

**REGIONS FINANCIAL CORPORATION**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 3242838	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$142,084	\$138,007	-2.9%	
Loans	\$98,730	\$92,225	-6.6%	
<i>Construction &amp; development</i>	\$13,129	\$8,469	-35.5%	
<i>Closed-end 1-4 family residential</i>	\$15,748	\$14,493	-8.0%	
<i>Home equity</i>	\$13,731	\$13,530	-1.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$4,973	\$3,617	-27.3%	
<i>Commercial &amp; Industrial</i>	\$16,381	\$13,510	-17.5%	
<i>Commercial real estate</i>	\$18,584	\$20,541	10.5%	
Unused commitments	\$37,272	\$31,008	-16.8%	
Securitization outstanding principal	\$179	\$106	-40.9%	
Mortgage-backed securities (GSE and private issue)	\$14,300	\$22,731	59.0%	
Asset-backed securities	\$17	\$13	-26.5%	
Other securities	\$3,482	\$305	-91.2%	
Cash & balances due	\$10,212	\$7,676	-24.8%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$763	\$1,230	61.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$782	\$1,145	46.5%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$127,892	\$121,836	-4.7%	
Deposits	\$95,926	\$103,005	7.4%	
Total other borrowings	\$26,439	\$14,017	-47.0%	
FHLB advances	\$9,597	\$8,407	-12.4%	
<b>Equity</b>				
Equity capital at quarter end	\$14,192	\$15,889	12.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$166	\$2,523	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.9%	8.1%	--	
Tier 1 risk based capital ratio	8.4%	10.4%	--	
Total risk based capital ratio	11.5%	13.7%	--	
Return on equity <sup>1</sup>	-142.7%	-12.6%	--	
Return on assets <sup>1</sup>	-17.6%	-1.5%	--	
Net interest margin <sup>1</sup>	3.2%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	89.7%	68.7%	--	
Loss provision to net charge-offs (qtr)	144.5%	170.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.2%	3.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	5.5%	18.9%	2.8%	2.4%
<i>Closed-end 1-4 family residential</i>	1.9%	3.7%	0.4%	0.4%
<i>Home equity</i>	1.2%	1.4%	0.5%	0.8%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.3%	0.4%	0.4%	0.6%
<i>Commercial &amp; Industrial</i>	1.0%	2.6%	0.4%	0.4%
<i>Commercial real estate</i>	2.0%	5.7%	0.8%	0.6%
<i>Total loans</i>	2.1%	4.9%	0.8%	0.8%