

**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>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$128,373	\$123,368	-3.9%	
Loans	\$84,420	\$78,886	-6.6%	
Construction & development	\$4,924	\$2,806	-43.0%	
Closed-end 1-4 family residential	\$17,823	\$16,158	-9.3%	
Home equity	\$12,745	\$11,723	-8.0%	
Credit card	\$0	\$987		
Other consumer	\$2,427	\$1,038	-57.2%	
Commercial & Industrial	\$15,042	\$16,891	12.3%	
Commercial real estate	\$19,315	\$16,805	-13.0%	
Unused commitments	\$30,828	\$37,872	22.8%	
Securitization outstanding principal	\$77	\$41	-47.0%	
Mortgage-backed securities (GSE and private issue)	\$22,078	\$22,838	3.4%	
Asset-backed securities	\$9	\$7	-19.6%	
Other securities	\$259	\$869	235.1%	
Cash & balances due	\$6,543	\$6,885	5.2%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$1,685	\$1,346	-20.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2,612	\$1,150	-56.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$112,782	\$107,120	-5.0%	
Deposits	\$98,711	\$98,301	-0.4%	
Total other borrowings	\$9,213	\$4,207	-54.3%	
FHLB advances	\$4,218	\$1,914	-54.6%	
<b>Equity</b>				
Equity capital at quarter end	\$15,335	\$15,993	4.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$88	\$151	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.9%	9.8%	--	
Tier 1 risk based capital ratio	11.7%	12.9%	--	
Total risk based capital ratio	14.9%	16.0%	--	
Return on equity <sup>1</sup>	2.8%	-1.3%	--	
Return on assets <sup>1</sup>	0.3%	-0.2%	--	
Net interest margin <sup>1</sup>	3.3%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.4%	84.6%	--	
Loss provision to net charge-offs (qtr)	100.0%	68.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.2%	2.2%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	21.7%	19.5%	3.1%	2.9%
Closed-end 1-4 family residential	4.3%	4.4%	0.4%	0.4%
Home equity	1.7%	1.6%	0.6%	0.6%
Credit card	0.0%	1.4%	0.0%	1.3%
Other consumer	0.3%	0.5%	0.5%	0.6%
Commercial & Industrial	2.4%	2.3%	0.6%	0.4%
Commercial real estate	6.3%	6.5%	0.9%	0.7%
Total loans	4.9%	4.1%	0.8%	0.6%