



# GRI Content Index

## GENERAL DISCLOSURES

GRI Standard (2016)	Disclosure	URL/Response
<b>101: Foundation</b>		
101:	[GRI 101 does not include any disclosures]	
<b>102: General Disclosures</b>		
<b>Organizational Profile</b>		
102-1	Name of the organization	Regions Financial Corporation
102-2	Activities, brands, products, and services	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Proxy Summary" section (page 6); <a href="#">2019 Annual Report on Form 10-K</a> , "Business" section (pages 10-11)
102-3	Location of headquarters	Birmingham, Alabama
102-4	Location of operations	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Proxy Summary" section (page 6); <a href="#">2019 Annual Report on Form 10-K</a> , "Business" section (page 10)
102-5	Ownership and legal form	<a href="#">Amended and Restated Certificate of Incorporation</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , "Business" section (page 10)
102-6	Markets served	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2019 Annual Report on Form 10-K</a> , "Business" section (page 10)
102-7	Scale of the organization	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Proxy Summary" section (page 6); <a href="#">2019 Annual Report on Form 10-K</a> , "Business" section (pages 10-11 and page 19) and "Properties" section (page 34)
102-8	Information on employees and other workers	2019 Annual Review and ESG Report, " <a href="#">Associates</a> " section
102-9	Supply Chain	2019 Annual Review and ESG Report, " <a href="#">Associates</a> " section
102-10	Significant changes to the organization and its supply chain	<a href="#">2019 Annual Report on Form 10-K</a> , "Market For Registrant's Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities" section (page 37) and "Management's Discussion and Analysis" section (pages 39-40)
102-12	External initiatives	<a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 33); 2019 Community Engagement Report; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a> ; Regions' <a href="#">Doing More Today website</a>
102-13	Membership of associations	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 33); <a href="#">2019 Government Affairs Annual Report</a>
<b>Strategy</b>		
102-14	Statement from senior decision-maker	<a href="#">2020 CEO's Letter</a> , as provided on Regions' website and linked in the 2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section
102-15	Key Impacts, risks, and opportunities	2019 Annual Review and ESG Report, throughout; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 33-35 and pages 37-38) and "Corporate Governance" section (page 51 and pages 54-58); <a href="#">2019 Annual Report on Form 10-K</a> , "Risk Factors" section (pages 20-33) and "Management's Discussion and Analysis" section (pages 37-40)




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## GENERAL DISCLOSURES (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Ethics and Integrity</b>		
102-16	Values, principles, standards, and norms of behavior	2019 Annual Review and ESG Report, throughout; <a href="#">2020 Proxy Statement</a> , inside front cover, Letter from the Chair of the Board, “Proxy Summary” section (pages 6-7), “Environmental and Social Practices” section (pages 39-40), and “Corporate Governance” section (page 49); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a> ; Regions’ <a href="#">Doing More Today website</a>
102-17	Mechanisms for advice and concerns about ethics	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39); <a href="#">Code of Business Conduct and Ethics</a>
<b>Governance</b>		
102-18	Governance structure	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35) and “Corporate Governance” section (throughout); <a href="#">Corporate Governance Principles</a> ; “ <a href="#">Governance Overview</a> ” page on Regions’ website
102-20	Executive-level responsibility for economic, environmental, and social topics	Primary responsibility for the governance of these areas is vested in the Corporate Secretary and Chief Governance Officer, the Chief Human Resources Officer, the Chief Risk Officer, and the Head of Corporate Real Estate and Procurement. For more information, please see the 2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section.
102-21	Consulting stakeholders on economic, environmental, and social topics	2019 Annual Review and ESG Report, “ <a href="#">Business Overview</a> ” section; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35) and “Corporate Governance” section (page 50)
102-22	Composition of the highest governance body and its committees	2019 Annual Report and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 69-74); <a href="#">Corporate Governance Principles</a> ; Committee Charters for each of the Board of Directors’ <a href="#">Audit Committee</a> , <a href="#">Compensation and Human Resources Committee</a> , <a href="#">Nominating and Corporate Governance Committee</a> , and <a href="#">Risk Committee</a>
102-23	Chair of the highest governance body	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 53-54); <a href="#">Corporate Governance Principles</a>
102-24	Nominating and selecting the highest governance body	<a href="#">2020 Proxy Statement</a> , “Proposal 1” section (pages 15-19) and “Corporate Governance” section (pages 59-60, page 62, and page 73); <a href="#">Corporate Governance Principles</a> ; <a href="#">Nominating and Corporate Governance Committee Charter</a>
102-25	Conflicts of interest	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39), “Corporate Governance” section (page 49 and pages 62-67), and “Ownership of Regions Common Stock” section (pages 75-77); <a href="#">Corporate Governance Principles</a> ; <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a>
102-26	Role of highest governance body in setting purpose, values, and strategy	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board and “Corporate Governance” section (pages 48-49); <a href="#">Corporate Governance Principles</a>
102-27	Collective knowledge of highest governance body	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Proposal 1” section (pages 16-19), “Environmental and Social Practices” section (page 35), and “Corporate Governance” section (pages 59-60 and page 63); <a href="#">Corporate Governance Principles</a>
102-28	Evaluating the highest governance body’s performance	<a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board and “Corporate Governance” section (pages 59-60); <a href="#">Corporate Governance Principles</a>
102-29	Identifying and managing economic, environmental, and social impacts	2019 Annual Review and ESG Report, “ <a href="#">Business Overview</a> ” section and “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 33 and page 35) and “Corporate Governance” section (pages 48-52 and pages 54-58); 2019 Community Engagement Report; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
102-30	Effectiveness of risk management processes	<a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35, page 37, and page 42) and “Corporate Governance” section (pages 48-49 and pages 54-58)
102-31	Review of economic, environmental, and social topics	2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35) and “Corporate Governance” section (pages 71-74)



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## GENERAL DISCLOSURES (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Governance (continued)</b>		
102-32	Highest governance body's role in sustainability reporting	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 35) and "Corporate Governance" section (page 73); <a href="#">Nominating and Corporate Governance Committee Charter</a>
102-33	Communicating critical concerns	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 39) and "Corporate Governance" section (pages 54-56); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a>
102-34	Nature and total number of critical concerns	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 39-40); <a href="#">2019 Annual Report on Form 10-K</a> , "Risk Factors" section (pages 20-33) and "Note 24 - Commitments, Contingencies and Guarantees" section (pages 164-165); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a>
102-35	Remuneration policies	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Proxy Summary" section (pages 12-13), "Proposal 1" section (pages 26-27), "Proposal 3" section (page 32), "Corporate Governance" section (page 69), "Ownership of Regions Common Stock" section (pages 75-77), "Compensation Discussion and Analysis" section (pages 79-100), and "Compensation of Executive Officers" section (pages 101-112); <a href="#">2019 Annual Report on Form 10-K</a> , "Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters" section (page 174)
102-36	Process for determining remuneration	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Proxy Summary" section (pages 12-13), "Proposal 1" section (pages 26-27), "Proposal 3" section (page 32), "Ownership of Regions Common Stock" section (pages 75-77), "Compensation Discussion and Analysis" section (pages 79-100), and "Compensation of Executive Officers" section (pages 101-112)
102-37	Stakeholders' involvement in remuneration	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Proposal 3" section (page 32), "Corporate Governance" section (pages 50-52), and "Compensation Discussion and Analysis" section (pages 82-85); <a href="#">2019 Annual Report on Form 10-K</a> , "Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters" section (page 174)
102-38	Annual total compensation ratio	<a href="#">2020 Proxy Statement</a> , "Compensation of Executive Officers" section (pages 103-104)
102-39	Percentage increase in annual total compensation ratio	<a href="#">2020 Proxy Statement</a> , "Compensation of Executive Officers" section (pages 103-104)
<b>Stakeholder Engagement</b>		
102-40	List of stakeholder groups	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 35) and "Corporate Governance" section (page 50); <a href="#">2019 Government Affairs Annual Report</a>
102-41	Collective bargaining agreements	Regions associates are not subject to collective bargaining agreements.
102-42	Identifying and selecting stakeholders	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 35 and page 47) and "Corporate Governance" section (page 50); <a href="#">2019 Government Affairs Annual Report</a>
102-43	Approach to stakeholder engagement	2019 Annual Review and ESG Report, throughout; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 35 and pages 39-47) and "Corporate Governance" section (pages 50-54); <a href="#">2019 Annual Report on Form 10-K</a> , "Business" section (pages 10-19)
102-44	Key topics and concerns raised	2019 Annual Review and ESG Report, throughout; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 39-47) and "Corporate Governance" section (pages 50-54)



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## GENERAL DISCLOSURES (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Reporting Practices</b>		
102-45	Entities included in the consolidated financial statements	<a href="#">Regions Financial Corporation Subsidiaries at December 31, 2019</a> , filed as Exhibit 21 to <a href="#">2019 Annual Report on Form 10-K</a>
102-46	Defining report content and topic boundaries	The 2019 Annual Review and ESG Report's content and topic boundaries were determined based on an evaluation of Regions' operations, emerging trends and stakeholder feedback, peer analysis, and evaluation of disclosure standards, such as those developed by the Sustainability Accounting Standards Board. For more information, please see "About This Report" at the beginning of this report.
102-48	Restatement of information	Regions Financial Corporation has not been required to file any financial restatements since issuing its last ESG Report in 2018.  The <a href="#">2018 ESG Report</a> (pages 36-37) stated Regions invested \$3.4 billion in small business and small farm lending, contributing to a total of \$4.9 billion invested in community development. On that same topic, the 2019 Annual Review and ESG Report states Regions invested \$2 billion in small business and small farm lending, contributing to a total of \$3.6 billion invested in community development.
102-49	Changes in reporting	As compared to the <a href="#">2018 ESG Report</a> , the 2019 Annual Review and ESG Report has been expanded to include materials previously published separately as an Annual Review (see Regions' website for <a href="#">previous years' Annual Reviews</a> ). The Annual Review and ESG Report has also been enhanced to provide additional information about corporate governance and stakeholder engagement, human capital management, customer and community involvement, and environmental metrics and performance.
102-50	Reporting period	January 1 through December 31, 2019, unless otherwise noted
102-51	Date of most recent report	June 2019
102-52	Reporting cycle	Annually since 2009
102-53	Contact point for questions regarding the report	Hope Mehlman — Corporate Secretary, Chief Governance Officer and Deputy General Counsel governance@regions.com; 1-800-REGIONS (734-4667)
102-54	Claims of reporting in accordance with the GRI Standards	The 2019 Annual Review and ESG Report references the GRI Standards (2016).
102-55	GRI content index	2019 Annual Review and ESG Report, " <a href="#">GRI Content Index</a> "
102-56	External assurance	The 2019 Annual Review and ESG Report was not externally assured.



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## ECONOMIC PERFORMANCE

GRI Standard (2016)	Disclosure	URL/Response
<b>Economic Performance</b>		
<b>201: Economic Performance</b>		
201-1	Direct economic value generated and distributed	2019 Annual Review and ESG Report, " <a href="#">Business Overview</a> " section; <a href="#">2020 Proxy Statement</a> , "Proxy Summary" section (pages 6-9); 2019 Community Engagement Report; <a href="#">2019 Annual Report on Form 10-K</a> , "Financial Statements and Supplementary Data" section (pages 91-95); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">2018 SASB Disclosure</a>
201-2	Financial implications and other risks and opportunities due to climate change	2019 Annual Review and ESG Report, " <a href="#">Environment</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 35 and page 37) and "Corporate Governance" section (page 54); <a href="#">2019 Annual Report on Form 10-K</a> , "Forward-Looking Statements" section (page 8) and "Risk Factors" section (page 21); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">2018 SASB Disclosure</a>
201-3	Defined benefit plan obligations and other retirement plans	2019 Annual Review and ESG Report, " <a href="#">Associates</a> " section; <a href="#">2020 Proxy Statement</a> , "Proposal 1" section (pages 26-27), "Environmental and Social Practices" section (page 41), "Compensation Discussion and Analysis" section (pages 77-100), and "Compensation of Executive Officers" section (pages 101-112); <a href="#">2019 Annual Report on Form 10-K</a> , "Management's Discussion and Analysis" section (pages 53-54), "Financial Statements and Supplementary Data" section (page 105), and "Note 18 — Employee Benefit Plans" section (pages 144-148)
201-4	Financial assistance received from government	Regions did not receive financial assistance from any government besides the United States during the reporting period. No governmental entities own shares in the Company at this time. Regions discusses tax credit investments in the "Business" section (page 11), "Financial Statements and Supplementary Data" section (pages 104-105), "Note 2 — Variable Interest Entities" section (page 115), and "Note 20 — Income Taxes" section (pages 149-152) of our <a href="#">2019 Annual Report on Form 10-K</a> .
<b>Indirect Economic Impacts</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, " <a href="#">Responsible Banking</a> " section and " <a href="#">Communities</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 45-46); 2019 Community Engagement Report
103-2	The management approach and its components	2019 Annual Review and ESG Report, " <a href="#">Responsible Banking</a> " section and " <a href="#">Communities</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 45-46); 2019 Community Engagement Report
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, " <a href="#">Responsible Banking</a> " section and " <a href="#">Communities</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 45-46); 2019 Community Engagement Report
<b>203: Indirect Economic Impacts</b>		
203-1	Infrastructure investments and services supported	2019 Annual Review and ESG Report, " <a href="#">Responsible Banking</a> " section and " <a href="#">Communities</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 45-46); 2019 Community Engagement Report
203-2	Significant indirect economic impacts	2019 Annual Review and ESG Report, " <a href="#">Responsible Banking</a> " section and " <a href="#">Communities</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (pages 45-46); 2019 Community Engagement Report



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## ECONOMIC PERFORMANCE (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Procurement Practices</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board and “Environmental and Social Practices” section (page 39); <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board and “Environmental and Social Practices” section (page 39); <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board and “Environmental and Social Practices” section (page 39); <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>204: Procurement Practices</b>		
204-1	Proportion of spending on local suppliers	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a>
<b>Anti-Corruption</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Code of Ethics for Senior Financial Officers</a>
<b>205: Anti-corruption</b>		
205-1	Operations assessed for risks related to corruption	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a>
205-2	Communication and training about anti-corruption policies and procedures	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39); <a href="#">Code of Business Conduct and Ethics</a>
205-3	Confirmed incidents of corruption and actions taken	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Evaluation of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .
<b>Anti-Competitive Behavior</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Code of Business Conduct and Ethics</a>
<b>206: Anti-competitive Behavior</b>		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> .



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## ECONOMIC PERFORMANCE (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Tax</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , “Management’s Discussion and Analysis” section (pages 54-55) and “Note 1 — Summary of Significant Accounting Policies” section (pages 104-105)
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , “Management’s Discussion and Analysis” section (pages 54-55) and “Note 1 — Summary of Significant Accounting Policies” section (pages 104-105)
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , “Management’s Discussion and Analysis” section (pages 54-55) and “Note 1 — Summary of Significant Accounting Policies” section (pages 104-105)
<b>207: Tax</b>		
207-1	Approach to Tax	2019 Annual Report and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Governance and Ethics” section</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , “Management’s Discussion and Analysis” section (page 37, page 41, pages 48-49, and pages 54-55), “Note 1 — Summary of Significant Accounting Policies” section (pages 104-105), “Note 2 — Variable Interest Entities” section (page 115), and “Note 20 — Income Taxes” section (pages 149-152)
207-2	Tax governance, control, and risk management	2019 Annual Report and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Governance and Ethics” section</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , “Management’s Discussion and Analysis” section (page 37, page 41, pages 48-49, and pages 54-55), “Note 1 — Summary of Significant Accounting Policies” section (pages 104-105), “Note 2 — Variable Interest Entities” section (page 115), and “Note 20 — Income Taxes” section (pages 149-152)
207-3	Stakeholder engagement and management of concerns related to tax	2019 Annual Report and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Governance and Ethics” section</a> ; <a href="#">2019 Annual Report on Form 10-K</a> , “Management’s Discussion and Analysis” section (page 37, page 41, pages 48-49, and pages 54-55), “Note 1 — Summary of Significant Accounting Policies” section (pages 104-105), “Note 2 — Variable Interest Entities” section (page 115), and “Note 20 — Income Taxes” section (pages 149-152)



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## ENVIRONMENT

### GRI Standard (2016) Disclosure URL/Response

#### Materials

##### 103: Management Approach

103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>

##### 301: Materials

301-1	Materials used by weight or volume	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
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#### Energy

##### 103: Management Approach

103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38) and “Corporate Governance” section (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>

##### 302: Energy

302-1	Energy consumption within the organization	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
302-2	Energy consumption outside of the organization	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
302-3	Energy intensity	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
302-4	Reduction of energy consumption	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
302-5	Reductions in energy requirements of products and services	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>






# GRI Content Index

## ENVIRONMENT (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Emissions</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38) and <a href="#">“Corporate Governance” section</a> (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38) and <a href="#">“Corporate Governance” section</a> (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38) and <a href="#">“Corporate Governance” section</a> (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
<b>305: Emissions</b>		
305-1	Direct (Scope 1) GHG emissions	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
305-2	Energy indirect (Scope 2) GHG emissions	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
305-3	Other indirect (Scope 3) GHG emissions	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38); <a href="#">2019 CDP Climate Change Response</a>
305-4	GHG emissions intensity	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
305-5	Reduction of GHG emissions	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
<b>Effluents and Waste</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38) and <a href="#">“Corporate Governance” section</a> (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38) and <a href="#">“Corporate Governance” section</a> (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38) and <a href="#">“Corporate Governance” section</a> (pages 54-56); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>
<b>306: Effluents and Waste</b>		
306-2	Waste by type and disposal method	2019 Annual Review and ESG Report, <a href="#">“Environment” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 36-38); <a href="#">2019 CDP Climate Change Response</a> ; <a href="#">Environmental Sustainability Policy Statement, Goals, and Performance</a>



# GRI Content Index

## ENVIRONMENT (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Environmental Compliance</b>		
<b>307: Environmental Compliance</b>		
307-1	Non-compliance with environmental laws and regulations	Since our last report, Regions has not been assessed any fines for non-compliance with environmental laws and regulations that had a material adverse effect on our operations.
<b>Supplier Environmental Assessment</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39); <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39); <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39); <a href="#">Regions Vendor Code of Conduct</a>
<b>308: Supplier Environmental Assessment</b>		
308-1	New suppliers that were screened using environmental criteria	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>
308-2	Negative environmental impacts in the supply chain and actions taken	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>




# GRI Content Index

## SOCIAL

GRI Standard (2016)	Disclosure	URL/Response
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### Employment

#### 103: Management Approach

103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35 and pages 41-44), “Corporate Governance” section (pages 55-57 and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35 and pages 41-44), “Corporate Governance” section (pages 55-57 and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 35 and pages 41-44), “Corporate Governance” section (pages 55-57 and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>

#### 401: Employment

401-1	New employee hires and employee turnover	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a>
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” (pages 41-42); <a href="#">Code of Business Conduct and Ethics</a>
401-3	Parental leave	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” (page 42); <a href="#">Code of Business Conduct and Ethics</a>

### Labor/Management Relations

#### 103: Management Approach

103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 41-42 and page 47) and “Corporate Governance” section (pages 55-57 and page 72); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">2019 Government Affairs Annual Report</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 41-42 and page 47) and “Corporate Governance” section (pages 55-57 and page 72); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">2019 Government Affairs Annual Report</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 41-42 and page 47) and “Corporate Governance” section (pages 55-57 and page 72); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">2019 Government Affairs Annual Report</a>

#### 402: Labor/Management Relations

402-1	Minimum notice periods regarding operational changes	Regions follows all applicable state and federal employment requirements including those found in the federal Worker Adjustment and Training Notification (WARN) Act. Regions associates are not subject to collective bargaining agreements.
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# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Occupational Health and Safety</b>		
<b>403: Occupational Health and Safety</b>		
403-1	Occupational health and safety management system	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 40); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
403-2	Hazard identification, risk assessment, and incident investigation	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 40); <a href="#">Code of Business Conduct and Ethics</a>
403-3	Occupational health services	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 39-42); <a href="#">Code of Business Conduct and Ethics</a>
403-4	Worker participation, consultation, and communication on occupational health and safety	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 39-42); <a href="#">Code of Business Conduct and Ethics</a>
403-5	Worker training on occupational health and safety	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 40); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
403-6	Promotion of worker health	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 39-42) and <a href="#">“Compensation Discussion and Analysis” section</a> (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
403-10	Work-related ill health	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 41-42) and <a href="#">“Compensation Discussion and Analysis” section</a> (page 79); <a href="#">Code of Business Conduct and Ethics</a>
<b>Training and Education</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 35 and pages 39-44); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 35 and pages 39-44); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 35 and pages 39-44); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
<b>404: Training and Education</b>		
404-1	Average hours of training per year per employee	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">Code of Business Conduct and Ethics</a>
404-2	Programs for upgrading employee skills and transition assistance programs	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (pages 41-42 and page 44); <a href="#">Code of Business Conduct and Ethics</a>
404-3	Percentage of employees receiving regular performance and career development reviews	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , <a href="#">“Environmental and Social Practices” section</a> (page 41); <a href="#">Code of Business Conduct and Ethics</a>



# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Diversity and Equal Opportunity</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board, “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-19), “Environmental and Social Practices” section (page 35 and pages 39-44), “Corporate Governance” section (pages 48-49, page 52, page 62, and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board, “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-19), “Environmental and Social Practices” section (page 35 and pages 39-44), “Corporate Governance” section (pages 48-49, page 52, page 62, and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , Letter from the Chair of the Board, “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-19), “Environmental and Social Practices” section (page 35 and pages 39-44), “Corporate Governance” section (pages 48-49, page 52, page 62, and page 72), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
<b>405: Diversity and Equal Opportunity</b>		
405-1	Diversity of governance bodies and employees	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-25), “Environmental and Social Practices” section (pages 39-44), “Corporate Governance” section (page 49 and page 52), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a>
<b>Non-Discrimination</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-25), “Environmental and Social Practices” section (pages 39-44), “Corporate Governance” section (page 49 and page 52), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-25), “Environmental and Social Practices” section (pages 39-44), “Corporate Governance” section (page 49 and page 52), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Governance and Ethics” section</a> and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Proxy Summary” section (pages 10-11), “Proposal 1” section (pages 16-25), “Environmental and Social Practices” section (pages 39-44), “Corporate Governance” section (page 49 and page 52), and “Compensation Discussion and Analysis” section (page 79); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a>
<b>406: Non-Discrimination</b>		
406-1	Incidents of discrimination and corrective actions taken	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Evaluation of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .



# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Freedom of Association and Collective Bargaining</b>		
<b>407: Freedom of Association and Collective Bargaining</b>		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Regions associates are not subject to collective bargaining agreements. On suppliers, see the <a href="#">Regions Vendor Code of Conduct</a> .
<b>Child Labor</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 37 and page 39) and "Corporate Governance" section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 37 and page 39) and "Corporate Governance" section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 37 and page 39) and "Corporate Governance" section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>408: Child Labor</b>		
408-1	Operations and suppliers at significant risk for incidents of child labor	None known at this time. For more information, please see the <a href="#">Regions Human Rights Statement</a> and the <a href="#">Regions Vendor Code of Conduct</a> .
<b>Forced or Compulsory Labor</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 37 and page 39) and "Corporate Governance" section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 37 and page 39) and "Corporate Governance" section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, " <a href="#">Governance and Ethics</a> " section; <a href="#">2020 Proxy Statement</a> , "Environmental and Social Practices" section (page 37 and page 39) and "Corporate Governance" section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>409: Forced or Compulsory Labor</b>		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	None known at this time. For more information, please see the <a href="#">Regions Human Rights Statement</a> and the <a href="#">Regions Vendor Code of Conduct</a> .




# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Security Practices</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 57-58); <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 57-58); <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 57-58); <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>410: Security Practices</b>		
410-1	Security personnel trained in human rights policies or procedures	See, generally, our <a href="#">Code of Business Conduct and Ethics</a> , <a href="#">Regions Human Rights Statement</a> , and <a href="#">Regions Vendor Code of Conduct</a> .
<b>Human Rights Assessment</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 37 and page 39) and “Corporate Governance” section (page 73); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>412: Human Rights Assessment</b>		
412-1	Operations that have been subject to human rights reviews or impact assessments	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">Regions Vendor Code of Conduct</a> ; <a href="#">Regions Human Rights Statement</a>
412-2	Employee training on human rights policies or procedures	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 39); <a href="#">Code of Business Conduct and Ethics</a> ; <a href="#">Regions Human Rights Statement</a> ; <a href="#">Regions Vendor Code of Conduct</a>
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	See, generally, the <a href="#">Regions Human Rights Statement</a> and the <a href="#">Regions Vendor Code of Conduct</a> .




# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Local Communities</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Responsible Banking” section</a> , and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 45-46); 2019 Community Engagement Report; Regions’ <a href="#">Doing More Today website</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Responsible Banking” section</a> , and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 45-46); 2019 Community Engagement Report; Regions’ <a href="#">Doing More Today website</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Responsible Banking” section</a> , and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 45-46); 2019 Community Engagement Report; Regions’ <a href="#">Doing More Today website</a>
<b>413: Local Communities</b>		
413-1	Operations with local community engagement, impact assessments, and development programs	2019 Annual Review and ESG Report, <a href="#">“Business Overview” section</a> , <a href="#">“Responsible Banking” section</a> , and <a href="#">“Associates” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 45-46); <a href="#">2018 SASB Disclosure</a> ; 2019 Community Engagement Report; Regions’ <a href="#">Doing More Today website</a>
<b>Supplier Social Assessment</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>414: Supplier Social Assessment</b>		
414-1	New suppliers that were screened using social criteria	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>
414-2	Negative social impacts in the supply chain and actions taken	2019 Annual Review and ESG Report, <a href="#">“Associates” section</a> ; <a href="#">Regions Vendor Code of Conduct</a>
<b>Public Policy</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 47); <a href="#">2019 Government Affairs Annual Report</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 47); <a href="#">2019 Government Affairs Annual Report</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 47); <a href="#">2019 Government Affairs Annual Report</a>
<b>415: Public Policy</b>		
415-1	Political contributions	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (page 47); <a href="#">2019 Government Affairs Annual Report</a>






# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Customer Health and Safety</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Questions and Answers” section (page 117)
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Questions and Answers” section (page 117)
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Questions and Answers” section (page 117)
<b>416: Customer Health and Safety</b>		
416-1	Assessment of the health and safety impacts of product and service categories	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a>
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Evaluation of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .
<b>Marketing and Labeling</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 39-40); <a href="#">Code of Business Conduct and Ethics</a>
103-2	The management approach and its components	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 39-40); <a href="#">Code of Business Conduct and Ethics</a>
103-3	Evaluation of the management approach	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 39-40); <a href="#">Code of Business Conduct and Ethics</a>
<b>417: Marketing and Labeling</b>		
417-1	Requirements for product and service information and labeling	2019 Annual Review and ESG Report, <a href="#">“Governance and Ethics” section</a> and <a href="#">“Responsible Banking” section</a> ; <a href="#">2020 Proxy Statement</a> , “Environmental and Social Practices” section (pages 39-40); <a href="#">Code of Business Conduct and Ethics</a>
417-2	Incidents of non-compliance concerning product and service information and labeling	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Evaluation of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .
417-3	Incidents of non-compliance concerning marketing communications	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Evaluation of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .




# GRI Content Index

## SOCIAL (continued)

GRI Standard (2016)	Disclosure	URL/Response
<b>Customer Privacy</b>		
<b>103: Management Approach</b>		
103-1	Explanation of the material topic and its Boundary	<a href="#">Regions Privacy Pledge</a> ; 2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 57-58); <a href="#">2019 Annual Report on Form 10-K</a> , “Business” section (pages 17-18), “Risk Factors” section (pages 26-27), and “Management’s Discussion and Analysis” section (pages 83-84); <a href="#">2018 SASB Disclosure</a> ; <a href="#">Code of Business Conduct and Ethics</a>
103-2	The management approach and its components	<a href="#">Regions Privacy Pledge</a> ; 2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 57-58); <a href="#">2019 Annual Report on Form 10-K</a> , “Business” section (pages 17-18), “Risk Factors” section (pages 26-27), and “Management’s Discussion and Analysis” section (pages 83-84); <a href="#">2018 SASB Disclosure</a> ; <a href="#">Code of Business Conduct and Ethics</a>
103-3	Evaluation of the management approach	<a href="#">Regions Privacy Pledge</a> ; 2019 Annual Review and ESG Report, “ <a href="#">Governance and Ethics</a> ” section; <a href="#">2020 Proxy Statement</a> , “Corporate Governance” section (pages 57-58); <a href="#">2019 Annual Report on Form 10-K</a> , “Business” section (pages 17-18), “Risk Factors” section (pages 26-27), and “Management’s Discussion and Analysis” section (pages 83-84); <a href="#">2018 SASB Disclosure</a> ; <a href="#">Code of Business Conduct and Ethics</a>
<b>418: Customer Privacy</b>		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Evaluation of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .
<b>Socioeconomic Compliance</b>		
<b>419: Socioeconomic Compliance</b>		
419-1	Non-compliance with laws and regulations in the social and economic area	Material events are disclosed in the “Commitments, Contingencies, and Guarantees” footnote (pages 164-165) to the Consolidated Financial Statements in our <a href="#">2019 Annual Report on Form 10-K</a> . Determination of incidents and appropriate courses of action are made in conformance with our <a href="#">Code of Business Conduct and Ethics</a> .