ("SPC") is the governing body primarily responsible for oversight of the Resolution Planning Process including the development, maintenance, implementation, and filing of Regions' Resolution Plans and compliance with the associated regulations. The SPC is an executive-level committee that reports to the Board Risk Committee. As of December 31, 2017, voting members included the President and Head of the Corporate Banking Group, Chief Financial Officer, Chief Risk Officer, Head of the Regional Banking Group, General Counsel & Corporate Secretary, Head of Human Resources, Chief Credit Officer, Head of Commercial Banking, Head of Consumer Services Group, Head of Wealth Management, Head of Strategic Performance and Alignment, Regional President – East Region, Regional President – Mid-America Region, and Regional President – South Region.

The Board of Directors is the highest authority within the Company, setting Regions' risk appetite and providing the ultimate approval of Regions' Resolution Plans. Regions Bank's Board of Directors reviewed and approved the 2018 Bank Resolution Plan in June 2018 before submission to the FDIC.

X. DESCRIPTION OF MATERIAL MANAGEMENT INFORMATION SYSTEMS

Regions leverages information technology and Management Information Systems (“MIS") to facilitate operations and management of its Core Business Lines and Critical Services, and to support the Bank’s Financial and Accounting Reporting and Risk Management Reporting.

- Financial and Accounting Reporting: Systems used to compile and report information used to monitor the Bank's financial health and to provide necessary information to the Bank's Management and Regulators.
- Risk Management Reporting: Systems used to generate information to inform risk management decisions by measuring, monitoring, and modeling key risk indicators and to comply with Regulatory requirements managed by the Risk Management function.

Region’s Information Technology group supports the Company’s systems to ensure that they are operational and support internal, regulatory, and customer-facing business requirements.

Customer service drives the Bank’s commitment to operational continuity. In response to disasters and business interruptions, the Bank has the resources and expertise necessary to continue or resume operations in a timely manner and help people, businesses, and communities get back on their feet.

The Bank maintains three programs to serve this goal of recovery: Business Continuity, Disaster Recovery, and Incident Response. The teams related to these programs work with all lines of business, support functions, and technology partners to implement the programs for developing, maintaining, and testing the plans required to minimize or recover from business disruptions.

XI. DESCRIPTION OF RESOLUTION STRATEGY

Please see the 2015 Resolution Plan for Covered Insured Depository Institutions,[1] which was the most recent Bank Plan prior to 2018, for a description of Region's recommended resolution strategy. The following excerpt from the Public Section of the 2015 Resolution Plan summarizes the strategy:

> "The preferred strategy would be to maintain the Bank as a whole and execute a whole bank sale after its stabilization through a bridge bank. Alternatively, the receiver could sell and transfer ownership of the Bank in multiple transactions including the sale of loan portfolios and regional segments along the Bank's geographical alignment."

Regions contends that the preferred resolution strategy of executing a whole bank sale as described in the Public Section of the 2015 Bank Resolution Plan remains the most operationally straightforward approach that best preserves value if resolving Regions Bank in the unlikely event of failure.

Complementing the alternative strategy described in the excerpt above, Regions performed a deep qualitative analysis of its major asset categories, Core Business Line, and other key components of franchise value ("Franchise Components"). As a result of this analysis, and as an alternative to a whole bank sale, Regions believes that an orderly resolution of Regions Bank could also be accomplished through multiple transactions in which several asset portfolios would be sold followed by sales of the Bank's geographic regions, which are described in the Company's annual 10-K filing. Similar to a whole bank sale, this alternative strategy would accomplish resolution of the vast majority of Regions' loan assets.

[1] See Regions Bank's Public Section of the 2015 Resolution Plan for Covered Insured Depository Institutions (available at https://www.fdic.gov/regulations/reform/resplans/), which was Regions Bank's most recent Bank Plan prior to 2018.

CONCLUSION

Regions developed its Bank Resolution Plan pursuant to the FDIC's Resolution Plan Rule for Covered Insured Depository Institutions.

The Bank Resolution Plan presents information and strategies in the hypothetical, unlikely, and unexpected event of failure, and creates a roadmap to facilitate orderly resolution of the Bank in a manner that seeks to preserve the FDIC's Deposit Insurance Fund.

Regions believes its resolution methodologies and strategies would ensure depositors' access to Regions Bank's insured deposits, enable the FDIC to achieve maximum value for the Receivership, and minimize the amount of any loss to be realized by the Deposit Insurance Fund and by Regions Bank's creditors.

Regions remains committed to working with its Regulators to strengthen its resolution planning process, and to identify and remediate potential obstacles to resolution.