



2019-2020 Sustainability Accounting Standards Board Disclosure

Regions Financial Corporation’s 2019-2020 SASB Disclosure is Regions’ second report made pursuant to the SASB Standards. We believe that issuing SASB-aligned reporting further demonstrates our commitment to providing transparent, comparable, useful, and relevant ESG data — and, ultimately, delivering long-term value — to our stakeholders. As another step forward in our ESG journey, we intend to begin providing this disclosure on an annual basis starting with our 2021 disclosure.

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.

Throughout the disclosure, we use several acronyms, which should be read to mean the following:			
ARM	Adjustable-rate mortgage	LGD	Loss given default
C&I	Commercial & Industrial	LMI	Low- and moderate-income
CB	Commercial Banks	LTV	Loan-to-value
CDP	Formerly known as the Carbon Disclosure Project	MD&A	Management’s Discussion & Analysis of Financial Condition & Results of Operations
CF	Consumer Finance	MF	Mortgage Finance
CFPB	Consumer Financial Protection Bureau	PII	Personally identifiable information
CRA	Community Reinvestment Act	SASB	Sustainability Accounting Standards Board
ESG	Environmental, social, and governance	TCFD	Task Force on Climate-related Financial Disclosures
G-SIB	Global Systemically Important Bank		

Commercial Banks

Code	Accounting Metric	Response
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving PII, and (3) number of account holders affected	2019 Regions did not experience any material breaches during 2019. If material breaches had occurred, they would have been addressed in our 2019 Form 10-K . Please see the response to FN-CB-230a.2 for more information about Regions’ approach to information security risk management.
		2020 Regions did not experience any material breaches during 2020. If material breaches had occurred, they would have been addressed in our 2020 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	<p>2019 Regions' approach to information security risk management is discussed in:</p> <ul style="list-style-type: none"> • Our Code of Business Conduct & Ethics (<i>see 2020 response</i>) • The Information Security Risk section (pages 83-84) of our 2019 Form 10-K • The Cyber and Information Security section (pages 57-58) of our 2020 Proxy Statement • The Information Security and Privacy section (pages 39-41) of our 2019 Annual Review & ESG Report <p>2020 Regions' approach to information security risk management is discussed in:</p> <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section (page 5) and the Protecting Confidential and/or Proprietary Information section (pages 11-14) of our Code of Business Conduct & Ethics • The Information Security Risk section (pages 95-96) of our 2020 Form 10-K • The Information Security, Business Resilience, and Data Privacy section (pages 49-50) of our 2021 Proxy Statement • The Information Security, Business Resilience, and Privacy section (pages 42-44) of our 2020 Annual Review & ESG Report
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<p>2019 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 4Q19. Additional data, including CRA-qualified support and lending to LMI and minority borrowers, is provided on pages 50 and 72 of our 2019 Annual Review & ESG Report.</p> <p>Regions' broader efforts to support small businesses, community development, and communities of color are discussed further in the Expanding Access Through Financial Inclusion section (pages 48-51) and the Investing in Our Communities section (pages 73-74) of that report.</p> <p>2020 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 4Q20. Additional data, including CRA-qualified support and lending to LMI and minority borrowers, is provided on pages 82-83 and 87 of our 2020 Annual Review & ESG Report.</p> <p>Regions' broader efforts to support small businesses, community development, and communities of color, including the establishment and funding of the Regions Community Development Corporation, are discussed further in the Community Engagement section (pages 39-40) of our 2021 Proxy Statement and in the Employment and Wealth Generation section (pages 80-83) and the Community and Social Vitality section (pages 87 and 90) of our 2020 Annual Review & ESG Report.</p>
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	<p>2019 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 4Q19. Additional data, including CRA-qualified support and lending to LMI and minority borrowers, is provided on pages 50 and 72 of our 2019 Annual Review & ESG Report. The Aging Analysis discussion in the Allowance for Credit Losses footnote (pages 124-125) to our 2019 Form 10-K provides an overview of the days past due and non-accrual status for each of our loan portfolio segments and classes as of December 31, 2019.</p> <p>Regions' broader efforts to support small businesses, community development, and communities of color are discussed further in the Expanding Access Through Financial Inclusion section (pages 48-51) and the Investing in Our Communities section (pages 73-74) of our 2019 Annual Review & ESG Report.</p>

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 (<i>cont'd</i>)	<p>2020 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 4Q20. Additional data, including CRA-qualified support and lending to LMI and minority borrowers, is provided on pages 82-83 and 87 of our 2020 Annual Review & ESG Report. The Aging and Non-Accrual Analysis discussion in the Allowance for Credit Losses footnote (pages 138-139) to our 2020 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, 2020.</p> <p>Regions' broader efforts to support small businesses, community development, and communities of color, including the establishment and funding of the Regions Community Development Corporation, are discussed further in the Community Engagement section (pages 39-40) of our 2021 Proxy Statement and in the Employment and Wealth Generation section (pages 80-83) and the Community and Social Vitality section (pages 87 and 90) of our 2020 Annual Review & ESG Report.</p>
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	<p>2019 Full-service check cashing is one of multiple services Regions offers to unbanked and underbanked consumers through Regions Now Banking®. Our Now Banking products and services are described in the Expanding Access Through Financial Inclusion section (pages 48-49) of our 2019 Annual Review & ESG Report.</p> <p>2020 Full-service check cashing is one of multiple services Regions offers to unbanked and underbanked consumers through Regions Now Banking®. Our Now Banking products and services are described in the Expanding Access Through Financial Inclusion section (pages 80-81) of our 2020 Annual Review & ESG Report.</p>
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<p>2019 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. In 2019, 1.3 million people received financial education from Regions and 164,000 associate-led financial wellness workshops were administered through Regions Next Step.</p> <p>More information about Regions Next Step can be found in the Expanding Access Through Financial Inclusion section (page 51) and the Investing in Our Communities section (page 74) of our 2019 Annual Review & ESG Report and at regions.com/next-step.</p> <p>2020 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. In 2020, 1.8 million people received financial education from Regions and 130,000 associate-led financial wellness workshops were administered through Regions Next Step.</p> <p>More information about Regions Next Step can be found in the Expanding Access Through Financial Inclusion section (page 84) of our 2020 Annual Review & ESG Report and at regions.com/next-step.</p>
<i>Incorporation of Environmental, Social, and Governance Factors in Credit Analysis</i>		
FN-CB-410a.1	Commercial and industry credit exposure, by industry	<p>2019 See Table 5b, Loans and Related Commitments Exposure by Industry, in Regions' Basel III Regulatory Capital Disclosures Report for 4Q19 and Table 11, Selected Industry Exposure (page 59), in the MD&A section of our 2019 Form 10-K.</p> <p>2020 See Table 5b, Loans and Related Commitments Exposure by Industry, in Regions' Basel III Regulatory Capital Disclosures Report for 4Q20 and Table 11, Commercial Industry Exposure (page 67), in the MD&A section of our 2020 Form 10-K. We also provide a sector-by-sector breakdown of the outstanding loan balances and total commitments in our C&I portfolio, as well as each sector's sensitivity to climate change transition risk, in the Assessment of Climate Risks section (page 13) of our 2020 TCFD Report.</p>

FN-CB-410a.2	Description of approach to incorporation of ESG factors in credit analysis	<p>2019 Regions' commitment to effectively managing ESG risks in our lending practices, and our efforts to honor that commitment, are discussed in the Environmental and Social Risk Management section (pages 35-36) and the Coal Mining and Mountain Top Removal section (page 37) of our 2019 Annual Review & ESG Report and in our 2020 CDP Climate Change Questionnaire Response.</p> <p>2020 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"> • The Environmental and Social Risk Management section (pages 39-41) of our 2020 Annual Review & ESG Report • The Climate Change Mitigation Strategies section (page 10) of our 2020 TCFD Report • Our 2021 CDP Climate Change Questionnaire Response
Business Ethics		
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	<p>2019 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 164-165) to our 2019 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 53) of that filing.</p> <p>2020 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 176-177) to our 2020 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 61) of that filing.</p>
FN-CB-510a.2	Description of whistleblower policies and procedures	<p>2019 We discuss our whistleblower protection policies and mechanisms in:</p> <ul style="list-style-type: none"> • Our Code of Business Conduct & Ethics (<i>see 2020 response</i>) • The Ethical Business Conduct section (page 39) and the Safety and Respect in the Workplace section (page 40) of our 2020 Proxy Statement • The Ethical Business Conduct section (pages 27-33) of our 2019 Annual Review & ESG Report <p>2020 We discuss our whistleblower protection policies and mechanisms in:</p> <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section (page 5) of our Code of Business Conduct & Ethics • The Business Practices and Responsible Banking section (pages 36-37) and the Safety and Respect in the Workplace section (page 37) of our 2021 Proxy Statement • The Ethical Business Conduct section (pages 27-28) of our 2020 Annual Review & ESG Report
Systemic Risk Management		
FN-CB-550a.1	G-SIB score, by category	<p>2019 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 2019.</p> <p>2020 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 2020.</p>
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	<p>2019 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 4Q19.</p> <p>2020 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 4Q20.</p>

Activity Metrics		
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	2019 Regions discloses the dollar value of our consumer deposit account products in Schedule RC-E of our Call Report for 4Q19 .
		2020 Regions discloses the dollar value of our consumer deposit account products in Schedule RC-E of our Call Report for 4Q20 .
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	2019 The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2019, is disclosed in the Loans footnote (page 120) to our 2019 Form 10-K . Table 11, Selected Industry Exposure (page 59), and the subsequent narrative in the MD&A section of our 2019 Form 10-K further discuss commercial portfolio balances in selected industries as of December 31, 2019.
		2020 The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2020, is disclosed in the Loans footnote (page 132) to our 2020 Form 10-K . Table 11, Commercial Industry Exposure (page 67), and the subsequent narrative in the MD&A section of our 2020 Form 10-K further discuss commercial portfolio balances in selected industries as of December 31, 2020.

Consumer Finance

Code	Accounting Metric	Response
Customer Privacy		
FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	2019 We use 100% 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. Further discussion of our privacy policies and procedures can be found in: <ul style="list-style-type: none"> • Our Code of Business Conduct & Ethics (<i>see 2020 response</i>) • The Information Security Risk section (pages 83-84) of our 2019 Form 10-K • The Cyber and Information Security section (pages 57-58) of our 2020 Proxy Statement • The Information Security and Privacy section (pages 39-41) of our 2019 Annual Review & ESG Report
		2020 We use 100% 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. Further discussion of our privacy policies and procedures can be found in: <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section (page 5) and the Protecting Confidential and/or Proprietary Information section (pages 11-14) of our Code of Business Conduct & Ethics • The Information Security Risk section (pages 95-96) of our 2020 Form 10-K • The Information Security, Business Resilience, and Data Privacy section (pages 49-50) of our 2021 Proxy Statement • The Information Security, Business Resilience, and Privacy section (pages 42-44) of our 2020 Annual Review & ESG Report

FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	<p>2019 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 164-165) to our 2019 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 53) of that filing.</p> <p>2020 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 176-177) to our 2020 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 61) of that filing.</p>
Data Security		
FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving PII, (3) number of account holders affected	<p>2019 Regions did not experience any material breaches during 2019. If material breaches had occurred, they would have been addressed in our 2019 Form 10-K. See the response to FN-CF-230a.3 for more information about Regions' approach to information security risk management.</p> <p>2020 Regions did not experience any material breaches during 2020. If material breaches had occurred, they would have been addressed in our 2020 Form 10-K. See the response to FN-CF-230a.3 for more information about Regions' approach to information security risk management.</p>
FN-CF-230a.2	Card-related fraud losses from (1) card-not-present fraud and (2) card-present and other fraud	<p>2019 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 164-165) to our 2019 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 53) of that filing.</p> <p>2020 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 176-177) to our 2020 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 61) of that filing.</p>
FN-CF-230a.3	Description of approach to identifying and addressing security risks	<p>2019 Regions' approach to information security risk management is discussed in:</p> <ul style="list-style-type: none"> • Our Code of Business Conduct & Ethics (see <i>2020 response</i>) • The Information Security Risk section (pages 83-84) of our 2019 Form 10-K • The Cyber and Information Security section (pages 57-58) of our 2020 Proxy Statement • The Information Security and Privacy section (pages 39-41) of our 2019 Annual Review & ESG Report <p>2020 Regions' approach to information security risk management is discussed in:</p> <ul style="list-style-type: none"> • The Raising Issues and Reporting Violations section (page 5) and the Protecting Confidential and/or Proprietary Information section (pages 11-14) of our Code of Business Conduct & Ethics • The Information Security Risk section (pages 95-96) of our 2020 Form 10-K • The Information Security, Business Resilience, and Data Privacy section (pages 49-50) of our 2021 Proxy Statement • The Information Security, Business Resilience, and Privacy section (pages 42-44) of our 2020 Annual Review & ESG Report

Selling Practices		
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>2019 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"> • Our Code of Business Conduct & Ethics (<i>see 2020 response</i>) • The Relationship of Compensation Policies and Practices to Risk Management section (pages 56-57) and the Compensation Philosophy and Objectives section (pages 82-83) of our 2020 Proxy Statement • The Consumer Protection section (pages 46-47) of our 2019 Annual Review & ESG Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2019 Form 10-K.</p> <p>2020 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"> • The Sales Practices section (page 26) and the Incentive Programs section (page 27) of our Code of Business Conduct & Ethics • The Relationship of Compensation Policies and Practices to Risk Management section (pages 48-49) and the Compensation Philosophy and Objectives section (pages 75-76) of our 2021 Proxy Statement • The Consumer Protection section (pages 29-30) and the Sales Practices section (page 30) of our 2020 Annual Review & ESG Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2020 Form 10-K.</p>
FN-CF-270a.2	Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660	<p>2019 Table 14, Estimated Current FICO Score Ranges (page 62), in the MD&A section of our 2019 Form 10-K provides FICO score data as of December 31, 2019 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> <p>2020 The Allowance for Credit Losses footnote (pages 135-138) in our 2020 Form 10-K provides FICO score data as of December 31, 2020 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 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>2019 Table 14, Estimated Current FICO Score Ranges (page 62), in the MD&A section of our 2019 Form 10-K provides FICO score data as of December 31, 2019 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&A section (starting on page 37) of our 2019 Form 10-K.</p> <p>2020 The Allowance for Credit Losses footnote (pages 135-138) to our 2020 Form 10-K provides FICO score data as of December 31, 2020 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&A section (starting on page 40) of our 2020 Form 10-K.</p>

FN-CF-270a.4	(1) Number of complaints filed with the CFPB, (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	2019	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 (pages 164-165) to our 2019 Form 10-K . Regulatory expenses are discussed in the MD&A section (page 53) of that filing.
		2020	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 (pages 176-177) to our 2020 Form 10-K . Regulatory expenses are discussed in the MD&A section (page 61) of that filing.
FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	2019	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 164-165) to our 2019 Form 10-K . Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 53) of that filing.
		2020	Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 176-177) to our 2020 Form 10-K . Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 61) of that filing.
Activity Metrics			
FN-CF-000.A	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	2019	Not disclosed — see introduction.
		2020	Not disclosed — see introduction.
FN-CF-000.B	Number of (1) credit card accounts and (2) pre-paid debit card accounts	2019	The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2019, including consumer credit cards, is disclosed in the Loans footnote (page 120) to our 2019 Form 10-K .
		2020	The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2020, including consumer credit cards, is disclosed in the Loans footnote (page 132) to our 2020 Form 10-K .

Mortgage Finance

Code	Accounting Metric	Response	
Lending Practices			
FN-MF-270a.1	(1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option ARMs, (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	2019	Table 14, Estimated Current FICO Score Ranges (page 62), in the MD&A section of our 2019 Form 10-K provides FICO score data as of December 31, 2019 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.
		2020	The Allowance for Credit Losses footnote (pages 135-138) in our 2020 Form 10-K provides FICO score data as of December 31, 2020 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.

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	<p>2019 Table 14, Estimated Current FICO Score Ranges (page 62), in the MD&A section of our 2019 Form 10-K provides FICO score data as of December 31, 2019 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.</p> <p>2020 The Allowance for Credit Losses footnote (pages 135-138) to our 2020 Form 10-K provides FICO score data as of December 31, 2020 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.</p>
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	<p>2019 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 164-165) to our 2019 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 53) of that filing.</p> <p>2020 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 176-177) to our 2020 Form 10-K. Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 61) of that filing.</p>
FN-MF-270a.4	Description of remuneration structure of loan originators	<p>2019 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"> • Our Code of Business Conduct & Ethics (<i>see 2020 response</i>) • The Relationship of Compensation Policies and Practices to Risk Management section (pages 56-57) and the Compensation Philosophy and Objectives section (pages 82-83) of our 2020 Proxy Statement • The Consumer Protection section (pages 46-47) of our 2019 Annual Review & ESG Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2019 Form 10-K.</p> <p>2020 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"> • The Sales Practices section (page 26) and the Incentive Programs section (page 27) of our Code of Business Conduct & Ethics • The Relationship of Compensation Policies and Practices to Risk Management section (pages 48-49) and the Compensation Philosophy and Objectives section (pages 75-76) of our 2021 Proxy Statement • The Consumer Protection section (pages 29-30) and the Sales Practices section (page 30) of our 2020 Annual Review & ESG Report <p>We also disclose the terms of certain incentive plans by filing those plans as exhibits to our 2020 Form 10-K.</p>

Discriminatory Lending		
FN-MF-270b.1	(1) Number, (2) value, and (3) weighted average LTV ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660	2019 Table 14, Estimated Current FICO Score Ranges (page 62), in the MD&A section of our 2019 Form 10-K provides FICO score data as of December 31, 2019 for components of classes of our consumer portfolio segment, including mortgages, where such data is available. The data is disaggregated by FICO scores above and below 680. Our affordable mortgage lending activity in 2019, both overall and specifically with respect to minority borrowers, is also quantified in the Expanding Access Through Financial Inclusion section (pages 49-50) of our 2019 Annual Review & ESG Report . This data is not disaggregated by FICO score.
		2020 The Allowance for Credit Losses footnote (pages 135-138) to our 2020 Form 10-K provides FICO score data as of December 31, 2020 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. Our affordable mortgage lending activity in 2020, both overall and specifically with respect to minority borrowers, is also quantified in the Expanding Access Through Financial Inclusion section (page 82) of our 2020 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	2019 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 164-165) to our 2019 Form 10-K . Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 53) of that filing.
		2020 Our material legal proceedings and legal contingencies are discussed in the Commitments, Contingencies, and Guarantees footnote (pages 176-177) to our 2020 Form 10-K . Our professional, legal, and regulatory expenses are discussed in the MD&A section (page 61) of that filing.
FN-MF-270b.3	Description of policies and procedures for ensuring nondiscriminatory mortgage origination	2019 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 the Consumer Protection section (pages 46-47) of our 2019 Annual Review & ESG Report and in our Code of Business Conduct & Ethics (see <i>2020 response</i>).
		2020 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"> • The Fair & Responsible Banking section (page 8) of our Code of Business Conduct & Ethics • The Business Practices and Responsible Banking (pages 36-37) of our 2021 Proxy Statement • The Consumer Protection section (pages 29-30) and the Sales Practices section (page 30) of our 2020 Annual Review & ESG Report
Environmental Risk to Mortgaged Properties		
FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	2019 Not disclosed — see introduction.
		2020 Not disclosed — see introduction.
FN-MF-450a.2	(1) Total expected loss and (2) LGD attributable to mortgage loan default and delinquency due to weather-related natural catastrophes, by geographic region	2019 Not disclosed — see introduction.
		2020 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 Assessment of Climate Risks section (pages 12-14) of our 2020 TCFD Report .

FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	<p>2019 Regions' efforts to integrate environmental risks into our broader risk management strategy can be found in:</p> <ul style="list-style-type: none"> • The Environmental and Social Practices in Financial Services section (page 37) of our 2020 Proxy Statement • The Environmental and Social Risk Management section (pages 35-36) and the Coal Mining and Mountain Top Removal section (page 37) of our 2019 Annual Review & ESG Report • Our 2020 CDP Climate Change Questionnaire Response
		<p>2020 Regions' efforts to integrate environmental risks into our broader risk management strategy can be found in:</p> <ul style="list-style-type: none"> • The Environmental and Social Practices in Financial Services section (page 35) of our 2021 Proxy Statement • The Environmental and Social Risk Management section (pages 39-41) of our 2020 Annual Review & ESG Report • The Climate Change Mitigation Strategies section (page 10) of our 2020 TCFD Report • Our 2021 CDP Climate Change Questionnaire Response
Activity Metrics		
FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	<p>2019 Information on residential mortgages originated by Regions in 2019 can be found in the Financial Supplement to our Fourth Quarter and Year-End 2019 Earnings Release, which was filed as Exhibit 99.2 to our Form 8-K filed on January 17, 2020.</p>
		<p>2020 Information on residential mortgages originated by Regions in 2020 can be found in the Financial Supplement to our Fourth Quarter and Year-End 2020 Earnings Release, which was filed as Exhibit 99.2 to our Form 8-K filed on January 22, 2021.</p>
FN-MF-000.B	(1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial	<p>2019 The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2019, is disclosed in the Loans footnote (page 120) to our 2019 Form 10-K; this disclosure includes purchased loans in both our consumer and C&I segments.</p>
		<p>2020 The distribution of Regions' loan portfolio by segment and class, net of unearned income as of December 31, 2020, is disclosed in the Loans footnote (page 132) to our 2020 Form 10-K; this disclosure includes purchased loans in both our consumer and C&I segments.</p>