

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1973
2a Plan sponsor's name (employer, if for a single-employer plan): REGIONS FINANCIAL CORPORATION
2b Employer Identification Number (EIN): 63-0589368
2c Plan Sponsor's telephone number: 877-562-8383
2d Business code (see instructions): 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
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4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
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5 Total number of participants at the beginning of the plan year	5	13886
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6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
6a(1) Total number of active participants at the beginning of the plan year	6a(1)	282
6a(2) Total number of active participants at the end of the plan year	6a(2)	257
b Retired or separated participants receiving benefits.....	6b	7829
c Other retired or separated participants entitled to future benefits	6c	2324
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	10410
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	855
f Total. Add lines 6d and 6e	6f	11265
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	0

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 1A 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:
 4B

9a Plan funding arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

<p>a Pension Schedules</p> <p>(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)</p> <p>(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary</p> <p>(3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary</p> <p>(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____</p> <p>(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)</p>	<p>b General Schedules</p> <p>(1) <input checked="" type="checkbox"/> H (Financial Information)</p> <p>(2) <input type="checkbox"/> I (Financial Information – Small Plan)</p> <p>(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u></p> <p>(4) <input checked="" type="checkbox"/> C (Service Provider Information)</p> <p>(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)</p> <p>(6) <input type="checkbox"/> G (Financial Transaction Schedules)</p>
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Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>REGIONS FINANCIAL CORPORATION</u>	D Employer Identification Number (EIN) <u>63-0589368</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>1231797317</u>
	b Actuarial value	2b	<u>1347170303</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>11143</u>	<u>803267601</u>
	b For terminated vested participants	<u>2574</u>	<u>171277262</u>
	c For active participants	<u>284</u>	<u>15752463</u>
	d Total	<u>14001</u>	<u>990297326</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.04 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>2780000</u>
	c Target normal cost	6c	<u>2780000</u>

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
	Signature of actuary	<u>09/11/2025</u> Date
	<u>STACI JAMES, FSA</u> Type or print name of actuary	<u>23-06060</u> Most recent enrollment number
	<u>MERCER</u> Firm name	<u>502-561-4500</u> Telephone number (including area code)
	<u>400 WEST MARKET STREET, SUITE 500 LOUISVILLE, KY 40202-3319</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	288673926	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	288673926	0
10	Interest on line 9 using prior year's actual return of <u>7.91</u> %	22834108	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.17</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	311508034	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	104.55 %
15	Adjusted funding target attainment percentage	15	135.99 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	130.49 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ▶			18(b)	0	18(c)
					0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
	b Contributions made to avoid restrictions adjusted to valuation date	19b 0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 0
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 62
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

Part VI Miscellaneous Items	
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years	
28 Unpaid minimum required contributions for all prior years	28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30 0

Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	2780000	
b Excess assets, if applicable, but not greater than line 31a	31b	2780000	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)	
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021	

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan REGIONS FINANCIAL CORPORATION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONS FINANCIAL CORPORATION	D Employer Identification Number (EIN) 63-0589368	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NORTHERN TRUST

06-6275604

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MESIROW PRIVATE EQUITY

36-2933608

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DODGE & COX

94-1441976

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

JP MORGAN

13-3200244

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BLACKROCK INSTITUTIONAL TRUST COMPA

94-3112180

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MORGAN STANLEY

20-8764829

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

HARDING LOEVNER

27-0684167

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

LEGAL & GENERAL INVESTMENT MANAGEME

20-8058531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT ADVISOR	455984	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

TELUS HEALTH

52-1883918

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
38 50	CONSULTING	421675	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

CALLAN ASSOCIATES, INC.

94-2192581

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	CONSULTING	206933	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

TOWERS WATSON PENNSYLVANIA INC

23-1159360

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50 64	ACTUARY	205310	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

WELLINGTON

04-2755549

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGER	192530	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

CORNERSTONE INVESTMENT PARTNERS, LL

58-2620541

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGER	124448	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MERCER HUMAN RESOURCES

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17 50 64	ACTUARY	116006	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

DIMENSIONAL FUND ADVISORS, LP

30-0447847

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 51	INVESTMENT MANAGER	36713	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

WARREN AVERETT

45-4084437

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	ACCOUNTING	33000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

ATLANTA CAPITAL

58-2236910

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGER	28646	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

ERNST & YOUNG

34-6565596

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	ACCOUNTING	16254	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

US POSTMASTER

41-0760000

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
49 50	CLIENT COMMUNICATIONS	5325	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>REGIONS FINANCIAL CORPORATION</u>	D Employer Identification Number (EIN) <u>63-0589368</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>INTERNATIONAL EQUITY COLLECTIVE INV</u>		
b Name of sponsor of entity listed in (a): <u>HARDING LOEVNER</u>		
c EIN-PN <u>27-6075499-003</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>44645255</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>STRATEGIC PROPERTY</u>		
b Name of sponsor of entity listed in (a): <u>JPMORGAN CHASE BANK, N.A.</u>		
c EIN-PN <u>13-6038770-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>20409712</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>THE SMALL CAP VALUE SUBTRUST</u>		
b Name of sponsor of entity listed in (a): <u>DFA GROUP TRUST</u>		
c EIN-PN <u>23-6819730-005</u>	d Entity code <u>E</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MSCI US EQUITY INDEX FUND B</u>		
b Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST CO NA</u>		
c EIN-PN <u>94-3334665-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>103984608</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>CASTLEARK COLLECTIVE INVESTMENT</u>		
b Name of sponsor of entity listed in (a): <u>SEI TRUST COMPANY</u>		
c EIN-PN <u>46-4239736-070</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan REGIONS FINANCIAL CORPORATION RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 REGIONS FINANCIAL CORPORATION	D Employer Identification Number (EIN) 63-0589368

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	8538985	9171090
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	35729515	19129704
(2) U.S. Government securities	1c(2)	285187022	264614618
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	518584679	502854584
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	37600585	30103958
(5) Partnership/joint venture interests	1c(5)	40736823	30738205
(6) Real estate (other than employer real property)	1c(6)	26825046	24007406
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	179027922	169039575
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)	14005119	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	46106944	45994483
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	5792304	14207096

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	34865376	42313397
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	1233000320	1152174116
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	1233000320	1152174116

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	1193282	
(B) U.S. Government securities.....	2b(1)(B)	10304924	
(C) Corporate debt instruments.....	2b(1)(C)	22396401	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		33894607
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	2198270	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1013165	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3211435
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	624281390	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	500763143	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		123518247
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-123855541	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-18352816
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		-9452561
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		485629
c Other income	2c		2880832
d Total income. Add all income amounts in column (b) and enter total	2d		12329832

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	89857811	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		89857811
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	49253	
(5) Investment advisory and investment management fees	2i(5)	838320	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	321316	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	2089336	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		3298225
j Total expenses. Add all expense amounts in column (b) and enter total	2j		93156036

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-80826204
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **WARREN AVERETT, LLC**

(2) EIN: **45-4084437**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	X		75155323
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 557944.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>REGIONS FINANCIAL CORPORATION</u>	D Employer Identification Number (EIN) <u>63-0589368</u>	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
---	---	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 63-6129301

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	47
--	---	----

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: 23.3 % Private Equity: 2.5 % Investment-Grade Debt and Interest Rate Hedging Assets: 68.7 %
 High-Yield Debt: 0.0 % Real Assets: 3.9 % Cash or Cash Equivalents: 1.6 % Other: 0.0 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation.....

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

**REGIONS FINANCIAL CORPORATION
RETIREMENT PLAN**

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL INFORMATION**

DECEMBER 31, 2024 AND 2023



www.warrenaverett.com

The report accompanying this deliverable was issued
by Warren Averett, LLC.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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DECEMBER 31, 2024 AND 2023**

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INDEPENDENT AUDITORS' REPORT

To the Benefits Management and Human Resources Committee
Regions Financial Corporation Retirement Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of Regions Financial Corporation Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (GAAP).
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the Plan; and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with GAAP.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings and certain internal control related matters that we identified during the audit.

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024, and the schedule of reportable transactions for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Warren Averett, LLC

Birmingham, Alabama
October 10, 2025

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
INVESTMENTS, AT FAIR VALUE		
Cash and cash equivalents	\$ 19,129,704	\$ 35,729,515
Corporate bonds	502,854,584	518,584,680
Federal agency securities	16,941,653	5,066,548
U.S. Treasury securities	261,880,061	283,467,215
Common and foreign stock	72,417,355	74,911,523
Mutual funds	45,994,483	46,106,944
Collective trust funds	148,629,863	169,092,963
Real estate funds	44,417,118	50,765,124
Private equity funds	<u>30,738,205</u>	<u>40,736,823</u>
Total investments, at fair value	1,143,003,026	1,224,461,335
INTEREST AND DIVIDEND INCOME RECEIVABLE	<u>9,171,090</u>	<u>8,538,985</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 1,152,174,116</u>	<u>\$ 1,233,000,320</u>

See accompanying notes to the financial statements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

	2024	2023
ADDITIONS (DEDUCTIONS)		
Investment (loss) income :		
Net (depreciation) appreciation in fair value of investments	\$ (24,776,210)	\$ 61,332,814
Interest and dividends	37,106,042	33,271,126
Investment income:	12,329,832	94,603,940
Benefit payments	(89,857,811)	(94,402,486)
Administrative expenses	(3,298,225)	(1,303,430)
NET DECREASE	(80,826,204)	(1,101,976)
NET ASSETS AVAILABLE FOR BENEFITS AT		
BEGINNING OF YEAR	1,233,000,320	1,234,102,296
END OF YEAR	\$ 1,152,174,116	\$ 1,233,000,320

See accompanying notes to the financial statements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN

The following description of Regions Financial Corporation Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document and Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined benefit plan, which provides pension benefits for eligible employees of Regions Financial Corporation and certain entities within its controlled group (collectively, the Company).

During 2007, the Plan was merged into the AmSouth Bancorporation Retirement Plan, which was renamed the Regions Financial Corporation Retirement Plan.

The Plan is subject to the provisions of Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan is administered by the Company's Benefits Management and Human Resources Committee (the Committee), which consists of certain executive officers of Regions Bank. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Eligibility and Vesting

An employee hired by the Company on or before December 31, 2000, became a member of the Plan the first of the month on or immediately following the later of the completion of one year of continuous service or attainment of age 21. An employee hired on or before December 31, 2000, and not yet participating in the Plan on such date, became a participant in the Plan if the eligibility requirements were met on or before January 1, 2009. An employee hired by AmSouth Bancorporation on or before October 31, 2006, became a member of the Plan on either January 1 or July 1 following a 12-consecutive-month period, beginning with the employee's date of hire, during which the employee earned a minimum of 1,000 hours of service. An employee hired on or before October 31, 2006, and not yet participating in the Plan on such date, became a participant in the Plan if the eligibility requirements were met on or before January 1, 2009.

The Plan benefit accrual was temporarily frozen from April 16, 2009 through December 31, 2009, for all participants. Effective January 1, 2010, accrual of benefits resumed, and participants' service during this period was taken into consideration for purposes of vesting and eligibility for early retirement benefits.

A participant will vest in the Plan upon five years of credited service. If the participant was originally hired by AmSouth, the participant may also vest upon reaching age 55.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

Effective January 1, 2016, the Plan was amended and restated to exclude certain participants (defined below), and, simultaneously, the Company established the Regions Financial Corporation Retirement Plan for Associates (the Associates Plan) to hold the spun-off assets and liabilities of the Plan with respect to the following individuals:

- 1) Active employees who were participants in the Plan immediately prior to January 1, 2016, and were also active employees as of January 1, 2016;
- 2) Disabled employees who were participants accruing benefits in the Plan immediately prior to January 1, 2016;
- 3) Active employees who were retired participants receiving benefits under the Plan immediately prior to January 1, 2016, and were also active eligible employees as of January 1, 2016; and
- 4) "Alternate payees" under a qualified domestic relations order pursuant to Code Section 414(p) that includes the former spouse of one of the individuals described in paragraphs (1), (2) or (3) above.

Benefits

The Plan is a defined benefit plan whereby a participant's accrued benefit is determined by average monthly earnings, credited service and covered compensation limits.

Under the Plan, a participant may elect to retire on his or her normal retirement date, early retirement date or delayed retirement date, provided he or she meets the applicable requirements. For Plan purposes, normal retirement age is 65, although some participants may receive an unreduced benefit at age 62. Some participants may retire earlier with an actuarially reduced benefit any time after reaching age 55.

Before benefit payments can begin, participants must inform the Plan administrator as to their intent to begin receiving benefits and elect an appropriate form of benefit. If a participant is married at the time of benefit commencement, a qualified joint and survivor benefit must be elected unless the spouse consents to the participant receiving another form. A participant who is not married at the time of retirement or a participant who has received spousal consent has several year-certain options available, as well as a single life annuity and joint survivor options.

Further, participants who have attained age 62 and have at least 10 years of service can elect to receive their benefit in the form of a lump sum equal to the actuarial equivalent of the participant's vested accrued benefit. This option was added as an alternative to the annuity distribution payment method.

Upon termination, if the value of the vested benefit is \$5,000 or less, a participant may elect to receive a lump sum in cash or a rollover to an individual retirement account (IRA) or another eligible retirement plan. If the value of the vested benefit is \$1,000 or less and the participant fails to provide the Plan administrator with payment instructions, the benefit will be paid in a lump sum in cash, subject to withholding, ordinary income tax and any other applicable taxes.

If a participant dies prior to commencing his or her benefit, a joint and survivor benefit will be available to participants who are married at the time of death. Unmarried participants who die prior to commencing their benefit are not eligible to designate a beneficiary for their benefit, and

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

their accrued benefits are forfeited.

In December 2024, the Plan entered into a purchase agreement with American National Insurance Company (American National) whereby American National provided a nonparticipating single premium group annuity contract. The Plan paid American National a premium of approximately \$35,000,000, which is included in benefit payments in the statements of net assets available for benefits, to settle its obligation for certain employees covered under the contract.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The financial statements of the Plan have been prepared on an accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

Risks and Uncertainties

The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported, based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Committee determines the Plan's valuation policies utilizing information provided by its investment advisors and custodians. See Note 6 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Certain expenses are paid by the Plan, including administrative, investment manager expenses, actuarial services, audit services and Pension Benefit Guaranty Corporation (PBGC) premiums. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Funding Policy

Contributions to provide benefits under the Plan are made solely by the Company. The Plan's funding policy is for the Company to make at least the minimum required contribution to the Plan in amounts as determined by the Plan's independent actuary in accordance with ERISA. The Company met the minimum funding requirements of ERISA for the years ended December 31, 2024 and 2023.

3. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to services rendered by the employees at the valuation date. Accumulated plan benefits include benefits expected to be paid to (1) retired or terminated employees or their beneficiaries and (2) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on employees' monthly compensation during their five highest consecutive complete Plan years of earnings out of the 10 Plan years immediately prior to retirement or termination divided by 60.

Benefits payable under all circumstances—retirement, death, disability and termination of employment—are included to the extent they are deemed attributable to employee service rendered to the valuation date. The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

Actuaries from Mercer estimated the actuarial present value of accumulated plan benefits.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

The actuarial present value of accumulated plan benefits as of January 1, 2024, is as follows:

Actuarial present value of accumulated plan benefits	
Vested benefits:	
Participants currently receiving payments	\$ 742,967,038
Other participants	<u>166,177,361</u>
Total vested benefits	909,144,399
Nonvested benefits	<u>232,063</u>
Total accumulated plan benefits	<u><u>\$ 909,376,462</u></u>

The changes in the actuarial present value of accumulated plan benefits for the year ended January 1, 2024, are as follows:

Actuarial present value of accumulated plan benefits	
at beginning of year	<u>\$ 967,185,041</u>
Increase (decrease) during the year attributed to:	
Benefits accumulated and losses	1,288,287
Increase for interest due to decrease in discount period	54,961,774
Change in actuarial assumptions*	(19,656,154)
Benefits paid	<u>(94,402,486)</u>
Net decrease	<u>(57,808,579)</u>
Actuarial present value of accumulated plan benefits	
at end of year	<u><u>\$ 909,376,462</u></u>

* The changes in assumptions consist of the following:

- The discount rate was updated from 6.00% to 6.25%.
- The mortality improvement scale was updated from MSS-2022 to MSS-2023.

The accumulated plan benefits presented above do not reflect any amendments executed after January 1, 2024.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023**

The significant method and assumptions underlying the actuarial computations are as follows:

Actuarial Cost Method	Unit Credit Method
Discount Rate	6.25%
Mortality Basis	Healthy participants: Pri-2012 employee and retiree mortality tables, no collar. Surviving beneficiaries of deceased participants (with deferred benefits or receiving benefits): Pri-2012 contingent survivor mortality tables. Future beneficiaries of current retirees: Pri-2012 non-disabled annuitant mortality table. Disabled participants: Pri-2012 disabled mortality tables. All tables include generational projection based on scale MSS-2023
Retirement	Rates for active participants vary between ages 55 and 70 and above. The commencement age for current and future vested terminated participants is 61 for AmSouth legacy Plan participants with less than 10 years of service at termination. Age 62 for AmSouth legacy plan plan participants with at least 10 years of service at termination. Age 65 for all other participants.

These actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The valuation was performed as of January 1, 2024; however, if the valuation was performed as of December 31, 2024, there would be no material difference.

4. PLAN TERMINATION

In the event the Plan terminates, the net assets of the Plan will be allocated for payment of Plan benefits to the participants in order of priority determined in accordance with the Plan document and the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA and applicable regulations thereunder.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations.

Whether all participants receive their benefits, should the Plan be terminated at some future date, will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations, the financial condition of the Company and the level of benefits guaranteed by the PBGC.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

5. INFORMATION CERTIFIED BY TRUSTEE

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments, net appreciation (depreciation) in fair value of investments and interest and dividends as of and for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Regions Bank (the trustee).

6. FAIR VALUE OF FINANCIAL INSTRUMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurements*, are described as follows:

- Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 – Inputs to the valuation methodology include: quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value at December 31, 2024 and 2023:

Cash equivalents: Valued based on quoted market prices of identical assets on active exchanges.

Corporate bonds and federal agency securities: Valued by independent pricing services using models or other valuation methodologies. The models are primarily industry-standard models that consider various inputs which are observable or derived from observable information in the marketplace.

U.S. Treasury securities: Value based on quoted market prices for identical assets on active exchanges.

Common and foreign stocks: Valued at the closing price reported on the active market on which the common stock is traded.

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Mutual funds: Valued based on quoted market prices of identical assets on active exchanges.

Collective trust funds, real estate funds, private equity funds, and other assets: Valued based on net asset value (NAV) per unit. Third-party fund managers provide NAV per unit based primarily on estimated valuations of underlying investments. The Plan rarely makes adjustments to the NAVs provided by the fund managers.

For all investments, the Plan attempts to use quoted market prices of identical assets on active exchanges or Level 1 measurements. Where such quoted market prices are not available, the Plan typically employs quoted market prices of similar instruments (including matrix pricing) and/or discounted cash flows to estimate a value of these securities or Level 2 measurements. Level 2 discounted cash flow analyses are typically based on market interest rates, prepayment speeds and/or option adjusted spreads. Level 3 investments have significant unobservable inputs, as they trade infrequently or not at all. When observable prices are not available for these securities, the fund manager uses one or more valuation techniques (e.g., the market approach, the income approach) for which sufficient and reliable data is available. Level 3 measurements include discounted cash flow analyses based on assumptions that are not readily observable in the marketplace. Such assumptions include projections of future cash flows, including loss assumptions and discount rates.

Certain assets may be periodically transferred to or from Level 3 valuation based on management's conclusion regarding the best method for pricing for an individual security. Such transfers would be accounted for as if they occur at the beginning of a reporting period. However, there were no such transfers during the years ended December 31, 2024 or 2023.

Certain assets held in the Plan consist of investments in certain entities that calculate NAV per unit, including real estate funds and private equity funds, and are recorded at fair value on a recurring basis. Below is a description of investment strategies for these assets.

- Real estate funds primarily include commingled open-ended real estate funds that invest primarily in the U.S. institutional space and receive approximately 80% of their return through income generation. The fair value of the investments in this class has been estimated using the NAV of the Plan's ownership interest in the funds. The funds' valuation is based on independent appraisal of each of the properties, which are done no less than annually. This valuation also takes into account the impact of cash and debt within the total fund. Real estate additionally includes funds that invest primarily in commercial real estate for the purposes of appreciation (depreciation). The fair value of the investments in this class has been estimated using the NAV of the Plan's ownership interest in the partners' capital. Distributions from each fund will be received as the underlying investments of the funds are liquidated. It is estimated that the underlying assets of the fund will be liquidated over the next three to seven years. There were no unfunded commitments related to real estate funds at December 31, 2024 or 2023.
- Private equity includes several private equity funds that invest primarily in U.S.-based corporations for the purposes of appreciation (depreciation). The fair value of the investments in this class has been estimated using the NAV of the Plan's ownership interest in partners' capital. These investments can never be redeemed with the funds. Distributions from each fund will be received as the underlying investments of the funds are liquidated. It is estimated that the underlying asset of the fund will be liquidated over the next four to nine

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years. The Plan had unfunded commitments related to private equity funds of approximately \$3.6 million and \$4.01 million as of December 31, 2024 and 2023, respectively.

The following tables present financial assets measured at fair value on a recurring basis as of December 31, 2024 and 2023:

	Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	\$ 19,129,704	\$ -	\$ -	\$ 19,129,704
Corporate bonds	-	502,854,584	-	502,854,584
Federal agency securities	-	16,941,653	-	16,941,653
U.S. Treasury securities	261,880,061	-	-	261,880,061
Common and foreign stock	72,417,355	-	-	72,417,355
Mutual funds	45,994,483	-	-	45,994,483
Total assets in the fair value hierarchy	<u>\$ 399,421,603</u>	<u>\$ 519,796,237</u>	<u>\$ -</u>	919,217,840
Investments measured at NAV ⁽¹⁾				<u>223,785,186</u>
Total investments, at fair value				<u>\$ 1,143,003,026</u>

	Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	\$ 35,729,515	\$ -	\$ -	\$ 35,729,515
Corporate bonds	-	518,584,680	-	518,584,680
Federal agency securities	-	5,066,548	-	5,066,548
U.S. Treasury securities	283,467,215	-	-	283,467,215
Common and foreign stock	74,911,523	-	-	74,911,523
Mutual funds	46,106,944	-	-	46,106,944
Total assets in the fair value hierarchy	<u>\$ 440,215,197</u>	<u>\$ 523,651,228</u>	<u>\$ -</u>	963,866,425
Investments measured at NAV ⁽¹⁾				<u>260,594,910</u>
Total investments, at fair value				<u>\$ 1,224,461,335</u>

⁽¹⁾ In accordance with accounting guidance, certain investments that were measured at fair value using the NAV per unit (or its equivalent) as a practical expedient are not required to be classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of amounts reported in the fair value hierarchy to the amounts reported in the statements of net assets available for benefits. Also, in accordance with accounting guidance, if an investment is measured using the NAV per unit (or its equivalent) as the practical expedient and that investment is in a fund that files a Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy is not required.

Assets in all levels could result in volatile and material price fluctuations.

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7. TAX STATUS

The Plan obtained its latest determination letter on August 19, 2014, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. RELATED PARTY AND PARTIES-IN-INTEREST TRANSACTIONS

Regions Bank (a wholly owned subsidiary of the Company) serves as the trustee of the Plan.

Plan investments include shares of Regions Financial Corporation common stock. The Plan held 1,799,039 and 1,799,039 shares of Regions Financial Corporation common stock at December 31, 2024 and 2023, valued at \$42,313,397 and \$34,865,376, respectively. There were no sales or purchases of Regions Financial Corporation common stock during the years ended December 31, 2024 or 2023.

During the years ended December 31, 2024 and 2023, the Plan received dividend income of \$1,745,067 and \$1,511,193, respectively, of Regions Financial Corporation common stock.

The Plan paid fees to parties-in-interest for trustee, advisory, investment management, actuarial, recordkeeping and audit services.

These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transaction rules under ERISA.

9. SUBSEQUENT EVENTS

Management has evaluated events through October 10, 2025, which is the date the financial statements were available to be issued, and has determined that there are no events that require disclosure under ASC 855, *Subsequent Events*.

SUPPLEMENTAL INFORMATION

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(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Cash and Cash Equivalents:				
	Fidelity Investments	Government Portfolio Class I (Fund #57)	\$ 19,129,704	\$ 19,129,704
Corporate Bonds:				
	ABBVIE INC	4.30% 14 May 2036	\$ 574,486	\$ 602,866
	ABBVIE INC	4.70% 14 May 2045	113,284	110,436
	ABBVIE INC	4.95% 15 Mar 2031	214,776	215,003
	AEP TRANSMISSION CO LLC	3.75% 01 Dec 2047	334,338	352,151
	AES CORP /THE	3.30% 15 Jul 2025	671,886	698,225
	AFLAC INC	6.45% 15 Aug 2040	1,526,074	1,370,072
	AGCO Corp	5.45% 21 Mar 2027	129,897	131,221
	AGCO Corp	5.80% 21 Mar 2034	84,771	85,455
	AGILENT TECH INC	4.75% 09 Sep 2034	675,209	641,743
	AIR LEASE CORP	3.75% 01 Jun 2026	5,285,870	5,497,534
	AKER BP ASA	5.13% 01 Oct 2034	194,382	183,146
	AKER BP ASA SR GLBL	6.00% 13 Jun 2033	151,229	160,694
	ALABAMA POWER CO	3.75% 01 Mar 2045	306,103	321,853
	ALCON FINANCE CORP	3.00% 23 Sep 2029	811,898	838,863
	ALLSTATE CORP	5.05% 24 Jun 2029	508,929	512,477
	ALCON FINANCE CORP	3.80% 23 Sep 2049	309,391	326,301
	AMAZON.COM INC	3.95% 13 Apr 2052	152,193	137,993
	AMAZON.COM INC	4.05% 22 Aug 2047	758,306	797,389
	AMEREN ILLINOIS CO	4.80% 15 Dec 2043	83,509	88,309
	AMERICAN ELECTRIC POWER CO	5.70% 15 Aug 2025	572,384	577,478
	AMERICAN EXPRESS CO	5.10% 16 Feb 2028	525,000	528,029
	AMERICAN EXPRESS CO VAR	5.28% 27 Jul 2029	760,000	768,550
	AMERICAN EXPRESS CO VAR	6.50% 30 Oct 2031	90,000	96,199
	AMERICAN TOWER CORP	3.38% 15 Oct 2026	1,379,379	1,426,060
	AMERICAN WATER CAP CORP	3.40% 01 Mar 2025	5,417,784	5,513,298
	AMGEN INC	4.40% 01 May 2045	2,432,164	1,867,764

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DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	AMGEN INC	4.56% 15 Jun 2048	\$ 830,221	\$ 878,361
	AMGEN INC	5.60% 02 Mar 2043	167,971	160,401
	ANGLO AMERICAN CAP PLC	5.63% 01 Apr 2030	1,096,735	1,118,536
	ANGLO AMERICAN CAP PLC	5.75% 05 Apr 2034	627,776	633,868
	ANHEUSER-BUSCH COS LLC	4.70% 01 Feb 2036	425,904	412,367
	ANHEUSER-BUSCH COS LLC	4.90% 01 Feb 2046	456,670	442,328
	ANHEUSER-BUSCH INBEV	4.44% 06 Oct 2048	1,016,353	1,072,506
	ANHEUSER-BUSCH INBEV	4.90% 23 Jan 2031	5,360,266	5,216,196
	AON GLOBAL LTD	4.25% 12 Dec 2042	186,484	188,245
	AON NA INC	5.30% 01 Mar 2031	314,181	316,325
	APPLE INC	2.65% 08 Feb 2051	1,133,664	1,184,544
	APPLE INC	3.85% 04 May 2043	5,892,719	5,327,055
	ARCELORMITTAL SA	2.90% 01 Mar 2032	25,874	25,914
	ARCELORMITTAL SA	4.50% 15 Aug 2033	259,398	257,209
	ARTHUR J GALLAGHER	5.15% 15 Feb 2035	154,422	151,337
	ASHTREAD CAPITAL INC	1.50% 12 Aug 2026	329,970	354,776
	ASHTREAD CAPITAL INC	5.55% 30 May 2033	338,478	344,550
	ASHTREAD CAPITAL INC	5.80% 15 Apr 2034	258,989	260,198
	ASHTREAD CAPITAL INC	5.95% 15 Oct 2033	199,824	202,264
	ASTRAZENECA FINANCE LLC	4.90% 03 Mar 2030	877,219	879,331
	ATHENE GLOBAL FUNDING	2.72% 07 Jan 2029	969,822	1,065,831
	ATHENE GLOBAL FUNDING	5.62% 08 May 2026	600,000	605,442
	ATMOS ENERGY CORP	5.00% 15 Dec 2054	39,715	36,029
	AT&T INC	2.30% 01 Jun 2027	671,535	698,326
	AT&T INC	3.50% 01 Jun 2041	684,110	766,996
	AT&T INC	3.55% 15 Sep 2055	1,407,969	1,486,424
	AT&T INC	6.00% 15 Aug 2040	2,602,556	2,542,130
	AT&T INC	6.55% 15 Feb 2039	2,779,496	2,701,172
	AUTOZONE INC	5.40% 15 Jul 2034	768,614	765,640
	BACARDI LTD	2.75% 15 Jul 2026	343,305	357,198

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	BACARDI LTD	5.15% 15 May 2038	\$ 173,040	\$ 170,141
	BACARDI LTD	5.25% 15 Jan 2029	99,976	99,871
	BACARDI LTD	5.40% 15 Jun 2033	577,837	568,522
	BACARDI LTD	5.90% 15 Jun 2043	99,641	96,914
	BAE SYS PLC	5.13% 26 Mar 2029	650,835	641,421
	BAE SYS PLC	5.25% 26 Mar 2031	196,214	200,380
	BAE SYS PLC	5.30% 26 Mar 2034	631,393	633,178
	BAE SYS PLC	5.50% 26 Mar 2054	211,350	194,702
	BAKER HUGHES HOLDINGS LLC	4.08% 15 Dec 2047	792,345	638,423
	BALTIMORE GAS & ELECTRIC	5.30% 01 Jun 2034	503,844	503,364
	BANCO SANTANDER SA VAR	5.54% 14 Mar 2030	600,000	602,768
	BANK OF AMERICA CORP	3.38% 02 Apr 2026	390,704	398,452
	BANK OF AMERICA CORP	6.11% 29 Jan 2037	3,597,318	3,794,358
	BANK OF AMERICA CORP VAR	1.90% 23 Jul 2031	756,561	853,940
	BANK OF AMERICA CORP VAR	2.48% 21 Sep 2035	261,734	260,717
	BANK OF AMERICA CORP VAR	3.19% 23 Jul 2030	1,267,229	1,326,528
	BANK OF AMERICA CORP VAR	4.24% 24 Apr 2038	964,345	982,776
	BANK OF AMERICA CORP VAR	4.33% 15 Mar 2050	263,609	278,331
	BANK OF AMERICA CORP VAR	5.47% 23 Jan 2035	501,718	505,550
	BANK OF AMERICA CORP VAR	5.52% 25 Oct 2035	875,000	855,505
	BANK OF AMERICA CORP VAR	5.93% 15 Sep 2027	575,000	585,275
	BANK OF NEW YORK MELLON CORP/THE VARIABLE	5.06% 22 Jul 2032	610,000	608,451
	BANK OF NEW YORK MELLON CORP/THE VARIABLE	6.32% 25 Oct 2029	465,000	488,520
	BARCLAYS PLC	4.84% 10 Sep 2028	360,000	357,780
	BARCLAYS BANK PLC	4.94% 10 Sep 2038	265,000	259,866
	BARCLAYS PLC VARIABLE	2.28% 24 Nov 2027	1,130,300	1,207,894
	BARCLAYS PLC VARIABLE	5.69% 12 Mar 2030	1,020,060	1,019,825
	BAT CAPITAL CORP	5.83% 20 Feb 2031	205,000	209,633

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(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	BAXTER INTERNATIONAL INC	2.54% 01 Feb 2032	\$ 438,878	\$ 454,601
	BAXTER INTERNATIONAL INC	3.50% 15 Aug 2046	2,154,838	1,566,082
	BERKSHIRE HATHAWAY ENERGY CO	6.50% 15 Sep 2037	125,044	133,169
	BERKSHIRE HATHAWAY FINANCE CORP	4.30% 15 May 2043	2,771,544	2,376,444
	BHP BILLITON FINANCE USA	5.25% 08 Sep 2030	596,814	609,510
	BHP BILLITON FINANCE USA	5.25% 08 Sep 2033	594,942	603,080
	BHP BILLITON FINANCE USA	5.00% 30 Sep 2043	2,884,394	2,556,776
	BHP BILLITON FINANCE USA	4.90% 28 Feb 2033	395,486	388,245
	BLACKROCK FUNDING INC	5.25% 14 Mar 2054	133,372	127,735
	BNP PARIBAS SA VARIABLE	5.91% 19 Nov 2035	955,000	926,312
	BNP PARIBAS SA VARIABLE	1.90% 30 Sep 2028	950,698	1,012,865
	BOEING CO/THE	5.04% 01 May 2027	462,108	466,116
	BOEING CO/THE	5.71% 01 May 2040	725,112	771,323
	BOEING CO/THE	5.81% 01 May 2050	131,888	129,955
	BOEING CO/THE	6.30% 01 May 2029	183,029	186,583
	BOEING CO/THE	6.39% 01 May 2031	275,000	287,518
	BOEING CO/THE	6.86% 01 May 2054	195,000	207,256
	BOSTON SCIENTIFIC CORP	4.55% 01 Mar 2039	43,370	45,645
	BP CAPITAL MARKETS AMERICA INC	2.77% 10 Nov 2050	56,630	60,084
	BP CAPITAL MARKETS AMERICA INC	2.94% 04 Jun 2051	449,206	1,258,956
	BPCE SA VARIABLE	6.71% 19 Oct 2029	420,000	436,628
	BRISTOL-MYERS SQUIBB CO	4.13% 15 Jun 2039	3,448,636	2,601,625
	BRISTOL-MYERS SQUIBB CO	4.55% 20 Feb 2048	410,004	433,209
	BRISTOL-MYERS SQUIBB CO	5.10% 22 Feb 2031	459,278	463,420
	BRISTOL-MYERS SQUIBB CO	5.50% 22 Feb 2044	24,811	24,857
	BRISTOL-MYERS SQUIBB CO	5.55% 22 Feb 2054	79,687	77,630

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(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	BRISTOL-MYERS SQUIBB CO	5.65% 22 Feb 2064	\$ 128,933	\$ 120,584
	BRIXMOR OPERATIN PARTNERSHIP LP	5.75% 15 Feb 2035	124,028	126,013
	BRIXMOR OPERATIN PARTNERSHIP LP	4.13% 15 May 2029	545,190	575,941
	BROADCOM INC	4.35% 15 Feb 2030	274,516	267,572
	BROADCOM INC	4.55% 15 Feb 2032	673,238	652,745
	BROADCOM INC	4.80% 15 Oct 2034	296,982	289,497
	BROADCOM INC	4.93% 15 May 2037	388,442	389,971
	BROADCOM INC	4.93% 15 May 2037	685,038	732,385
	BROOKLYN UNION GAS CO	3.87% 04 Mar 2029	860,650	880,524
	BURLINGTON NORTHERN SANTA FE LLC	3.90% 01 Aug 2046	234,397	246,682
	BURLINGTON NORTHERN SANTA FE LLC	5.15% 01 Spe 2043	2,852,028	2,631,704
	CANADIAN IMPERIAL BANK OF COMMERCE	0.95% 23 Oct 2025	5,356,556	5,757,382
	CAPITAL ONE FINANCIAL CO	5.46% 26 Jul 2030	365,000	366,069
	CAPITAL ONE FINANCIAL CO	3.65% 11 May 2027	5,422,782	5,625,905
	CAPITAL ONE FINANCIAL CORP VARIABLE	4.99% 24 Jul 2026	398,723	404,680
	CAPITAL ONE FINANCIAL CORP VARIABLE	5.25% 26 Jul 2030	856,215	897,237
	CAPITAL ONE FINANCIAL CORP VARIABLE	7.62% 30 Oct 2031	612,206	634,863
	CARDINAL HEALTH INC	4.90% 15 Sep 2045	2,801,198	2,380,809
	CARDINAL HEALTH INC	5.13% 15 Feb 2029	594,542	595,887
	CARDINAL HEALTH INC	5.00% 15 Nov 2029	484,835	481,978
	CARDINAL HEALTH INC	5.35% 15 Nov 2034	259,269	254,420
	CARRIER GLOBAL CORP	3.58% 05 Apr 2050	27,595	27,233

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	CARRIER GLOBAL CORP	6.20% 15 Mar 2054	\$ 100,564	\$ 99,378
	CATERPILLAR INC	5.20% 27 May 2041	3,365,382	2,693,798
	CELANESE US HOLDINGS	6.42% 15 Jul 2027	817,926	827,353
	CELANESE US HOLDINGS	6.55% 15 Nov 2030	249,875	258,898
	CENTERPOINT ENERGY INC	5.40% 01 Jun 2029	588,761	596,616
	CHARLES SCHWAB CORP	0.90% 11 Mar 2026	5,370,993	5,859,146
	CHARTER COMMUNICATIONS OPERATING LLC	4.80% 01 Mar 2050	952,782	1,017,822
	CHARTER COMMUNICATIONS OPERATING LLC	6.10% 01 Jun 2029	209,882	214,059
	CHARTER COMMUNICATIONS OPERATING LLC	6.48% 23 Oct 2045	1,168,473	1,204,773
	CHEVRON CORP	2.95% 16 May 2026	5,363,644	5,474,420
	CISCO SYSTEMS INC	4.95 26 Feb 2031	224,552	225,808
	CISCO SYSTEMS INC	5.50% 15 Jan 2040	289,019	277,244
	CITIBANK NA VARIABLE	4.88% 19 Nov 2027	1,050,000	1,050,840
	CITIGROUP INC VARIABLE	3.29% 17 Mar 2026	488,340	498,155
	CITIGROUP INC VARIABLE	3.67% 24 Jul 2028	1,669,157	1,719,371
	CITIGROUP INC VARIABLE	4.41% 31 Mar 2031	946,140	961,170
	CITIZENS FINANCIAL GROUP	5.72% 23 Jul 2031	570,000	571,984
	CITIZENS FINANCIAL GROUP INC VARIABLE	5.84% 23 Jan 2030	110,000	111,620
	CLECO CORP HOLDINGS LLC	3.38% 15 Sep 2029	319,343	332,663
	CNO GLOBAL FUNDING	2.65% 06 Jan 2029	297,595	316,417
	COCA-COLA CO	4.65% 14 Aug 2034	264,915	257,918
	COCA-COLA CO	5.00% 13 May 2034	558,303	560,134
	COCA-COLA CO	5.30% 13 May 2054	694,648	676,384
	COLUMBIA PIPELINE HOLDCO	5.10% 01 Oct 2031	220,548	214,661
	COLUMBIA PIPELINE HOLDCO	5.68% 15 Jan 2034	80,247	79,010

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	COLUMBIA PIPELINE OPERATING CO LLC	5.93% 15 Aug 2030	\$ 377,902	\$ 391,138
	COLUMBIA PIPELINE OPERATING CO LLC	6.04% 15 Nov 2033	124,315	123,096
	COLUMBIA PIPELINE OPERATING CO LLC	6.54% 15 Nov 2053	106,825	120,517
	COMCAST CORP	3.90% 01 Mar 2038	2,421,225	2,539,005
	COMCAST CORP	3.97% 01 Nov 2047	1,605,339	1,496,616
	COMCAST CORP	5.10% 01 Jun 2029	374,730	378,840
	COMMONSPIRIT HEALTH	5.21% 01 Dec 2031	240,000	239,078
	COMMONWEALTH EDISON	5.30% 01 Jun 2034	503,192	506,232
	COMMONWEALTH EDISON	5.65% 01 Jun 2054	64,579	64,089
	CONAGRA BRANDS INC	1.38% 01 Nov 2027	1,495,813	1,588,934
	CONAGRA BRANDS INC	4.85% 01 Nov 2028	106,171	108,344
	CONOCOPHILLIPS	6.50% 01 Feb 2039	4,464,241	4,147,389
	CONOCOPHILLIPS CO	4.70% 15 Jan 2030	519,308	514,270
	CONOCOPHILLIPS CO	5.30% 15 May 2053	393,644	370,461
	CONOCOPHILLIPS CO	5.65% 15 Jan 2065	315,798	297,919
	CONSILDATED EDISON CO OF NEW YORK INC	4.30% 01 Dec 2056	725,957	768,312
	CONSILDATED EDISON CO OF NEW YORK INC	5.70% 15 May 2054	238,325	238,730
	CONSTELLATION BRANDS INC	2.25% 01 Aug 2031	386,584	395,327
	CONSTELLATION ENERGY GENERATION LLC	6.25% 01 Oct 2039	3,291,235	2,929,759
	COREBRIDGE FINANCIAL INC	3.65% 05 Apr 2027	723,969	748,663
	COTERRA ENERGY INC	5.40% 15 Feb 2035	313,542	307,890

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	COTERRA ENERGY INC	5.90% 15 Feb 2055	\$ 173,871	\$ 165,574
	COUSINS PROPERTIES LP	5.38% 15 Feb 2032	382,934	378,257
	COUSINS PROPERTIES LP	5.88% 01 Oct 2034	144,577	145,240
	CROWN CASTLE INC	2.10% 01 Apr 2031	194,833	206,984
	CROWN CASTLE INC	2.90% 15 Mar 2027	1,022,666	1,060,808
	CROWN CASTLE INC	3.65% 01 Sep 2027	629,500	630,236
	CROWN CASTLE INC	4.90% 01 Sep 2029	334,116	331,405
	CROWN CASTLE INC	5.60% 01 Jun 2029	443,491	453,475
	CSL FINANCE PLC	4.63% 24 Apr 2042	416,100	439,225
	CSX CORP	3.80% 01 Mar 2028	5,359,954	5,431,033
	CSX CORP	4.90% 15 Mar 2055	194,756	174,162
	CVS HEALTH CORP	1.88% 28 Feb 2031	130,074	129,031
	CVS HEALTH CORP	3.25% 15 Aug 2029	69,440	68,299
	CVS HEALTH CORP	3.75% 01 Apr 2030	197,083	192,308
	CVS HEALTH CORP	4.78% 25 Mar 2038	343,142	363,218
	CVS HEALTH CORP	6.05% 01 Jun 2054	135,151	126,993
	DANSKE BANK A/S VARIABLE	1.62% 11 Sep 2026	597,090	649,559
	DANSKE BANK A/S VARIABLE	5.71% 01 Mar 2030	200,000	202,754
	DEUTSCHE BANK A/G NY	5.41% 05 Oct 2029	255,000	258,886
	DEUTSCHE BANK A/G NEW YORK VARIABLE	4.99% 11 Sep 2030	420,000	410,537
	DEUTSCHE BANK A/G NEW YORK VARIABLE	6.72% 18 Jan 2029	799,174	825,472
	DEUTSCHE BANK NY	2.31% 16 Nov 2027	1,089,835	1,202,370
	DIAMONDBACK ENERGY INC	4.25% 15 Mar 2052	145,585	147,050
	DIAMONDBACK ENERGY INC	6.25% 15 Mar 2053	407,160	389,056
	DISCOVER FINACIAL SERVICES VARIABLE	7.96% 02 Nov 2034	800,000	914,288
	DOMINION ENERGY INC	1.45% 15 Apr 2026	247,574	263,764
	DOMINION ENERGY INC	3.38% 01 Apr 2030	999,186	1,030,496

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
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DECEMBER 31, 2024

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	DOMINION ENERGY INC	3.90% 01 Oct 2025	\$ 241,493	\$ 248,315
	DTE ELECTRIC CO	3.95% 01 Mar 2049	404,310	390,238
	DUKE ENERGY CORP	3.30% 15 Jun 2041	222,858	220,474
	DUKE ENERGY CORP	4.85% 05 Jan 2029	5,419,278	5,374,472
	DUKE ENERGY CORP	5.45% 15 Jun 2034	574,241	573,528
	DUKE ENERGY INDIANA LLC	3.75% 15 May 2046	1,354,187	1,425,452
	DUKE ENERGY PROGRESS	2.00% 15 Aug 2031	509,738	517,339
	DUPONT DE NEMOURS INC	5.42% 15 Nov 2048	2,899,746	2,782,361
	DUQUESNE LIGHT HOLDINGS	2.78% 01 Jul 2032	690,703	732,697
	EASTERN ENERGY GAS	5.65% 15 Oct 2054	169,876	160,585
	ECOPETROL SA	8.38% 19 Jan 2036	357,988	347,178
	EDISON INTERNATIONAL	5.25% 15 Nov 2028	478,666	486,061
	EDISON INTERNATIONAL	6.95% 15 Nov 2029	428,406	421,747
	EIG PEARL HOLDINGS SARL	3.55% 31 Aug 2036	388,783	393,926
	ELEVANCE HEALTH INC	4.95% 01 Nov 2031	359,136	354,054
	ELEVANCE HEALTH INC	5.70% 15 Feb 2055	323,222	313,653
	ELI LILLY & CO	4.20% 14 Aug 2029	648,577	637,332
	ELI LILLY & CO	4.60% 14 Aug 2034	269,914	259,253
	ELI LILLY & CO	5.05% 14 Aug 2054	69,657	64,956
	EMERA US FINANCE LP	2.64% 15 Jun 2031	187,199	194,470
	EMERA US FINANCE LP	4.75% 15 Jun 2046	221,914	327,088
	ENBRIDGE INC	5.50% 01 Dec 2046	449,200	476,535
	ENBRIDGE INC	5.63% 05 Apr 2034	274,585	276,729
	ENEL FINANCE INTER NV	2.13% 12 Jul 2028	371,382	398,182
	ENERGY TRANSFER LP	2.90% 15 May 2025	597,419	620,186
	ENERGY TRANSFER LP	5.15% 15 Mar 2045	462,097	490,937
	ENERGY TRANSFER LP	5.25% 01 Jul 2029	219,553	221,047
	ENERGY TRANSFER LP	6.40% 01 Dec 2030	315,128	332,858
	ENI SPA	5.50% 15 May 2034	754,931	751,161
	ENTERGIS INC	4.75% 15 Apr 2029	866,707	885,697

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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PLAN # 001
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DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ENERGY LOUISIANA LLC	3.10% 15 Jun 2041	\$ 2,211,091	\$ 1,591,661
	ENTERPRISE PRODUCTS	5.70% 15 Feb 2042	3,078,328	2,674,837
	EOG RESOURCES INC	5.65% 01 Dec 2054	358,388	353,020
	EQUINIX INC	2.15% 15 Jul 2030	388,436	387,284
	EQUINIX INC	3.20% 18 Nov 2029	498,174	510,228
	EQUITABLE FINANCIAL LIFE	1.80% 08 Mar 2028	736,907	786,306
	GLOBAL FUNDING			
	ERAC USA FINANCE LLC	4.60% 01 May 2028	231,308	233,409
	EVERSOURCE ENERGY	2.90% 01 Mar 2027	457,815	480,011
	EVERSOURCE ENERGY	3.45% 15 Jan 2050	132,608	123,160
	EVERSOURCE ENERGY	5.50% 01 Jan 2034	409,792	396,926
	EXXON MOBIL CORP	2.44% 16 Aug 2029	5,315,495	5,407,163
	FEDEX CORP	4.05% 15 Feb 2048	2,662,011	2,146,198
	FIDELITY NATIONAL			
	INFORMATION SERVICES	3.10% 01 Mar 2041	3,725,280	2,654,714
	FIFTH THIRD BANCORP SR	6.33% 27 Jul 2029	120,000	124,499
	FIFTH THIRD BANCORP VAR	4.06% 25 Apr 2028	189,976	200,609
	FISERV INC	3.20% 01 Jul 2026	265,230	273,865
	FISERV INC	4.75% 15 Mar 2030	1,302,012	1,289,936
	FORTIS INC/CANADA	3.06% 04 Oct 2026	262,063	271,175
	FOUNDRY JV HOLDCO LLC	6.15% 25 Jan 2032	199,482	201,786
	FOUNDRY JV HOLDCO LLC	6.25% 25 Jan 2035	199,526	201,314
	GE HEALTHCARE TECH INC	5.86% 15 Mar 2030	1,275,749	1,284,380
	GENERAL DYNAMICS CORP	4.25% 01 Apr 2040	3,286,182	2,451,386
	GEORGIA POWER CO	3.70% 30 Jan 2050	199,032	209,577
	GILEAD SCIENCES INC	3.65% 01 Mar 2026	5,369,774	5,486,475
	GILEAD SCIENCES INC	4.75% 01 Mar 2046	309,741	295,162
	GILEAD SCIENCES INC	4.80% 01 Apr 2044	207,978	201,366
	GILEAD SCIENCES INC	4.80% 15 Nov 2029	294,965	294,395
	GLENCORE FEG LLC SR	0.00% 06 Oct 2030	586,755	619,636
	GLENCORE FUNDING LLC	5.40% 08 May 2028	492,010	500,074

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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DECEMBER 31, 2024

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	GLENCORE FUNDING LLC	5.63% 04 Apr 2034	\$ 635,000	\$ 632,181
	GLENCORE FUNDING LLC	5.89% 04 Apr 2054	165,000	160,075
	GLENCORE FUNDING LLC	6.13% 06 Oct 2028	323,609	335,137
	GLP CAPITAL LP / GLP	3.25% 15 Jan 2032	404,550	428,250
	GLP CAPITAL LP / GLP	5.75% 01 Jun 2028	248,350	257,328
	GOLDMAN SACHS GROUP	1.09% 09 Dec 2026	2,161,377	2,331,272
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	1.99% 27 Jan 2032	861,075	903,660
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	2.65% 21 Oct 2032	4,464,274	4,571,004
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	4.41% 23 Apr 2039	586,041	616,917
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	4.69% 23 Oct 2030	410,000	401,402
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	5.02% 23 Oct 2035	225,000	215,330
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	5.05% 23 Jul 2030	520,000	516,911
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	5.56% 19 Nov 2045	955,000	922,301
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	6.48% 24 Oct 2029	580,000	607,712
	GREESAIF PIPELINES BIDCO	5.85% 23 Feb 2036	355,000	350,406
	GREESAIF PIPELINES BIDCO	6.13% 23 Feb 2038	252,228	245,385
	HALEON US CAPITAL LLC	3.38% 24 Mar 2029	391,072	399,725
	HCA INC	3.50% 15 Jul 2051	153,229	161,979
	HCA INC	4.50% 15 Feb 2027	612,831	619,066
	HEALTHCARE SERVICE CORP	5.20% 15 Jun 2029	274,876	276,251
	HEICO CORP	5.25% 01 Aug 2028	149,790	151,426
	HESS CORP	5.60% 15 Feb 2041	2,963,096	2,555,080

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	HESS CORP	7.30% 15 Aug 2031	\$ 754,683	\$ 766,609
	HEWLETT PACKARD ENT CO	4.55% 15 Jan 2029	394,500	390,079
	HEWLETT PACKARD ENT CO	4.85% 15 Oct 2031	679,374	663,190
	HOME DEPT INC	4.50% 06 Dec 2048	190,044	179,600
	HONEYWELL INTERNATIONAL	4.65% 30 Jul 2027	1,034,969	1,038,767
	HONEYWELL INTERNATIONAL	4.95% 01 Sep 2031	504,091	505,212
	HONEYWELL INTERNATIONAL	5.00% 01 Mar 2035	503,101	494,875
	HP INC	2.20% 17 Jun 2025	254,605	266,653
	HSBC HOLDINGS PLC	5.29% 19 Nov 2030	265,000	263,240
	HSBC HOLDINGS PLC VAR	3.97% 22 May 2030	5,380,608	5,587,007
	HSBC HOLDINGS PLC VAR	4.76% 09 Jun 2028	2,272,514	2,323,832
	HSBC HOLDINGS PLC VAR	5.13% 19 Nov 2028	265,000	265,089
	HSBC HOLDINGS PLC VAR	5.60% 17 May 2028	470,000	475,096
	HSBC HOLDINGS PLC VAR	6.33% 09 Mar 2044	402,259	427,904
	HUNTINGTON BANCSHARES	5.71% 02 Feb 2035	280,900	279,457
	HUNTINGTON BANCSHARES	6.21% 21 Aug 2029	115,000	118,725
	IBM INTERNATIONAL CAPITAL	4.75% 05 Feb 2031	503,839	500,322
	IBM INTERNATIONAL CAPITAL	5.25% 05 Feb 2044	250,321	237,076
	IBM INTERNATIONAL CAPITAL	5.30% 05 Feb 2054	333,107	309,564
	ILLUMINA INC	5.75% 13 Dec 2027	242,820	244,221
	INDIANA MICHIGAN POWER	3.75% 01 Jul 2047	769,606	575,174
	INDIANA MICHIGAN POWER	4.25% 15 Aug 2048	347,998	275,902
	INGERSOLL RAND INC	5.40% 14 Aug 2028	84,669	86,338
	INGERSOLL RAND INC	5.70% 14 Aug 2033	475,911	475,450
	INTEL CORP	2.00% 12 Aug 2031	5,420,017	5,330,898
	INTEL CORP	3.05% 12 Aug 2051	142,805	128,336
	INTEL CORP	3.25% 15 Nov 2049	48,089	399,970
	INTEL CORP	5.13% 10 Feb 2030	604,350	594,720
	INTEL CORP	5.60% 21 Feb 2054	128,942	114,001
	INTEL CORP	5.70% 10 Feb 2053	134,232	119,393

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

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	INTERCONTINENTALEX	2.65% 15 Sep 2040	\$ 125,746	\$ 121,713
	INTERCONTINENTALEX	3.00% 15 Jun 2050	238,044	256,924
	INTERCONTINENTALEX	4.35% 15 Jun 2029	523,017	537,658
	INTERCONTINENTALEX	4.95% 15 Jun 2052	273,599	256,599
	INTERCONTINENTALEX	5.25% 15 Jun 2031	289,725	292,881
	INTERNATIONAL BUSINESS MACHINES CORP	2.95% 15 May 2050	249,656	261,899
	INTERNATIONAL BUSINESS MACHINES CORP	3.45% 19 Feb 2026	5,313,214	5,419,693
	INTERNATIONAL BUSINESS MACHINES CORP	4.15% 15 May 2039	154,825	154,916
	ITC HOLDINGS CORP	3.25% 30 Jun 2026	213,851	219,929
	JAB HOLDINGS BV	3.75% 28 May 2051	284,117	285,349
	JACKSON NATIONAL LIFE GLOBAL FUNDING	5.55% 02 Jul 2027	399,540	405,016
	JBA USA HOLDING LUX USA	2.50% 15 Jan 2027	373,575	403,627
	JBA USA HOLDING LUX USA	7.25% 15 Nov 2053	253,977	247,907
	J M SMUCKER CO	3.38% 15 Dec 2027	5,279,359	5,432,725
	JOHN DEERE CAPITAL CORP	4.85% 11 Jun 2029	748,785	752,584
	JOHN DEERE CAPITAL CORP	5.10% 11 Apr 2034	529,671	529,079
	JP MORGAN CHASE & CO	4.60% 22 Oct 2030	410,000	402,198
	JP MORGAN CHASE & CO	5.29% 22 Jul 2035	375,000	370,976
	JP MORGAN CHASE & CO	5.53% 29 Nov 2045	2,210,245	2,152,411
	JP MORGAN CHASE & CO VARIABLE	3.11% 22 Apr 2041	453,480	444,792
	JP MORGAN CHASE & CO VARIABLE	3.78% 01 Feb 2028	5,413,799	5,476,330
	JP MORGAN CHASE & CO VARIABLE	4.57% 14 Jun 2030	1,292,457	1,313,414

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	JP MORGAN CHASE & CO VARIABLE	4.99% 22 Jul 2030	\$ 650,000	\$ 647,192
	JP MORGAN CHASE & CO VARIABLE	5.29% 24 Jul 2029	390,000	393,923
	JP MORGAN CHASE & CO VARIABLE	5.34% 23 Jan 2035	195,000	193,762
	JP MORGAN CHASE & CO VARIABLE	5.35% 01 Jun 2034	461,467	459,678
	JP MORGAN CHASE & CO VARIABLE	6.09% 23 Oct 2029	1,558,949	1,602,536
	KAISER FOUNDATION HOSP	2.81% 01 Jun 2041	309,994	304,182
	KENVUE INC	5.05% 22 Mar 2053	248,078	231,705
	KRAFT HEINZ FOODS CO	5.20% 15 Jul 2045	323,597	343,357
	KROGER CO/THE	2.65% 15 Oct 2026	5,421,920	5,605,649
	KROGER CO/THE	5.50% 15 Sep 2054	79,670	75,445
	KROGER CO/THE	5.65% 15 Sep 2064	293,687	277,858
	L3HARRIS TECHNOLOGIES INC	5.25% 01 Jun 2031	674,501	676,143
	LABORATORY CORP OF AMERICA HOLDINGS	4.55% 01 Apr 2032	796,864	765,896
	LLOYDS BANKING GROUP PLC	4.38% 22 Mar 2028	5,348,280	5,424,542
	LLOYDS BANKING GROUP PLC VARIABLE	5.72% 05 Jun 2030	1,010,000	1,027,396
	LOCKHEAD MARTIN CORP	4.09% 15 Sep 2052	153,978	162,363
	LOCKHEAD MARTIN CORP	5.20% 15 Feb 2064	184,406	172,042
	LOCKHEAD MARTIN CORP	6.15% 01 Sep 2036	2,673,716	2,508,451
	LOWE'S COS INC	4.05% 03 May 2047	563,468	594,451
	LOWE'S COS INC	4.25% 15 Sep 2044	697,824	542,502
	LSEGA FINANCING PLC	1.38% 06 Apr 2026	407,807	436,181
	LSEGA FINANCING PLC	2.00% 06 Apr 2028	505,112	534,146
	MACQUARIE GROUP LTD	1.63% 23 Sep 2027	510,562	548,135

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	MANUFACTURER & TRADERS TRUST CO	4.65% 27 Jan 2026	\$ 938,912	\$ 982,321
	MARATHON PETROLEUM CORP	5.85% 15 Dec 2045	3,130,659	2,657,618
	MARSH & MCLENNAN COS INC	4.55% 08 Nov 2027	524,401	524,443
	MARSH & MCLENNAN COS INC	4.85% 15 Nov 2031	654,489	645,955
	MARSH & MCLENNAN COS INC	5.00% 15 Mar 2035	324,447	317,384
	MARVELL TECHNOLOGY INC	2.45% 15 Apr 2028	619,944	654,932
	MARVELL TECHNOLOGY INC	5.75% 15 Feb 2029	189,445	194,760
	MASS GENERAL BRIGHAM	3.19% 01 Jul 2049	229,974	216,944
	MCDONALDS CORP	4.60% 26 May 2045	2,420,698	2,196,027
	MCDONALDS CORP	4.88% 09 Dec 2045	497,268	540,162
	MEAD JOHNSON NUTRITION	4.60% 01 Jun 2044	2,115,021	1,781,510
	MERCK & CO INC	2.75% 10 Dec 2051	228,880	242,857
	MERCK & CO INC	3.70% 10 Feb 2045	96,585	90,705
	MERCK & CO INC	5.00% 17 May 2053	32,635	30,079
	META PLATFORMS INC	4.45% 15 Aug 2052	128,907	126,418
	META PLATFORMS INC	4.55% 15 Aug 2031	384,815	378,825
	META PLATFORMS INC	4.80% 15 May 2030	698,117	705,824
	META PLATFORMS INC	5.40% 15 Aug 2054	454,389	435,766
	META PLATFORMS INC	5.60% 15 May 2053	124,644	619,845
	METLIFE INC	5.70% 15 Jun 2035	2,436,425	2,570,298
	MICRON TECHNOLOGY INC	4.19% 15 Feb 2027	389,112	394,336
	MICRON TECHNOLOGY INC	5.30% 15 Jan 2031	626,362	624,375
	MICROSOFT CORP	2.92% 17 Mar 2052	4,153,895	4,161,969
	MISSISSIPPI POWER CO	4.25% 15 Mar 2042	125,882	127,507
	MOLSON COORS BEVERAGE	5.00% 01 May 2042	2,348,575	2,005,511
	MONONGAHELA POWER CO	5.85% 15 Feb 2034	209,624	214,658
	MORGAN STANLEY	6.25% 09 Aug 2026	512,935	511,983
	MORGAN STANLEY VARIABLE	1.79% 13 Feb 2032	724,200	758,737

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	MORGAN STANLEY VARIABLE	2.24% 21 Jul 2032	\$ 725,256	\$ 774,199
	MORGAN STANLEY VARIABLE	2.48% 16 Sep 2036	282,701	304,999
	MORGAN STANLEY VARIABLE	4.65% 18 Oct 2030	5,413,760	5,382,135
	MORGAN STANLEY VARIABLE	5.04% 19 Jul 2030	650,000	647,757
	MORGAN STANLEY VARIABLE	5.17% 16 Jan 2030	500,000	500,715
	MORGAN STANLEY VARIABLE	5.45% 20 Jul 2029	235,000	237,625
	MORGAN STANLEY VARIABLE	5.52% 19 Nov 2055	435,576	419,218
	MORGAN STANLEY VARIABLE	5.94% 07 Feb 2039	180,430	180,590
	MORGAN STANLEY VARIABLE	5.95% 19 Jan 2038	252,420	250,257
	MORGAN STANLEY VARIABLE	6.41% 01 Nov 2029	495,000	517,037
	MPLX LP	4.50% 15 Apr 2038	103,355	108,980
	M&T BANK CORP VARIABLE	7.41% 30 Oct	486,271	514,531
	NASDAQ INC	5.35% 28 Jun 2028	174,652	177,453
	NASDAQ INC	5.55% 15 Feb 2034	570,973	559,867
	NASDAQ INC	5.95% 15 Aug 2053	357,473	368,165
	NATWEST GROUP PLC VARIABLE	1.64% 14 Jun 2027	372,758	400,751
	NEW YORK NY	4.61% 01 Sep 2037	700,000	663,733
	NISOURCE INC	1.70% 15 Feb 2031	1,215,061	1,271,749
	NISOURCE INC	5.35% 01 Apr 2034	229,496	228,156
	NORTHROP GRUMMAN CORP	2.93% 15 Jan 2025	739,704	764,381
	NORTHROP GRUMMAN CORP	4.95% 15 Mar 2053	308,219	326,287
	NORTHROP GRUMMAN CORP	5.20% 01 Jun 2054	632,549	590,657
	NORTHWESTERN MUTUAL GLOBAL FUNDING	5.16% 28 May 2031	584,830	586,252
	NOVARTIS CAPITAL CORP	4.00% 18 Sep 2031	1,080,280	1,033,246
	OGLETHORPE POWER CORP	4.50% 01 Apr 2047	406,341	405,563
	ONEOK INC	4.75% 15 Oct 2031	268,823	261,174
	ONEOK INC	5.70% 01 Nov 2054	483,637	456,572
	ONEOK INC NEW NOTE	4.85% 01 Feb 2049	944,860	831,514

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ONEOK PARTNERS LP	6.13% 01 Feb 2041	\$ 101,280	\$ 107,645
	ONEOK PARTNERS LP	6.85% 15 Oct 2037	244,397	258,560
	ORACLE CORP	2.30% 25 Mar 2028	893,729	933,709
	ORACLE CORP	2.95% 01 Apr 2030	170,106	180,650
	ORACLE CORP	3.60% 01 Apr 2040	115,081	117,449
	ORACLE CORP	3.60% 01 Apr 2050	593,195	631,099
	ORACLE CORP	3.90% 15 May 2035	83,733	87,633
	ORACLE CORP	4.13% 15 May 2045	1,926,818	2,033,037
	ORACLE CORP	4.00% 15 Nov 2047	389,285	400,520
	ORACLE CORP	4.20% 27 Sep 2029	269,735	260,795
	ORACLE CORP	4.50% 08 Jul 2044	4,686,764	4,231,382
	OREILLY AUTOMOTIVE INC	5.00% 19 Aug 2034	454,008	441,264
	OTIS WORLDWIDE CORP	5.13% 19 Nov 2031	354,979	355,130
	PACIFIC GAS AND ELECTRIC	3.15% 01 Jan 2026	255,722	270,207
	PACIFIC GAS AND ELECTRIC	3.50% 01 Aug 2050	1,292,976	1,362,451
	PACIFIC GAS AND ELECTRIC	4.55% 01 Jul 2030	935,364	996,834
	PACIFIC GAS AND ELECTRIC	4.75% 15 Feb 2044	846,309	918,584
	PARAMOUNT GLOBAL	4.38% 15 Mar 2043	59,764	65,519
	PARAMOUNT GLOBAL	4.95% 15 Jan 2031	400,080	406,072
	PARAMOUNT GLOBAL	5.85% 01 Sep 2043	306,408	308,484
	PATTERSON-UTI ENERGY INC	5.15% 15 Nov 2029	85,901	92,634
	PATTERSON-UTI ENERGY INC	7.15% 01 Oct 2033	651,323	654,937
	PENSKE TRUCK LEASING CO	1.70% 15 Jun 2026	1,216,180	1,298,338
	PEPSICO INC	4.80% 17 Jul 2034	423,899	416,555
	PEPSICO INC	5.25% 17 Jul 2054	438,878	425,427
	PERNOD RICARD INTRNTL FINANCE LLC	1.63% 01 Apr 2031	358,968	366,184
	PFIZER INC	7.20% 15 Mar 2039	2,546,667	2,291,920
	PFIZER INVESTMENT ENTER	5.11% 19 May 2043	613,340	611,055
	PHILIP MORRIS INTRNTL INC	4.75% 01 Nov 2031	172,331	171,086

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
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DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	PHILIP MORRIS INTRNTL INC	5.50% 07 Sep 2030	\$ 479,325	\$ 496,685
	PHILIP MORRIS INTRNTL INC	5.63% 17 Nov 2029	758,500	762,215
	PHILLPS 66 CO	5.25% 15 Jun 2031	391,898	381,157
	PIEDMONT NATURAL GAS CO	3.64% 01 Nov 2046	823,486	592,563
	PNC FINANCIAL SERVICES	4.81% 21 Oct 2032	770,000	749,418
	PNC FINANCIAL SERVICES	6.62% 20 Oct 2027	350,000	360,584
	PPL ELECTRIC UTL CORP	4.15% 01Oct 2045	3,499,506	2,449,656
	PROCTOR & GAMBLE CO	3.00% 25 Mar 2030	5,340,865	5,306,331
	PROTECTIVE LIFE GLOBAL FUNDING	5.47% 08 Dec 2028	190,000	193,160
	PRUDENTIAL FINANCIAL INC	5.70% 14 Dec 2036	3,824,845	3,747,168
	PUBLIC SERVICE CO OF OK	5.20% 15 Jan 2035	560,564	542,153
	PUGET ENERGY INC	4.10% 15 Jun 2030	910,473	933,392
	QUALCOMM INC	4.30% 20 May 2047	422,901	446,121
	QUEST DIAGNOSTICS INC	4.63% 15 Dec 2029	679,279	669,385
	QUEST DIAGNOSTICS INC	4.70% 30 Mar 2045	1,662,084	1,467,097
	RAYTHEON TECHNOLOGIES CORP	2.38% 15 Mar 2032	366,707	369,436
	REALTY INCOME CORP	4.85% 15 Mar 2030	444,958	452,083
	REGAL REXNORD CORPORATION NOTE	6.30% 15 Feb 2030	330,238	339,422
	REGENCY CENTERS LP	5.25% 15 Jan 2034	413,411	408,974
	REPUBLIC SERVICES INC	5.20% 15 Nov 2034	80,180	79,337
	REYNOLDS AMERICAN INC	5.85% 15 Aug 2045	278,883	286,082
	ROCHE HOLDINGS INC	4.59% 09 Sep 2034	930,000	891,470
	ROGERS COMMUNICATIONS	5.00% 15 Feb 2029	508,541	506,698
	ROYAL BANK OF CANADA	0.88% 20 Jan 2026	5,341,543	5,704,780
	ROYALTY PHARMA PLC	1.75% 02 Sep 2027	673,265	718,497
	ROYALTY PHARMA PLC	2.20% 01 Sep 2030	128,902	135,893
	ROYALTY PHARMA PLC	3.35% 02 Sep 2051	450,321	475,413

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ROYALTY PHARMA PLC	5.15% 02 Sep 2029	\$ 93,820	\$ 94,733
	RTX CORP	3.75% 01 Nov 2046	125,694	132,257
	RTX CORP	6.13% 15 Jul 2038	2,661,833	2,354,665
	RTX CORP	6.00% 15 Mar 2031	179,879	188,950
	SAN DIEGO GAS & ELECTRIC	4.50% 15 Aug 2040	315,170	327,478
	SEALED AIR CORP	1.57% 15 Oct 2026	627,415	677,246
	SHELL FINANCE US INC	3.25% 06 Apr 2050	220,875	202,120
	SHELL FINANCE US INC	4.00% 10 May 2046	933,550	850,665
	SHELL FINANCE US INC	4.38% 11 May 2045	2,490,870	2,275,246
	SHERWIN WILLIAMS CO	4.55% 01 Aug 2045	2,143,342	1,796,975
	SIMON PROPERTY GROUP LP	3.25% 13 Sep 2049	161,521	164,837
	SIMON PROPERTY GROUP LP	4.25% 01 Oct 2044	207,214	207,615
	SIMON PROPERTY GROUP LP	4.75% 26 Sep 2034	675,301	644,105
	SKYWORKS SOLUTIONS INC	1.80% 01 Jun 2026	89,574	95,776
	SMITH & NEPHEW PLC	5.40% 20 Mar 2034	219,329	218,317
	SOCIETE GENERALE	1.79% 09 Jun 2027	591,023	642,377
	SOLVENTUM CORP	5.40% 01 Mar 2029	723,891	726,820
	SOLVENTUM CORP	5.45% 25 Feb 2027	754,902	762,135
	SOLVENTUM CORP	5.60% 23 Mar 2034	259,701	253,745
	SOUTHERN CAL EDISON CO	3.65% 01 Feb 2050	326,489	572,344
	SOUTHERN CAL EDISON CO	4.88% 01 Mar 2049	73,434	70,012
	SOUTHERN CAL EDISON CO	5.15% 01 Jun 2029	319,853	321,962
	SOUTHERN CAL EDISON CO	5.95% 01 Feb 2038	969,554	962,849
	SOUTHERN CO	4.85% 15 Mar 2035	469,304	448,533
	SOUTHWEST GAS CORP	4.15% 01 Jun 2049	1,556,974	1,184,062
	STANDARD CHARTERED PLC VARIABLE	1.46% 14 Jan 2027	427,805	462,312
	STANDARD CHARTERED PLC VARIABLE	5.69% 14 May 2028	750,000	759,600
	STARBUCKS CORP	4.30% 15 Jun 2045	1,826,433	1,461,400

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	STATE ST CORP VARIABLE	5.16% 18 May 2034	\$ 430,285	\$ 471,984
	STATE ST CORP VARIABLE	5.82% 04 Nov 2028	211,250	210,865
	STATE ST CORP VARIABLE	6.12% 21 Nov 2034	170,000	176,910
	SUNCOR ENERGY INC	3.75% 04 Mar 2051	69,782	73,720
	SUNCOR ENERGY INC	6.80% 15 May 2038	171,893	173,576
	SUTTER HEALTH	5.16% 15 Aug 2033	199,622	198,498
	SYSCO CORP	3.30% 15 Feb 2050	3,380,631	2,279,964
	SYSCO CORP	5.75% 17 Jan 2029	324,298	334,576
	TAKEDA PHARM CO LTD	5.30% 05 Jul 2034	508,592	505,333
	TAMPA ELECTRIC CO	4.20% 15 May 2045	1,751,355	1,314,456
	TAMPA ELECTRIC CO	4.30% 15 Jun 2048	397,856	322,408
	TAPESTRY INC	5.10% 11 Mar 2030	39,950	39,544
	TAPESTRY INC	5.50% 11 Mar 2035	209,714	204,195
	TARGA RESOURCES CORP	6.50% 15 Feb 2053	376,087	376,141
	TD SYNEX CORP	1.75% 09 Aug 2026	672,079	731,076
	TELEFONICA EMISIONES SA	5.21% 08 Mar 2047	167,686	178,112
	TEXAS INSTRUMENTS INC	1.75% 04 May 2030	5,426,452	5,477,888
	TEXAS INSTRUMENTS INC	5.15% 08 Feb 2054	213,280	201,266
	T MOBILE USA INC	3.00% 15 Feb 2041	701,014	677,483
	T MOBILE USA INC	4.20% 01 Oct 2029	538,888	522,509
	T MOBILE USA INC	4.38% 15 Apr 2040	407,415	429,071
	T MOBILE USA INC	4.70% 15 Jan 2035	179,735	170,246
	T MOBILE USA INC	5.25% 15 Jun 2055	259,431	236,119
	TOTALENERGIES CAPITAL	5.43% 10 Sep 2064	128,797	120,703
	TOTALENERGIES CAPITAL SA	4.72% 10 Sep 2034	245,000	235,691
	TOTALENERGIES CAPITAL SA	5.15% 05 Apr 2034	150,000	149,384
	TOTALENERGIES CAPITAL SA	5.28% 10 Sep 2054	155,000	143,534
	TOTALENERGIES CAPITAL SA	5.49% 05 Apr 2054	545,941	523,244
	TOTALENERGIES CAPITAL SA	5.64% 05 Apr 2064	55,000	52,695
	TOYOTA MOTOR CREDIT	1.13% 18 Jun 2026	5,334,633	5,642,547

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TRANE TECH FIN LTD	5.10% 13 Jun 2034	\$ 204,397	\$ 202,742
	TRANE TECH FIN LTD	4.50% 21 Mar 2049	219,720	231,870
	TRANE TECH FIN LTD	5.25% 03 Mar 2033	131,924	130,392
	TRUIST FINANCIAL CORP	1.27% 02 Mar 2027	5,418,653	5,859,673
	TRUIST FINANCIAL CORP	5.44% 24 Jan 2030	280,000	282,472
	TWDC ENTERPRISES CORP	3.70% 01 Dec 2042	3,437,087	2,427,510
	TYSON FOODS INC	5.10% 28 Sep 2048	141,376	142,174
	TYSON FOODS INC	5.40% 15 Mar 2029	39,935	40,442
	TYSON FOODS INC	5.70% 15 Mar 2034	149,725	152,040
	UBS GROUP AG	5.61% 13 Sep 2030	199,916	203,180
	UBS GROUP AG VARIABLE	4.75% 12 May 2028	480,560	496,875
	UBS GROUP AG VARIABLE	5.70% 08 Feb 2035	439,965	442,878
	UBS GROUP AG VARIABLE	6.25% 22 Sep 2029	200,000	207,176
	UBS GROUP AG VARIABLE	6.44% 11 Aug 2028	898,231	924,848
	UDR INC	2.10% 01 Aug 2032	126,367	131,104
	UNICREDIT SPA VARIABLE	1.98% 03 Jun 2027	375,934	406,746
	UNION PACIFIC CORP	4.50% 10 Sep 2048	374,621	317,587
	UNITEDHEALTH GROUP INC	4.75% 15 Jul 2045	2,700,893	2,597,864
	UNITEDHEALTH GROUP INC	4.75% 15 May 2052	512,420	476,348
	UNITEDHEALTH GROUP INC	4.95% 15 Jan 2032	463,944	459,205
	UNITEDHEALTH GROUP INC	5.50% 15 Apr 2064	498,845	467,986
	UNITEDHEALTH GROUP INC	5.50% 15 Jul 2044	183,300	179,788
	UNITEDHEALTH GROUP INC	6.05% 15 Feb 2063	365,549	388,539
	UNUM GROUP	4.50% 15 Dec 2049	3,433,058	2,610,942
	VALERO ENERGY CORP	6.63% 15 Jun 2037	2,556,935	2,703,257
	VENTAS REALTY LP	3.25% 15 Oct 2026	348,202	364,735
	VERALTO CORP	5.50% 15 Sep 2026	1,199,808	1,213,848
	VERIZON COMM INC	1.75% 20 Jan 2031	485,253	506,900
	VERIZON COMM INC	4.86% 21 Aug 2046	697,046	737,158

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

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	VIRGINIA ELEC & POWER CO	2.95% 15 Nov 2051	\$ 110,492	\$ 122,864
	VIRGINIA ELEC & POWER CO	5.70% 15 Aug 2053	209,248	207,499
	VIRGINIA ELEC & POWER CO	2.45% 15 Dec 2050	37,879	42,256
	VIRGINIA ELEC & POWER CO	4.45% 15 Feb 2044	411,013	403,998
	VIRGINIA ELEC & POWER CO	8.88% 15 Nov 2038	2,747,387	2,401,169
	VODAFONE GROUP PLC	5.75% 28 Jun 2054	507,113	492,364
	WALMART INC	4.50% 15 Apr 2053	5,595,158	4,948,636
	WALT DISNEY CO	3.50% 13 May 2040	61,404	64,204
	WARNERMEDIA HOLDINGS	4.05% 15 May 2029	672,091	683,881
	WARNERMEDIA HOLDINGS	5.05% 15 Mar 2042	324,482	325,166
	WARNERMEDIA HOLDINGS	5.14% 15 Mar 2052	278,421	382,645
	WARNERMEDIA HOLDINGS	5.39% 15 Mar 2062	100,067	99,268
	WASTE MANAGEMENT INC	4.95% 03 Jul 2031	869,689	875,884
	WASTE MANAGEMENT INC	4.95% 15 Mar 2035	781,028	765,554
	WELLS FARGO BANK NA	6.60% 15 Jan 2038	2,770,172	2,637,811
	WELLS FARGO & CO	4.40% 14 Jun 2046	254,570	269,310
	WELLS FARGO & CO VAR	2.88% 30 Oct 2030	1,271,140	1,330,479
	WELLS FARGO & CO VAR	3.07% 30 Apr 2041	493,093	491,103
	WELLS FARGO & CO VAR	3.91% 25 Apr 2026	739,434	757,674
	WELLS FARGO & CO VAR	4.61% 25 Apr 2053	248,118	250,497
	WELLS FARGO & CO VAR	5.20% 23 Jan 2030	555,000	556,582
	WELLS FARGO & CO VAR	5.21% 03 Dec 2035	410,000	398,918
	WELLS FARGO & CO VAR	5.50% 23 Jan 2035	275,000	273,831
	WELLS FARGO & CO VAR	5.56% 25 Jul 2034	355,598	354,528
	WELLS FARGO & CO VAR	5.57% 25 Jul 2029	411,807	416,273
	WELLS FARGO & CO VAR	6.30% 23 Oct 2029	355,000	369,441
	WELLS FARGO & CO VAR	6.49% 23 Oct 2034	260,000	276,375
	WELLTOWER OP LLC	4.95% 01 Sep 2048	358,615	382,234
	WESTINGHOUSE AIR BRAKE TECHNOLOGIES	3.20% 15 Jun 2025	142,572	148,799

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

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	WESTINGHOUSE AIR BRAKE TECHNOLOGIES	5.61% 11 Mar 2034	\$ 150,000	\$ 151,994
	WESTPAC BANKING CORP	4.42% 24 Jul 2039	2,248,039	1,735,210
	WHISTLER PIPELINE LLC	5.40% 30 Sep 2029	20,512	19,919
	WHISTLER PIPELINE LLC	5.70% 30 Sep 2031	505,255	499,270
	WILLIS NORTH AMERICA INC	3.87% 15 Sep 2049	385,992	440,406
	WILLIS NORTH AMERICA INC	4.65% 15 Jun 2027	449,793	458,902
	Total Corporate Bonds		\$ 513,731,880	\$ 502,854,584
	Federal Agency Securities:			
	RESOLUTION FUNDING CORP	0.00% 15 Apr 2030	\$ 2,534,989	\$ 2,634,045
	RESOLUTION FUNDING CORP	0.00% 15 Jan 2030	3,805,000	3,957,917
	TENNESSEE VALLEY AUTH	4.38% 01 Aug 2034	4,519,370	4,407,283
	TENNESSEE VALLEY AUTH	5.25% 15 Sep 2039	4,270,338	3,207,851
	UNITED STATES TREASURY Z	0.00% 15 Feb 2044	2,862,326	2,734,557
	Total Federal Agency Securities		\$ 17,992,023	\$ 16,941,653
	U.S. Treasury Securities:			
	UNITED STATES TREASURY	1.13% 15 Aug 2040	\$ 5,113,749	\$ 4,794,011
	UNITED STATES TREASURY	1.38% 15 Aug 2050	6,595,194	3,874,141
	UNITED STATES TREASURY	1.38% 15 Nov 2040	10,280,806	9,630,706
	UNITED STATES TREASURY	1.63% 15 Nov 2050	3,277,082	1,997,000
	UNITED STATES TREASURY	1.75% 15 Aug 2041	10,876,720	10,172,696
	UNITED STATES TREASURY	1.88% 15 Feb 2041	9,702,816	9,083,980
	UNITED STATES TREASURY	1.88% 15 Feb 2051	6,631,518	3,748,047
	UNITED STATES TREASURY	2.00% 15 Aug 2051	4,484,957	2,894,192
	UNITED STATES TREASURY	2.00% 15 Nov 2041	9,736,261	9,067,527
	UNITED STATES TREASURY	2.25% 15 Aug 2046	3,760,891	3,479,568
	UNITED STATES TREASURY	2.25% 15 Aug 2049	5,146,213	2,981,159

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	UNITED STATES TREASURY	2.25% 15 Feb 2052	\$ 3,197,365	\$ 3,119,105
	UNITED STATES TREASURY	2.25% 15 May 2041	8,837,782	7,451,220
	UNITED STATES TREASURY	2.38% 15 Feb 2042	6,558,621	6,082,844
	UNITED STATES TREASURY	2.38% 15 May 2051	3,913,018	2,707,070
	UNITED STATES TREASURY	2.38% 15 Nov 2049	4,113,625	3,517,105
	UNITED STATES TREASURY	2.50% 15 May 2046	3,425,659	1,991,750
	UNITED STATES TREASURY	2.75% 15 Aug 2042	636,030	386,909
	UNITED STATES TREASURY	2.75% 15 Nov 2042	5,601,860	4,005,742
	UNITED STATES TREASURY	2.75% 15 Nov 2047	704,347	399,958
	UNITED STATES TREASURY	2.88% 15 Aug 2045	7,805,858	4,713,072
	UNITED STATES TREASURY	2.88% 15 May 2049	3,169,865	2,941,811
	UNITED STATES TREASURY	2.88% 15 May 2052	2,760,316	2,545,561
	UNITED STATES TREASURY	3.13% 15 Feb 2043	3,882,300	2,598,870
	UNITED STATES TREASURY	3.13% 15 May 2048	5,087,135	4,524,383
	UNITED STATES TREASURY	3.00% 15 Feb 2047	1,567,184	996,645
	UNITED STATES TREASURY	3.00% 15 Feb 2049	3,915,368	3,906,890
	UNITED STATES TREASURY	3.00% 15 May 2047	7,506,255	4,729,600
	UNITED STATES TREASURY	3.00% 15 Nov 2045	144,004	139,113
	UNITED STATES TREASURY	3.25% 15 May 2042	11,164,016	10,635,074
	UNITED STATES TREASURY	3.38% 15 Nov 2048	2,913,578	2,569,589
	UNITED STATES TREASURY	3.50% 30 Apr 2030	1,755,455	1,703,371
	UNITED STATES TREASURY	3.63% 15 Aug 2043	8,263,543	7,632,191
	UNITED STATES TREASURY	3.63% 15 Feb 2044	4,137,639	2,797,098
	UNITED STATES TREASURY	3.63% 15 May 2053	3,092,396	3,170,310
	UNITED STATES TREASURY	3.75% 15 Aug 2041	9,339,878	7,635,622
	UNITED STATES TREASURY	3.75% 15 Nov 2043	3,990,569	2,505,685
	UNITED STATES TREASURY	3.88% 15 Aug 2034	4,372,525	4,165,104
	UNITED STATES TREASURY	3.88% 15 Feb 2043	16,096,369	14,505,505
	UNITED STATES TREASURY	4.13% 30 Nov 2031	809,367	792,707
	UNITED STATES TREASURY	4.00% 15 Dec 2027	1,640,027	1,637,312

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	4.00% 15 Nov 2042	\$ 8,266,121	\$ 7,562,651
	UNITED STATES TREASURY	4.00% 15 Nov 2052	2,185,947	1,820,620
	UNITED STATES TREASURY	4.25% 15 Aug 2054	12,532,637	11,926,392
	UNITED STATES TREASURY	4.25% 15 Feb 2054	2,275,831	2,184,839
	UNITED STATES TREASURY	4.25% 15 May 2039	3,791,287	3,504,634
	UNITED STATES TREASURY	4.25% 15 Nov 2034	598,789	584,364
	UNITED STATES TREASURY	4.25% 15 Nov 2040	2,119,067	1,452,084
	UNITED STATES TREASURY	4.38% 15 Aug 2043	2,958,660	2,822,760
	UNITED STATES TREASURY	4.38% 31 Jul 2026	6,945,623	6,931,418
	UNITED STATES TREASURY	4.50% 15 Aug 2039	9,140,801	8,424,517
	UNITED STATES TREASURY	4.50% 15 May 2038	2,543,105	2,337,095
	UNITED STATES TREASURY	4.63% 15 Feb 2040	9,747,871	7,826,378
	UNITED STATES TREASURY	4.63% 15 Nov 2044	6,096,738	5,880,685
	UNITED STATES TREASURY	4.63% 30 Apr 2031	5,972,367	5,949,855
	UNITED STATES TREASURY	4.75% 15 Nov 2043	2,426,448	2,315,406
	UNITED STATES TREASURY	4.75% 15 Nov 2053	6,997,490	6,648,029
	UNITED STATES TREASURY	5.00% 15 May 2037	2,185,265	2,004,621
	UNITED STATES TREASURY	4.75% 15 May 2054	3,739,892	3,473,470
	Total U.S. Treasury Securities		\$ 306,532,100	\$ 261,880,061
	Common Stock:			
	ADVANCED DRAINAGE SYSTEMS INC	Common Stock	\$ 155,177	\$ 115,600
	AFFILIATED MANAGERS GROUP INC	Common Stock	545,700	587,121
	APTARGROUP INC	Common Stock	774,268	815,977
	ARAMARK	Common Stock	694,365	727,247
	AVERY DENNISON CORP	Common Stock	565,214	491,403
	BALL CORP	Common Stock	155,024	133,745
	BIO-TECHNE CORP	Common Stock	386,478	384,568

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	BLACKBAUD INC	Common Stock	\$ 466,403	\$ 435,389
	BOOZ ALLEN HAMILTON HOLDING CORP	Common Stock	931,478	783,397
	BROADRIDGE FINANCIAL SOLUTIONS INC	Common Stock	309,229	331,448
	BROWN & BROWN INC	Common Stock	872,253	859,621
	BURLINGTON STORES INC	Common Stock	772,204	806,720
	CACI INTERNATIONAL INC	Common Stock	1,003,657	861,860
	CARLISLE COS INC	Common Stock	1,324,134	1,185,821
	CASEY'S GENERAL STORES	Common Stock	775,073	815,045
	CHOICE HOTELS INTRNTL	Common Stock	699,865	794,520
	COLUMBIA BANKING SYSTEM	Common Stock	155,128	177,699
	COLUMBIA SPORTSWEAR CO	Common Stock	541,242	557,127
	DOLBY LABORATORIES INC	Common Stock	772,945	822,862
*	ENVISTA HOLDINGS CORP	Common Stock	390,245	415,796
	FACTSET RESEARCH SYSTEM	Common Stock	308,955	357,328
	FTI CONSULTING INC	Common Stock	389,017	330,273
	GODADDY INC	Common Stock	1,151,348	1,379,419
	GRACO INC	Common Stock	309,829	319,543
	IDEX CORP	Common Stock	541,682	559,641
	INSIGHT ENTERPRISES INC	Common Stock	154,481	113,162
	JACK HENRY & ASSOCIATES INC	Common Stock	308,138	326,759
	JB HUNT TRANSPORT SERVICES II	Common Stock	463,656	452,932
	JONES LANG LASALLE INC	Common Stock	542,764	560,452
	KINSALE CAPITAL GROUP INC	Common Stock	330,432	322,335
	KIRBY CORP	Common Stock	465,820	425,210
	LANDSTAR SYSTEM INC	Common Stock	697,907	641,038
	LENNOX INTERNATIONAL INC	Common Stock	772,612	810,369
	LKQ CORP	Common Stock	849,454	745,988
	MANHATTAN ASSOCIATES INC	Common Stock	308,883	320,234

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	MARKEL CORP	Common Stock	\$ 927,522	\$ 1,020,202
	MORNINGSTAR INC	Common Stock	1,001,884	1,081,000
	NORDSON CORP	Common Stock	464,996	396,301
	POOL CORP	Common Stock	386,566	375,375
	PROSPERITY BANCSHARES INC	Common Stock	232,008	245,415
	REGIONS FINANCIAL CORP	Common Stock	33,043,350	42,313,397
	RPM INTERNATIONAL INC	Common Stock	772,159	816,995
	SEI INVESTMENTS CO	Common Stock	620,404	760,713
	SERVICE CORP INTERNATIONAL/U	Common Stock	310,215	325,267
	SIMPSON MANUFACTURING CO IN	Common Stock	310,206	285,891
	TELEFLEX INC	Common Stock	929,487	694,300
	TRANSUNION	Common Stock	540,487	535,122
	TRIMBLE INC	Common Stock	773,981	969,031
	TYLER TECHNOLOGIES INC	Common Stock	470,556	468,808
	ULTA BEAUTY INC	Common Stock	311,177	353,598
	W R BERKLEY CORP	Common Stock	1,386,979	1,410,449
	WEX INC	Common Stock	619,194	597,842
	Total Common Stock		<u>\$ 62,986,231</u>	<u>\$ 72,417,355</u>
	Mutual Funds:			
	DODGE & COX INTRNTL STOCK FUND	Mutual fund	<u>\$ 40,800,963</u>	<u>\$ 45,994,483</u>
	Collective Trust Funds:			
	BLACKROCK LARGE CAP HARDING LOEVNER INTRNTL EQUITY CIT	US Equity Index fund Common Stock fund	<u>\$ 69,922,003</u>	<u>\$ 103,984,608</u>
	Total Collective Trust Funds		<u>\$ 74,632,661</u>	<u>\$ 148,629,863</u>

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Real Estate Funds:			
	JPMCB SPEC SITUATION PROPERTY FUND	Real estate funds	\$ 16,594,824	\$ 20,409,712
	MORGAN STANLEY PRIME PROPERTY FUND	Real estate funds	12,365,512	24,007,406
	Total Real Estate Funds		<u>\$ 28,960,336</u>	<u>\$ 44,417,118</u>
	Private Equity Funds:			
	MESIROW FINANCIAL PARTNERSHIP FUND V	Private equity	\$ 5,382,456	\$ 25,977,641
	50 SOUTH PRIVATE EQUITY CORE	Private equity	854,759	4,760,564
	Total Private Equity Funds		<u>\$ 6,237,215</u>	<u>\$ 30,738,205</u>
	Total Investments		<u>\$ 1,071,003,113</u>	<u>\$ 1,143,003,026</u>

* *Party-in-interest to the Plan*

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4j –
SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024**

(a) Identity of Party Involved	(b) Description of Asset, Including Interest Rate and Maturity in Case of a Loan	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value on Transaction Date	(i) Net Gain
<u>Category (iii) – Series of transactions in excess of 5% of Plan assets:</u>						
Fidelity Government Portfolio						
(CUSIP #31607A703)	Cash and cash equivalents	\$ 577,091,047	\$ -	\$ 577,091,047	\$ 577,091,047	\$ -
	Cash and cash equivalents	-	593,690,858	592,886,277	593,690,858	-

There were no Category (i), (ii) and (iv) transactions for the year ended December 31, 2024.

Columns (e) and (f) have not been presented as this information is not applicable.

This schedule is presented in compliance with DOL filing requirements.

Schedule SB, line 26a — Schedule of Active Participant Data

Distribution of active participants as of January 1, 2024
AmSouth Legacy

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39					2	1					3
40–44				2	20	12	1				35
5–49				4	17	31	3	1			56
50–54				2	8	27	7	3			47
55–59				3	9	12	7	6	1		38
60–64				2	7	8	11	14			42
65–69					4	4	3	7	1		19
70 & up						2					2
Total				13	67	97	32	31	2		242

In each cell, the number is the count of active participants for each age/service combination. Benefits are frozen for all active participants. Average accrued benefits are not shown as the plan has less than 1,000 active participants.

Schedule SB, line 26a — Schedule of Active Participant Data

Distribution of active participants as of January 1, 2024
Regions Legacy

Attained age	Years of credited service										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & up	
Under 25											
25-29											
30-34											
35-39											
40-44											
45-49				1							1
50-54				1	3	5					9
55-59			1	1	6	4	4	2			18
60-64				1	2	3	1	2			9
65-69				3	1						4
70 & up						1					1
Total			1	7	12	13	5	4			42

In each cell, the number is the count of active participants for each age/service combination. Benefits are frozen for all active participants. Average accrued benefits are not shown as the plan has less than 1,000 active participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial assumptions for January 1, 2024 funding valuation

Discount rate sponsor elections

• Segment rates or full yield curve	Segment	
• Look-back months	4	
	Stabilized	Nonstabilized
• First 5 years	4.75%	3.62%
• Next 15 years	4.87%	4.46%
• Over 20 years	5.59%	4.52%
• PBGC interest rate basis	Standard basis using PBGC spot rates	

Mortality sponsor elections

• Healthy and disabled participants	Section 430(h)(3) prescribed separate static annuitant and non-annuitant mortality tables. These tables are based on the Pri-2012 mortality tables projected with mortality improvement using Scale MP-2021 adjusted in accordance with IRS regulations.
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Other economic assumptions

• Salary increases	N/A, all active participants have frozen benefits
• Social Security taxable wage base increases	N/A, all active participants have frozen benefits
• Expected investment return	4.40% per year for 2022, 5.15% per year for 2023, 5.45% per year for 2024
• Expenses	Prior year administrative and investment expenses adjusted for any known significant changes from prior year. \$2,780,000 added to current year normal cost.
• 417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.

Demographic assumptions

• Withdrawal	2003 Society of Actuaries Turnover Study Basic Age Table (which is comparable to plan experience). Sample rates are:	
	Age	Annual Turnover
	25	18.5%
	30	12.2%
	35	8.8%
	40	7.0%
	45	6.2%
	50	5.6%
	55	2.9%
	60	2.2%
	65	2.8%
	70	0.0%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• Disability incidence	Based on rates from the 1985 Pension Disability Study from the Conference of Consulting Actuaries. Sample rates are:		
	Age	Male	Female
	25	0.038%	0.047%
	30	0.048%	0.080%
	35	0.069%	0.136%
	40	0.117%	0.211%
	45	0.202%	0.323%
	50	0.358%	0.533%
	55	0.722%	0.952%
	60	1.256%	1.159%
• Retirement age	All retirements are assumed to occur in accordance with the following table:		
	Age	Annual Rate	
	55-61	7.0%	
	62-63	16.0%	
	64	20.0%	
	65	35.0%	
	66-69	25.0%	
	70 and above	100.0%	
• Benefit commencement age for vested deferred	Age 61 for AmSouth legacy plan participants with less than 10 years of service at termination. Age 62 for AmSouth legacy plan participants with at least 10 years of service at termination. Age 65 for all other participants.		
• Spouse assumptions	Male participants	Female participants	
– Percentage married	80%	70%	
– Spouse age difference	3 years younger	3 years older	
• Form of payment	Life Annuity	Lump Sum	
– Prior to attainment of age 62 and 10 years of service	100%	0%	
– After attainment of age 62 and 10 years of service			
– Active	20%	80%	
– Current vested deferred	75%	25%	
• Unpredictable contingent event assumptions	Not applicable		

Rationale for economic assumptions – funding

- The expected rate of return on plan assets for funding purposes is based on the median simulated investment return using capital market assumptions published in Mercer Investment Consulting’s Capital Markets Outlook for the plan’s target asset mix, net of an adjustment of 8 bps for expenses assumed to be paid from plan assets.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

- Expenses are based on year-by-year experience for actual administrative and investment expenses paid from plan assets. Adjustments are made for any known significant changes.

Rationale for demographic assumptions – funding

- The retirement rates are based on an experience study undertaken in 2019 using data from 2014-2017, with experience for 2018 being excluded due to one-time workforce actions during 2018, and the expectation that the future retirement patterns and circumstances of the employer will not differ significantly from the period studied.
- Termination rates reflect the 2003 Society of Actuaries Turnover Study Basic Age Table. This table is consistent with the results of an experience study undertaken in 2019 using data from 2014-2017, with experience for 2018 being excluded due to one-time workforce actions during 2018, and the expectation that the future retirement patterns and circumstances of the employer will not differ significantly from the period studied.
- The disability incidence table is based on the Conference of Consulting Actuaries 1985 Pension Disability Study Class 1 rates. A standard table was used as the employer does not have enough credible experience to analyze disability incidence.
- Because the employer does not have enough credible experience to analyze spousal demographics, the assumptions regarding percent married/spouse age difference at benefit commencement are based on the actuary's experience with many plans and discussions with employer representatives.
- Other demographic assumptions including form of payment assumptions are reviewed annually for reasonableness. There are no gain/loss trends related to any specific assumption that would warrant additional assumption review at this time.

Actuarial methods for funding

Asset methods

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

The asset valuation method uses the market value reported in the year-end trustee statement plus discounted receivable contributions, if any.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on eligible employees as of the valuation date.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

- **Insurance contracts:** The plan does have insurance contracts. Benefits and contract value have been excluded from the target liability and assets.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4j –
SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of Party Involved	(b) Description of Asset, Including Interest Rate and Maturity in Case of a Loan	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value on Transaction Date	(i) Net Gain
<u>Category (iii) – Series of transactions in excess of 5% of Plan assets:</u>						
Fidelity Government Portfolio						
(CUSIP #31607A703)	Cash and cash equivalents	\$ 577,091,047	\$ -	\$ 577,091,047	\$ 577,091,047	\$ -
	Cash and cash equivalents	-	593,690,858	592,886,277	593,690,858	-

There were no Category (i), (ii) and (iv) transactions for the year ended December 31, 2024.

Columns (e) and (f) have not been presented as this information is not applicable.

This schedule is presented in compliance with DOL filing requirements.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information <small>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</small> ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan REGIONS FINANCIAL CORPORATION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF REGIONS FINANCIAL CORPORATION	D Employer Identification Number (EIN) 63-0589368	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a	1,231,797,317	
b Actuarial value	2b	1,347,170,303	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	11,143	803,267,601	803,267,601
b For terminated vested participants	2,574	171,277,262	171,277,262
c For active participants.....	284	15,752,463	16,030,522
d Total.....	14,001	990,297,326	990,575,385
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.04%	
6 Target normal cost			
a Present value of current plan year accruals	6a	0	
b Expected plan-related expenses	6b	2,780,000	
c Target normal cost	6c	2,780,000	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary	<u>9/11/2025</u> Date
	STACI JAMES, FSA Type or print name of actuary	2306060 Most recent enrollment number
	MERCER Firm name	502-561-4500 Telephone number (including area code)
	400 WEST MARKET STREET, SUITE 500 LOUISVILLE KY 40202-3319 Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II	Beginning of Year Carryover and Prefunding Balances	(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	288,673,926	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	288,673,926	0
10	Interest on line 9 using prior year's actual return of <u>7.91%</u>	22,834,108	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.17%</u>		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	311,508,034	0

Part III	Funding Percentages		
14	Funding target attainment percentage	14	104.55%
15	Adjusted funding target attainment percentage	15	135.99%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	130.49%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
Totals ▶			18(b)	0	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59%	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code)..... **21b** 4

22 Weighted average retirement age **22** 62

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years **28** 0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29** 0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)..... **30** 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)..... **31a** 2,780,000

b Excess assets, if applicable, but not greater than line 31a **31b** 2,780,000

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment.....	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount..... **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....			36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....			37 0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36) **38a** 0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

40 Unpaid minimum required contributions for all years **40** 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	177,620	4,016,805	83,021,256	87,215,681
2025	338,961	5,167,511	80,499,040	86,005,512
2026	466,693	6,114,364	77,852,931	84,433,988
2027	614,001	7,066,041	75,105,423	82,785,465
2028	741,294	8,271,502	72,262,217	81,275,013
2029	830,667	9,239,211	69,324,009	79,393,887
2030	919,184	10,103,128	66,272,850	77,295,162
2031	994,373	10,857,372	63,138,757	74,990,502
2032	1,074,389	11,330,951	59,891,934	72,297,274
2033	1,136,019	11,852,449	56,621,958	69,610,426
2034	1,200,505	12,376,808	53,297,713	66,875,026
2035	1,255,053	12,710,120	49,837,781	63,802,954
2036	1,288,739	12,984,170	46,453,540	60,726,449
2037	1,318,688	13,212,344	43,049,021	57,580,053
2038	1,344,609	13,482,724	39,668,116	54,495,449
2039	1,364,997	13,611,098	36,299,269	51,275,364
2040	1,382,341	13,812,833	33,032,216	48,227,390
2041	1,382,532	13,859,770	29,884,870	45,127,172
2042	1,375,148	13,816,579	26,848,989	42,040,716
2043	1,361,572	13,678,824	23,925,591	38,965,987
2044	1,333,998	13,450,477	21,175,275	35,959,750
2045	1,297,944	13,154,610	18,596,830	33,049,384
2046	1,257,113	12,727,122	16,200,194	30,184,429
2047	1,210,217	12,252,675	13,994,810	27,457,702
2048	1,159,045	11,739,077	11,986,333	24,884,455
2049	1,104,134	11,207,733	10,176,507	22,488,374
2050	1,046,599	10,654,215	8,563,333	20,264,147
2051	986,934	10,084,960	7,141,341	18,213,235
2052	925,927	9,503,121	5,901,967	16,331,015
2053	864,199	8,912,461	4,834,102	14,610,762
2054	802,535	8,317,328	3,924,607	13,044,470
2055	741,522	7,722,452	3,159,012	11,622,986
2056	681,598	7,132,741	2,522,093	10,336,432
2057	623,266	6,553,102	1,998,428	9,174,796
2058	566,861	5,988,201	1,572,904	8,127,966
2059	512,704	5,442,316	1,231,092	7,186,112
2060	461,043	4,919,173	959,612	6,339,828
2061	412,101	4,421,785	746,324	5,580,210
2062	366,052	3,952,435	580,460	4,898,947
2063	323,024	3,512,673	452,669	4,288,366
2064	283,108	3,103,361	355,002	3,741,471
2065	246,338	2,724,771	280,827	3,251,936
2066	212,707	2,376,725	224,719	2,814,151
2067	182,175	2,058,708	182,320	2,423,203
2068	154,671	1,769,940	150,206	2,074,817
2069	130,096	1,509,469	125,724	1,765,289
2070	108,339	1,276,216	106,856	1,491,411
2071	89,264	1,068,977	92,086	1,250,327
2072	72,722	886,473	80,297	1,039,492
2073	58,543	727,319	70,679	856,541

Schedule SB, Part V — Summary of Plan Provisions**Summary of major plan provisions – AmSouth Legacy**

Effective date and plan year	Original plan: January 1, 1973 Restated plan: January 1, 2016 Plan year: January 1 – December 31
Most recent amendments	Amendment 7 effective January 1, 2023
Status of the plan	The plan is frozen to new entrants, and the last entry date for the plan is January 1, 2009. Benefit accruals were also temporarily frozen from April 16, 2009 through December 31, 2009 and no accruals were granted during this period. Benefit accruals resumed January 1, 2010. As of January 1, 2016, the Retirement Plan was split into the Regions Financial Corporation Retirement Plan and the Regions Financial Corporation Retirement Plan for Associates. As of January 1, 2020, deferred vested participants, retired participants and rehired participants with frozen benefits were transferred to this plan from the Regions Financial Corporation Retirement Plan for Associates.
Significant events that occurred during the year	None.
Definitions	
• Covered employees	All regular employees of Regions Financial Corporation and affiliates hired by AmSouth Bancorporation on or before October 31, 2006.
• Participation	An employee who has been credited with 1,000 or more hours of service in his first 12 months of employment or an anniversary thereafter, will become a participant on the January 1 or July 1 following such 12-month period. Special rules apply for the 1991 Plan year due to the change in eligibility requirements. Employees hired on or after November 1, 2006 are not eligible for plan participation. The last entry date for the plan is January 1, 2009.
• Employee contributions	None
• Vesting service	Service before 1976 equals the number of full years of Credited Service from the later of date of hire or the first day of the calendar year of affiliation with AmSouth Bancorporation. Service after 1975 equals one year for each 1,000-hour calendar year of employment from date of hire or date of affiliation. Participants who are disabled under the Bank's Long Term Disability Plan on or prior to June 30, 2004 will continue to earn vesting service during their disability period. Special rules apply to merged banks. In general, pre-merger Service is counted as vesting service in the Plan.
• Credited service	Credited Service begins on the later of date of employment or date of affiliation with AmSouth Bancorporation and is equal to years and completed months before 1976 plus calendar years with 1,000 hours of service after 1975. Rehired employees who were participants during their prior period(s) of employment will not earn Credited Service if rehired on or after November 1, 2006.

Schedule SB, Part V — Summary of Plan Provisions

	<p>Participants who transfer employment to Morgan Keegan on or after November 1, 2008 will not continue to receive Credited Service under the Plan while at Morgan Keegan.</p> <p>Credited Service was temporarily frozen from April 16, 2009 through December 31, 2009 and no credited service was granted during this period. Credited Service accruals resume January 1, 2010.</p>
<ul style="list-style-type: none"> Pensionable earnings 	<p>Regular salary or wages including Section 401(k) and 125 elective deferrals. Bonuses, overtime, commissions (in excess of the participant’s draw, if any), reimbursement for expenses, incentive awards and any other special or deferred compensation provided by the employer are excluded. Income earned at Morgan Keegan is also excluded. Earnings during the temporary freeze period from April 16, 2009 through December 31, 2009 are excluded for the purposes of computing pensionable earnings.</p> <p>For plan years commencing in or after 2010, but only with respect to Participants actively employed on or after December 31, 2010, pensionable earnings shall include Eligible Special pay in the year in which such Eligible Special Pay is included in wages under Section 3121(a) of the Code (or would be, but for any dollar limitation on wages). Eligible Special Pay is defined as 50% of Salary Stock (defined as stock or stock units granted in lieu of base salary) and 50% of restricted stock compliant with the Troubled Asset Relief Program (“TARP”) issued in lieu of bonus for the purpose of complying with TARP restrictions.</p>
<ul style="list-style-type: none"> Average monthly earnings 	<p>Average Monthly Earnings equals the highest 5 consecutive, complete plan years of earnings out of the last 10 plan years before death, retirement or termination, divided by 60.</p>
<ul style="list-style-type: none"> Covered Compensation 	<p>Average of the Social Security taxable wage bases during the 35-year period ending with the year in which a participant reaches his Social Security retirement age.</p>
<ul style="list-style-type: none"> Accrued benefit 	<p>The benefit calculated in the same manner as the Normal Retirement Benefit based on Service, Credited Service and Average Monthly Earnings as of the date of calculation assuming the participant terminated on that date. Benefit accruals were temporarily frozen from April 16, 2009 through December 31, 2009 and no accruals were granted during this period. Benefit accruals resumed January 1, 2010.</p>
<p>Normal retirement</p>	
<ul style="list-style-type: none"> Eligibility 	<p>The first day of the month coincident with or immediately following the participant’s 65th birthday.</p>
<ul style="list-style-type: none"> Benefit 	<p>A monthly pension payable for life equal to the sum of:</p> <ul style="list-style-type: none"> A. 1.3% of a participant’s Average Monthly Earnings (AME) up to his 1979 Covered Compensation (1979 CC), plus 1.8% of a participant’s AME in excess of his 1979 CC, all multiplied by his years of benefit accrual service to December 31, 1988, up to a maximum of 30 years; and, B. 1.3% of a participant’s AME up to his floating Covered Compensation (CC), plus 1.8% of a participant’s AME in excess of his CC, all

Schedule SB, Part V — Summary of Plan Provisions

multiplied by his years of benefit accrual service after December 31, 1988, up to a maximum of 30 less the years of service in A.

Benefits in part A of the above formula for the participants of the prior plans at Mobile, Montgomery and Birmingham are calculated using the formula in effect for those plans until December 31, 1988.

Maximum benefit for all participants is 75% of Average Monthly Earnings.

Participants of the Plan on December 31, 1978 have a minimum benefit which is equal to the sum of the above formula based on benefit accrual service since December 31, 1978, plus a Dollar Amount of Accrued Benefit (DAAB) which is calculated using the benefit formula in effect on December 31, 1978. Service in the DAAB and parts A and B of the above formula is limited to 35 years.

Participants of First Gulf Bancorp Retirement Plan on December 31, 1985 will have a benefit equal to the sum of the above formula based on benefit accrual since January 1, 1986 plus a Dollar Amount of Accrued Benefit (DAAB) which is the benefit they had accrued as of December 31, 1985 under the First Gulf Bancorp Retirement Plan. Service in the DAAB and parts A and B of the above formula is limited to 35 years.

Employees of First Gulf Bancorp who were not participants of that retirement plan will have a benefit equal to the sum of the above formula based on benefit accrual since January 1, 1986 plus a pre participation benefit equal to 1% of the participant's earnings in effect on January 1, 1986 times the years and completed months of employment prior to January 1, 1986. Service in the pre-participation benefit and parts A and B of the above formula is limited to 35 years.

Participants of the FNB-Tuskaloosa and First Mutual FIRF Plans on December 31, 1987 will have a benefit equal to the sum of the above formula based on benefit accrual since January 1, 1988 plus a Dollar Amount of Accrued Benefit (DAAB) which is the benefit they had accrued as of December 31, 1987 under their former plan. Service in the DAAB and Service in the pre-participation benefit and parts A and B of the above formula is limited to 35 years.

Participants of the First Mutual FIRF Plan on December 31, 1987 who were age 40 with 10 years of service will have a benefit equal to the greater of (1) the DAAB plus benefit accrual under the above formula since January 1, 1988 or (2) benefit accrual under the above formula from date of hire. Service in the DAAB and Service in the pre-participation benefit and parts A and B of the above formula is limited to 35 years.

Schedule SB, Part V — Summary of Plan Provisions

Employees of the FNB-Tuskaloosa and AmSouth Bank of Florida who were not participants of those plans will have a benefit equal to the sum of the above formula based on benefit accrual from their date of hire.

Employees of the AmSouth Bank of Florida-Destin will have a benefit equal to the above formula based upon benefit accrual from the later of July 1, 1988 or date of hire. Employees of the AmSouth Bank of Florida-Panama City will have a benefit equal to the above formula based upon benefit accrual from the later of April 1, 1988 or date of hire.

Employees of the AmSouth Bank of Tennessee will have a benefit equal to the above formula based upon benefit accrual from the later of June 7, 1991 or date of hire.

Participants of FNB Clearwater Retirement Plan on December 31, 1993 will have a benefit equal to the sum of the above formula based on benefit accrual since January 1, 1994 plus a Dollar Amount of Accrued Benefit (DAAB) which is the benefit they had accrued as of December 31, 1993 under the FNB Clearwater Retirement Plan. Service in the DAAB and parts A and B of the above formula is limited to 35 years.

Employees of FNB Clearwater on December 31, 1993 who were not participants of the Plan will have a benefit based on service as if they had been an AmSouth employee from their date of hire with FNB Clearwater.

Participants of the Fortune Bank FIRF Plan on July 1, 1994 will have a benefit equal to the sum of the above formula based on benefit accrual since July 1, 1994 plus a Dollar Amount of Accrued Benefit (DAAB) which is the benefit they had accrued as of June 30, 1994 under the Fortune Bank FIRF Plan. Service in the DAAB and on and after July 1, 1994 is limited to 35 years.

Employees of Fortune Bank on July 1, 1994 who were not participants of the Plan will have a benefit based on service as if they had been an AmSouth employee from their date of hire with Fortune Bank.

Participants of the First American Corporation Master Retirement Plan on December 31, 2000 will have a benefit equal to the sum of the above formula based on benefit accrual since January 1, 2001 plus a Dollar Amount of Accrued Benefit (DAAB) which is the benefit accrued as of December 31, 2000 under the First American Corporation Master Retirement Plan. Service in the DAAB and on and after January 1, 2001 is limited to 35 years.

Employees of First American Corporation on December 31, 2000 who were not participants of the plan will have a benefit based on service beginning January 1, 2001.

Schedule SB, Part V — Summary of Plan Provisions**Early retirement**

- **Eligibility** Attainment of age 55. Participants of the Financial Institutions Retirement Fund (FIRF) may take early retirement after reaching age 45 with 5 years of service.
- **Benefit** Accrued Benefit determined as of the early retirement date reduced by 5.75% for each year by which his benefit commencement date precedes age 62, and by approximately 5% for each year by which his benefit commencement date precedes age 60.

Late retirement

- **Eligibility** Retirement after Normal Retirement Date.
- **Benefit** The greater of the Accrued Benefit earned as of the Late Retirement Date or the actuarial equivalent of the Normal Retirement Benefit.

Deferred vested

- **Eligibility** Termination for reasons other than death or retirement after completing 5 years of Service or attaining age 55.
Participants of the FIRF Plan have a special vesting schedule beginning at age 45 with 5 years of service.
Active participants in the First American Corporation Plan on December 31, 2000 are 100% vested in all benefits under the First American Corporation Plan and any benefits accrued in the plan after January 1, 2001.
- **Benefit** Accrued Benefit determined as of termination date payable for life as of Normal Retirement Date (NRD).
Benefits that commence before NRD are reduced in the same manner as for early retirement.

Disability

- **Eligibility** Social Security disabled on or prior to June 30, 2004.
- **Benefit** The disability benefit is determined by assuming:
 - The participant continues to earn Credited Service until the earlier of Normal Retirement Date, date of benefit commencement or the date Social Security disability benefits cease, and
 - Monthly earnings during the deferral period equal earnings in effect at date of disability.

The Disability Benefit is payable for life at Normal Retirement Date (NRD). Benefits that commence before NRD are reduced in the same manner as for early retirement.

Credited Service was temporarily frozen from April 16, 2009 through December 31, 2009 and no credited service was granted during this period. Credited Service accruals resume January 1, 2010.

Pre-retirement death

- **Eligibility** Death of a married participant while eligible for normal, early, postponed or deferred vested retirement benefits.

Schedule SB, Part V — Summary of Plan Provisions

- Benefit

Participant is Active or on Deferred Disability – Spouse is entitled to an immediate life annuity determined by reducing the participant’s vested accrued benefit as of his date of death to the benefit commencement date and assuming the participant elected a Joint and 100% Survivor benefit.

Participant is a Deferred Vested Termination -- Spouse is entitled to a life annuity based on the participant’s vested accrued benefit at his date of death and calculated as if the participant died the day after beginning payments at his earliest retirement date in the Joint and 50% Survivor benefit form.

Spouses of participants of the prior plan at Mobile will receive a benefit based on the Joint and 100% Survivor option if the participant was eligible for early retirement and if the prior plan formula is applicable.

Form of benefits

- Automatic form for unmarried participants Life Annuity
- Automatic form for married participants Joint and 50% Survivor Annuity
- Optional forms
 - Single Life Annuity
 - Single Life Annuity with up to 240 Guaranteed Payments
 - Joint and 50%, 75% or 100% Survivor Annuity with or without Pop-Up Feature
 - Prior to attainment of age 62 with at least 10 years of service, lump sum if value of benefit is \$7,000 or less
 - After attainment of age 62 with at least 10 years of service, unlimited lump sum
- Optional form conversion factors
 - The assumptions used to calculate the monthly annuity options are the 30-year U.S. Treasury rate in effect for September prior to year in which benefits commence and the 1994 Group Annuity Reserving mortality table, unloaded, projected to 2002 and blended 50/50 for males and females. The assumptions used to calculate the lump sum option are the segmented interest rates in effect for September prior to the year in which the lump sum is payable and the applicable mortality table under Code Section 417(e) for the year in which the lump sum is payable.

Special provisions

- Vested terminated participant cashouts

In 2013, lump sum cashouts were offered to vested terminated participants with lump sums under \$25,000.

In 2014, lump sum cashouts were offered to vested terminated participants with lump sums under \$50,000.

In 2015, lump sum cashouts were offered to vested terminated participants with lump sums under \$125,000 and retired participants with monthly benefits of \$100 or less.

In 2017, lump sum cashouts were offered to vested terminated participants with lump sums under \$175,000.

Schedule SB, Part V — Summary of Plan Provisions**Miscellaneous**

- **Maximum compensation** Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2024, the limit is \$345,000.
- **Maximum benefits** Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.

Summary of major plan provisions – Regions Legacy

- **Effective date and plan year** Original plan: January 1, 1976
Restated plan: January 1, 2016
Plan year: January 1-December 31
- **Most recent amendment** Amendment 7 effective January 1, 2023
- **Status of the plan** The plan is frozen to new entrants, and the last entry date for the plan is January 1, 2009. Benefit accruals were also temporarily frozen from April 16, 2009 through December 31, 2009 and no accruals were granted during this period. Benefit accruals resumed January 1, 2010.
As of January 1, 2016, the Retirement Plan was split into the Regions Financial Corporation Retirement Plan and the Regions Financial Corporation Retirement Plan for Associates.
As of January 1, 2020, deferred vested participants, retired participants and rehired participants with frozen benefits were transferred to this plan from the Regions Financial Corporation Retirement Plan for Associates.
- **Significant events that occurred during the year** None.

Definitions

- **Covered employees** All regular employees of Regions Financial Corporation and affiliates hired on or before December 31, 2000.
- **Participation** Employees become eligible for membership in the Plan upon attaining age 21 and completing one year of Continuous Service, but not earlier than their date of affiliation. Specific participation dates apply to employees who were participants in certain prior pension plans. The last entry date for the plan is January 1, 2009.
- **Employee contributions** None
- **Continuous service** Continuous Service before January 1, 1976 equals an employee's uninterrupted years and months of service since the latest date of hire. Continuous Service after January 1, 1976 equals one year for each calendar year of employment in which the employee completes at least 1,000 hours.
Members who transfer to Morgan Keegan on or after November 1, 2008 will not continue to receive Continuous Service under the Plan while at Morgan Keegan, except for the purposes of vesting and eligibility, as required by law.

Schedule SB, Part V — Summary of Plan Provisions

<ul style="list-style-type: none"> Credited service 	<p>Credited Service is given for each calendar year from date of membership in which the employee completes at least 1,000 hours, plus service from the participation date of the participant’s employer with First Alabama Bancshares to the effective date, but not before one year of service and age 25 (age 21 after January 1, 1985). If a participant fails to earn 1,000 hours in the first year of membership, or in the year he terminates, retires or attains normal retirement age, partial Credited Service is granted based on the ratio of hours completed to 1,000.</p> <p>Special rules apply to participants in certain prior pension plans. Rehired employees who were participants during their prior period(s) of employment will not earn Credited Service if rehired on or after November 1, 2006.</p> <p>Participants who transfer employment to Morgan Keegan on or after November 1, 2008 will not continue to receive Credited Service under the Plan while at Morgan Keegan.</p> <p>Credited Service was temporarily frozen from April 16, 2009 through December 31, 2009 and no credited service was granted during this period. Credited Service accruals resume January 1, 2010.</p>
<ul style="list-style-type: none"> Pensionable earnings 	<p>Regular salary or wages including commissions earned before January 1, 1995, 401(k) elective deferrals and 132(f)(4) deferrals. Bonuses, overtime, special pay, and employer contributions to any other qualified, nonqualified plan or trust are excluded. Income earned at Morgan Keegan is also excluded. Earnings during the temporary freeze period from April 16, 2009 through December 31, 2009 are excluded for the purposes of computing pensionable earnings.</p>
<ul style="list-style-type: none"> Final average earnings 	<p>Average annual earnings during the highest 60 consecutive months in the last 120 months ending on the earlier of the participant’s termination date or retirement date.</p>
<ul style="list-style-type: none"> Covered Compensation 	<p>Average of the Social Security taxable wage bases during the 35-year period ending with the year in which a participant reaches his Social Security retirement age.</p>
<ul style="list-style-type: none"> Accrued benefit 	<p>The benefit calculated in the same manner as the Normal Retirement Benefit based on Continuous Service, Credited Service, Final Average Earnings and Covered Compensation as of the date of calculation assuming the participant terminated on that date.</p> <p>Benefit accruals were temporarily frozen from April 16, 2009 through December 31, 2009 and no accruals were granted during this period. Benefit accruals resumed January 1, 2010.</p>
<p>Normal retirement</p>	
<ul style="list-style-type: none"> Eligibility 	<p>The first day of the month coincident with or immediately following the later of the participant’s 65th birthday or the 5th anniversary of date of participation.</p>
<ul style="list-style-type: none"> Benefit 	<p>An annual pension payable for life equal to the applicable benefit under A1, A2 or A3, but no less than B or C, as follows:</p> <p>A1. For participants or employees who were or would have become participants in the Employees’ Retirement Plan of the First Alabama</p>

Schedule SB, Part V — Summary of Plan Provisions

Bank of Montgomery, N.A. in effect December 31, 1979, the greater of the benefit accrued for service prior to January 1, 1980 under the First Alabama Bank plan, or:

- 1.25% of Final Average Earnings (FAE) up to \$7,800 times Credited Service, plus
- 1.75% of FAE in excess of \$7,800 times Credited Service up to 35 years, plus
- 1.25% of FAE in excess of \$7,800 times Credited Service in excess of 35 years

A2. For participants of the Employees' Retirement Plan of the Merchant's National Bank of Mobile on October 28, 1981:

- 1.25% of FAE up to Covered Compensation (CC) times Credited Service, plus
- 1.75% of FAE in excess of CC times Credited Service up to 35 years, plus
- 1.25% of FAE in excess of CC times Credited Service in excess of 35 years

A3. For employees not covered in A1 or A2:

- 1.0% of FAE up to CC times Credited Service up to a maximum of 40 years, plus
- 1.5% of FAE in excess of CC times Credited Service up to 35 years, plus
- 1.0% of FAE in excess of CC times Credited Service in excess of 35 years, but not more than 40 years

B. \$120 times full years of Continuous Service up to 25 years

C. Accrued Benefit as of December 31, 1988.

Early retirement

- Eligibility Attainment of age 55 with 10 years of Continuous Service. Employees who were participants in certain prior pension plans are also eligible for early retirement based on the following:
 - First Alabama Bank of Montgomery, N.A. – 30 years of Credited Service
 - CB & T -- Attainment of age 50 and 15 years of Continuous Service

Special early retirement provisions also apply to certain prior plan benefits.

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• Benefit	<p>Annual pension determined as of the early retirement date, reduced 1/180th for each of the first 60 months preceding Normal Retirement Date (NRD) and 1/360th for each month in excess of 60 by which the date of commencement precedes NRD.</p> <p>Participants or employees who would have become participants in the Employees' Retirement Plan of the First Alabama Bank of Montgomery, N.A. in effect December 31, 1979, who retire with 30 years of Credited Service are eligible for an unreduced early retirement benefit. In addition, they are entitled to a temporary benefit equal to 0.50% of Final Average Earnings up to \$7,800 times Credited Service, payable for life until Normal Retirement Date, or eligibility for Social Security Disability, if earlier.</p> <p>The annual minimum benefit of \$120 times full years of Continuous Service up to 25 years is unreduced for early retirement.</p>
Late retirement	
• Eligibility	Retirement after Normal Retirement Date.
• Benefit	<p>Annual pension equal to the greater of the benefit earned as of the Late Retirement Date or the actuarial equivalent of the Normal Retirement Benefit, or if greater, the actuarial equivalent of the accrued benefit as of the close of any plan year thereafter.</p>
Deferred vested	
• Eligibility	Termination for reasons other than death or retirement after completing five years of Continuous Service after age 18.
• Benefit	<p>Accrued benefit determined as of termination date payable for life as of Normal Retirement Date.</p> <p>If the participant satisfies the service requirement for early retirement, he may commence his benefits at his earliest retirement age. Benefits are reduced in the same manner as for early retirement.</p>
Disability	
• Eligibility	Completion of 10 years of Continuous Service and in receipt of a Social Security disability benefit.
• Benefit	<p>Annual benefit equal to the participant's accrued benefit at date of disability (unreduced for early commencement). These benefits are reduced by any Worker's Compensation benefits that the participant is receiving.</p>
Pre-retirement death	
• Eligibility	Death of a married participant while eligible for normal, early, postponed or deferred vested retirement benefits.
• Benefit	<p>Annual benefit that would have been payable to the participant's spouse if the participant terminated on his date of death, survived to his earliest retirement age and elected a Joint and 50% Survivor benefit with his spouse as the beneficiary.</p> <p>If the present value of the survivor benefit is \$7,000 or less, it will be paid immediately in the form of a lump sum. If the present value is over \$7,000, it is payable as a lump sum (with spouse consent) or as an annuity.</p>

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Form of benefits	
• Automatic form for unmarried participants	Life Annuity
• Automatic form for married participants	Joint and 50% Survivor Annuity
• Optional forms	<ul style="list-style-type: none"> • Life Annuity • Joint and 50%, 75% or 100% Survivor Annuity • Social Security Level Option (if retires before age 62) • Prior to attainment of age 62 with at least 10 years of service, lump sum if value of benefit is \$7,000 or less • After attainment of age 62 with at least 10 years of service, unlimited lump sum
• Optional form conversion factors	The assumptions used to calculate the monthly annuity options are the tabular factors outlined in Attachment A of Appendix O of the Regions Financial Corporation Retirement Plan Document, or if more favorable, the 30-year U.S. Treasury rate in effect for September prior to year in which benefits commence and the 1994 Group Annuity Reserving mortality table, unloaded, projected to 2002 and blended 50/50 for males and females. The assumptions used to calculate the lump sum and Social Security level income option are the segmented interest rates in effect for September prior to the year in which the lump sum is payable and the applicable mortality table under Code Section 417(e) for the year in which the lump sum is payable.
Special provisions	
• Vested terminated participant cashouts	<p>In 2013, lump sum cashouts were offered to vested terminated participants with lump sums under \$25,000.</p> <p>In 2014, lump sum cashouts were offered to vested terminated participants with lump sums under \$50,000.</p> <p>In 2015, lump sum cashouts were offered to vested terminated participants with lump sums under \$125,000 and retired participants with monthly benefits of \$100 or less.</p> <p>In 2017, lump sum cashouts were offered to vested terminated participants with lump sums under \$175,000.</p>
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 2024, the limit is \$345,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as amended through the valuation date, are included in this valuation.

Schedule SB, Part V — Summary of Plan Provisions

- **Most recent plan amendments included:** Amendment 7 is included because it was adopted before the valuation date. Amendments adopted after the valuation date or effective after the current plan year are excluded from the valuation for funding purposes.
- **Plan amendments excluded:** None.
- **Late retirement increases:** Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding**Additional benefits included or excluded**

- **IRC Section 436 benefit restrictions:** Benefit restrictions (if applicable) are ignored in this valuation.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

The plan was amended to increase the required distribution age from 70½ to 72, change the lookback month for actuarial equivalence from September to August, and increase the lump sum cashout limit from \$5,000 to \$7,000.

The maximum compensation and benefit limits were updated from 2023 to 2024.

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(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Cash and Cash Equivalents:				
	Fidelity Investments	Government Portfolio Class I (Fund #57)	\$ 19,129,704	\$ 19,129,704
Corporate Bonds:				
	ABBVIE INC	4.30% 14 May 2036	\$ 574,486	\$ 602,866
	ABBVIE INC	4.70% 14 May 2045	113,284	110,436
	ABBVIE INC	4.95% 15 Mar 2031	214,776	215,003
	AEP TRANSMISSION CO LLC	3.75% 01 Dec 2047	334,338	352,151
	AES CORP /THE	3.30% 15 Jul 2025	671,886	698,225
	AFLAC INC	6.45% 15 Aug 2040	1,526,074	1,370,072
	AGCO Corp	5.45% 21 Mar 2027	129,897	131,221
	AGCO Corp	5.80% 21 Mar 2034	84,771	85,455
	AGILENT TECH INC	4.75% 09 Sep 2034	675,209	641,743
	AIR LEASE CORP	3.75% 01 Jun 2026	5,285,870	5,497,534
	AKER BP ASA	5.13% 01 Oct 2034	194,382	183,146
	AKER BP ASA SR GLBL	6.00% 13 Jun 2033	151,229	160,694
	ALABAMA POWER CO	3.75% 01 Mar 2045	306,103	321,853
	ALCON FINANCE CORP	3.00% 23 Sep 2029	811,898	838,863
	ALLSTATE CORP	5.05% 24 Jun 2029	508,929	512,477
	ALCON FINANCE CORP	3.80% 23 Sep 2049	309,391	326,301
	AMAZON.COM INC	3.95% 13 Apr 2052	152,193	137,993
	AMAZON.COM INC	4.05% 22 Aug 2047	758,306	797,389
	AMEREN ILLINOIS CO	4.80% 15 Dec 2043	83,509	88,309
	AMERICAN ELECTRIC POWER CO	5.70% 15 Aug 2025	572,384	577,478
	AMERICAN EXPRESS CO	5.10% 16 Feb 2028	525,000	528,029
	AMERICAN EXPRESS CO VAR	5.28% 27 Jul 2029	760,000	768,550
	AMERICAN EXPRESS CO VAR	6.50% 30 Oct 2031	90,000	96,199
	AMERICAN TOWER CORP	3.38% 15 Oct 2026	1,379,379	1,426,060
	AMERICAN WATER CAP CORP	3.40% 01 Mar 2025	5,417,784	5,513,298
	AMGEN INC	4.40% 01 May 2045	2,432,164	1,867,764

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	AMGEN INC	4.56% 15 Jun 2048	\$ 830,221	\$ 878,361
	AMGEN INC	5.60% 02 Mar 2043	167,971	160,401
	ANGLO AMERICAN CAP PLC	5.63% 01 Apr 2030	1,096,735	1,118,536
	ANGLO AMERICAN CAP PLC	5.75% 05 Apr 2034	627,776	633,868
	ANHEUSER-BUSCH COS LLC	4.70% 01 Feb 2036	425,904	412,367
	ANHEUSER-BUSCH COS LLC	4.90% 01 Feb 2046	456,670	442,328
	ANHEUSER-BUSCH INBEV	4.44% 06 Oct 2048	1,016,353	1,072,506
	ANHEUSER-BUSCH INBEV	4.90% 23 Jan 2031	5,360,266	5,216,196
	AON GLOBAL LTD	4.25% 12 Dec 2042	186,484	188,245
	AON NA INC	5.30% 01 Mar 2031	314,181	316,325
	APPLE INC	2.65% 08 Feb 2051	1,133,664	1,184,544
	APPLE INC	3.85% 04 May 2043	5,892,719	5,327,055
	ARCELORMITTAL SA	2.90% 01 Mar 2032	25,874	25,914
	ARCELORMITTAL SA	4.50% 15 Aug 2033	259,398	257,209
	ARTHUR J GALLAGHER	5.15% 15 Feb 2035	154,422	151,337
	ASHTREAD CAPITAL INC	1.50% 12 Aug 2026	329,970	354,776
	ASHTREAD CAPITAL INC	5.55% 30 May 2033	338,478	344,550
	ASHTREAD CAPITAL INC	5.80% 15 Apr 2034	258,989	260,198
	ASHTREAD CAPITAL INC	5.95% 15 Oct 2033	199,824	202,264
	ASTRAZENECA FINANCE LLC	4.90% 03 Mar 2030	877,219	879,331
	ATHENE GLOBAL FUNDING	2.72% 07 Jan 2029	969,822	1,065,831
	ATHENE GLOBAL FUNDING	5.62% 08 May 2026	600,000	605,442
	ATMOS ENERGY CORP	5.00% 15 Dec 2054	39,715	36,029
	AT&T INC	2.30% 01 Jun 2027	671,535	698,326
	AT&T INC	3.50% 01 Jun 2041	684,110	766,996
	AT&T INC	3.55% 15 Sep 2055	1,407,969	1,486,424
	AT&T INC	6.00% 15 Aug 2040	2,602,556	2,542,130
	AT&T INC	6.55% 15 Feb 2039	2,779,496	2,701,172
	AUTOZONE INC	5.40% 15 Jul 2034	768,614	765,640
	BACARDI LTD	2.75% 15 Jul 2026	343,305	357,198

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	BACARDI LTD	5.15% 15 May 2038	\$ 173,040	\$ 170,141
	BACARDI LTD	5.25% 15 Jan 2029	99,976	99,871
	BACARDI LTD	5.40% 15 Jun 2033	577,837	568,522
	BACARDI LTD	5.90% 15 Jun 2043	99,641	96,914
	BAE SYS PLC	5.13% 26 Mar 2029	650,835	641,421
	BAE SYS PLC	5.25% 26 Mar 2031	196,214	200,380
	BAE SYS PLC	5.30% 26 Mar 2034	631,393	633,178
	BAE SYS PLC	5.50% 26 Mar 2054	211,350	194,702
	BAKER HUGHES HOLDINGS LLC	4.08% 15 Dec 2047	792,345	638,423
	BALTIMORE GAS & ELECTRIC	5.30% 01 Jun 2034	503,844	503,364
	BANCO SANTANDER SA VAR	5.54% 14 Mar 2030	600,000	602,768
	BANK OF AMERICA CORP	3.38% 02 Apr 2026	390,704	398,452
	BANK OF AMERICA CORP	6.11% 29 Jan 2037	3,597,318	3,794,358
	BANK OF AMERICA CORP VAR	1.90% 23 Jul 2031	756,561	853,940
	BANK OF AMERICA CORP VAR	2.48% 21 Sep 2035	261,734	260,717
	BANK OF AMERICA CORP VAR	3.19% 23 Jul 2030	1,267,229	1,326,528
	BANK OF AMERICA CORP VAR	4.24% 24 Apr 2038	964,345	982,776
	BANK OF AMERICA CORP VAR	4.33% 15 Mar 2050	263,609	278,331
	BANK OF AMERICA CORP VAR	5.47% 23 Jan 2035	501,718	505,550
	BANK OF AMERICA CORP VAR	5.52% 25 Oct 2035	875,000	855,505
	BANK OF AMERICA CORP VAR	5.93% 15 Sep 2027	575,000	585,275
	BANK OF NEW YORK MELLON CORP/THE VARIABLE	5.06% 22 Jul 2032	610,000	608,451
	BANK OF NEW YORK MELLON CORP/THE VARIABLE	6.32% 25 Oct 2029	465,000	488,520
	BARCLAYS PLC	4.84% 10 Sep 2028	360,000	357,780
	BARCLAYS BANK PLC	4.94% 10 Sep 2038	265,000	259,866
	BARCLAYS PLC VARIABLE	2.28% 24 Nov 2027	1,130,300	1,207,894
	BARCLAYS PLC VARIABLE	5.69% 12 Mar 2030	1,020,060	1,019,825
	BAT CAPITAL CORP	5.83% 20 Feb 2031	205,000	209,633

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	BAXTER INTERNATIONAL INC	2.54% 01 Feb 2032	\$ 438,878	\$ 454,601
	BAXTER INTERNATIONAL INC	3.50% 15 Aug 2046	2,154,838	1,566,082
	BERKSHIRE HATHAWAY ENERGY CO	6.50% 15 Sep 2037	125,044	133,169
	BERKSHIRE HATHAWAY FINANCE CORP	4.30% 15 May 2043	2,771,544	2,376,444
	BHP BILLITON FINANCE USA	5.25% 08 Sep 2030	596,814	609,510
	BHP BILLITON FINANCE USA	5.25% 08 Sep 2033	594,942	603,080
	BHP BILLITON FINANCE USA	5.00% 30 Sep 2043	2,884,394	2,556,776
	BHP BILLITON FINANCE USA	4.90% 28 Feb 2033	395,486	388,245
	BLACKROCK FUNDING INC	5.25% 14 Mar 2054	133,372	127,735
	BNP PARIBAS SA VARIABLE	5.91% 19 Nov 2035	955,000	926,312
	BNP PARIBAS SA VARIABLE	1.90% 30 Sep 2028	950,698	1,012,865
	BOEING CO/THE	5.04% 01 May 2027	462,108	466,116
	BOEING CO/THE	5.71% 01 May 2040	725,112	771,323
	BOEING CO/THE	5.81% 01 May 2050	131,888	129,955
	BOEING CO/THE	6.30% 01 May 2029	183,029	186,583
	BOEING CO/THE	6.39% 01 May 2031	275,000	287,518
	BOEING CO/THE	6.86% 01 May 2054	195,000	207,256
	BOSTON SCIENTIFIC CORP	4.55% 01 Mar 2039	43,370	45,645
	BP CAPITAL MARKETS AMERICA INC	2.77% 10 Nov 2050	56,630	60,084
	BP CAPITAL MARKETS AMERICA INC	2.94% 04 Jun 2051	449,206	1,258,956
	BPCE SA VARIABLE	6.71% 19 Oct 2029	420,000	436,628
	BRISTOL-MYERS SQUIBB CO	4.13% 15 Jun 2039	3,448,636	2,601,625
	BRISTOL-MYERS SQUIBB CO	4.55% 20 Feb 2048	410,004	433,209
	BRISTOL-MYERS SQUIBB CO	5.10% 22 Feb 2031	459,278	463,420
	BRISTOL-MYERS SQUIBB CO	5.50% 22 Feb 2044	24,811	24,857
	BRISTOL-MYERS SQUIBB CO	5.55% 22 Feb 2054	79,687	77,630

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	BRISTOL-MYERS SQUIBB CO	5.65% 22 Feb 2064	\$ 128,933	\$ 120,584
	BRIXMOR OPERATIN PARTNERSHIP LP	5.75% 15 Feb 2035	124,028	126,013
	BRIXMOR OPERATIN PARTNERSHIP LP	4.13% 15 May 2029	545,190	575,941
	BROADCOM INC	4.35% 15 Feb 2030	274,516	267,572
	BROADCOM INC	4.55% 15 Feb 2032	673,238	652,745
	BROADCOM INC	4.80% 15 Oct 2034	296,982	289,497
	BROADCOM INC	4.93% 15 May 2037	388,442	389,971
	BROADCOM INC	4.93% 15 May 2037	685,038	732,385
	BROOKLYN UNION GAS CO	3.87% 04 Mar 2029	860,650	880,524
	BURLINGTON NORTHERN SANTA FE LLC	3.90% 01 Aug 2046	234,397	246,682
	BURLINGTON NORTHERN SANTA FE LLC	5.15% 01 Spe 2043	2,852,028	2,631,704
	CANADIAN IMPERIAL BANK OF COMMERCE	0.95% 23 Oct 2025	5,356,556	5,757,382
	CAPITAL ONE FINANCIAL CO	5.46% 26 Jul 2030	365,000	366,069
	CAPITAL ONE FINANCIAL CO	3.65% 11 May 2027	5,422,782	5,625,905
	CAPITAL ONE FINANCIAL CORP VARIABLE	4.99% 24 Jul 2026	398,723	404,680
	CAPITAL ONE FINANCIAL CORP VARIABLE	5.25% 26 Jul 2030	856,215	897,237
	CAPITAL ONE FINANCIAL CORP VARIABLE	7.62% 30 Oct 2031	612,206	634,863
	CARDINAL HEALTH INC	4.90% 15 Sep 2045	2,801,198	2,380,809
	CARDINAL HEALTH INC	5.13% 15 Feb 2029	594,542	595,887
	CARDINAL HEALTH INC	5.00% 15 Nov 2029	484,835	481,978
	CARDINAL HEALTH INC	5.35% 15 Nov 2034	259,269	254,420
	CARRIER GLOBAL CORP	3.58% 05 Apr 2050	27,595	27,233

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	CARRIER GLOBAL CORP	6.20% 15 Mar 2054	\$ 100,564	\$ 99,378
	CATERPILLAR INC	5.20% 27 May 2041	3,365,382	2,693,798
	CELANESE US HOLDINGS	6.42% 15 Jul 2027	817,926	827,353
	CELANESE US HOLDINGS	6.55% 15 Nov 2030	249,875	258,898
	CENTERPOINT ENERGY INC	5.40% 01 Jun 2029	588,761	596,616
	CHARLES SCHWAB CORP	0.90% 11 Mar 2026	5,370,993	5,859,146
	CHARTER COMMUNICATIONS OPERATING LLC	4.80% 01 Mar 2050	952,782	1,017,822
	CHARTER COMMUNICATIONS OPERATING LLC	6.10% 01 Jun 2029	209,882	214,059
	CHARTER COMMUNICATIONS OPERATING LLC	6.48% 23 Oct 2045	1,168,473	1,204,773
	CHEVRON CORP	2.95% 16 May 2026	5,363,644	5,474,420
	CISCO SYSTEMS INC	4.95 26 Feb 2031	224,552	225,808
	CISCO SYSTEMS INC	5.50% 15 Jan 2040	289,019	277,244
	CITIBANK NA VARIABLE	4.88% 19 Nov 2027	1,050,000	1,050,840
	CITIGROUP INC VARIABLE	3.29% 17 Mar 2026	488,340	498,155
	CITIGROUP INC VARIABLE	3.67% 24 Jul 2028	1,669,157	1,719,371
	CITIGROUP INC VARIABLE	4.41% 31 Mar 2031	946,140	961,170
	CITIZENS FINANCIAL GROUP	5.72% 23 Jul 2031	570,000	571,984
	CITIZENS FINANCIAL GROUP INC VARIABLE	5.84% 23 Jan 2030	110,000	111,620
	CLECO CORP HOLDINGS LLC	3.38% 15 Sep 2029	319,343	332,663
	CNO GLOBAL FUNDING	2.65% 06 Jan 2029	297,595	316,417
	COCA-COLA CO	4.65% 14 Aug 2034	264,915	257,918
	COCA-COLA CO	5.00% 13 May 2034	558,303	560,134
	COCA-COLA CO	5.30% 13 May 2054	694,648	676,384
	COLUMBIA PIPELINE HOLDCO	5.10% 01 Oct 2031	220,548	214,661
	COLUMBIA PIPELINE HOLDCO	5.68% 15 Jan 2034	80,247	79,010

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	COLUMBIA PIPELINE OPERATING CO LLC	5.93% 15 Aug 2030	\$ 377,902	\$ 391,138
	COLUMBIA PIPELINE OPERATING CO LLC	6.04% 15 Nov 2033	124,315	123,096
	COLUMBIA PIPELINE OPERATING CO LLC	6.54% 15 Nov 2053	106,825	120,517
	COMCAST CORP	3.90% 01 Mar 2038	2,421,225	2,539,005
	COMCAST CORP	3.97% 01 Nov 2047	1,605,339	1,496,616
	COMCAST CORP	5.10% 01 Jun 2029	374,730	378,840
	COMMONSPIRIT HEALTH	5.21% 01 Dec 2031	240,000	239,078
	COMMONWEALTH EDISON	5.30% 01 Jun 2034	503,192	506,232
	COMMONWEALTH EDISON	5.65% 01 Jun 2054	64,579	64,089
	CONAGRA BRANDS INC	1.38% 01 Nov 2027	1,495,813	1,588,934
	CONAGRA BRANDS INC	4.85% 01 Nov 2028	106,171	108,344
	CONOCOPHILLIPS	6.50% 01 Feb 2039	4,464,241	4,147,389
	CONOCOPHILLIPS CO	4.70% 15 Jan 2030	519,308	514,270
	CONOCOPHILLIPS CO	5.30% 15 May 2053	393,644	370,461
	CONOCOPHILLIPS CO	5.65% 15 Jan 2065	315,798	297,919
	CONSILDATED EDISON CO OF NEW YORK INC	4.30% 01 Dec 2056	725,957	768,312
	CONSILDATED EDISON CO OF NEW YORK INC	5.70% 15 May 2054	238,325	238,730
	CONSTELLATION BRANDS INC	2.25% 01 Aug 2031	386,584	395,327
	CONSTELLATION ENERGY GENERATION LLC	6.25% 01 Oct 2039	3,291,235	2,929,759
	COREBRIDGE FINANCIAL INC	3.65% 05 Apr 2027	723,969	748,663
	COTERRA ENERGY INC	5.40% 15 Feb 2035	313,542	307,890

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	COTERRA ENERGY INC	5.90% 15 Feb 2055	\$ 173,871	\$ 165,574
	COUSINS PROPERTIES LP	5.38% 15 Feb 2032	382,934	378,257
	COUSINS PROPERTIES LP	5.88% 01 Oct 2034	144,577	145,240
	CROWN CASTLE INC	2.10% 01 Apr 2031	194,833	206,984
	CROWN CASTLE INC	2.90% 15 Mar 2027	1,022,666	1,060,808
	CROWN CASTLE INC	3.65% 01 Sep 2027	629,500	630,236
	CROWN CASTLE INC	4.90% 01 Sep 2029	334,116	331,405
	CROWN CASTLE INC	5.60% 01 Jun 2029	443,491	453,475
	CSL FINANCE PLC	4.63% 24 Apr 2042	416,100	439,225
	CSX CORP	3.80% 01 Mar 2028	5,359,954	5,431,033
	CSX CORP	4.90% 15 Mar 2055	194,756	174,162
	CVS HEALTH CORP	1.88% 28 Feb 2031	130,074	129,031
	CVS HEALTH CORP	3.25% 15 Aug 2029	69,440	68,299
	CVS HEALTH CORP	3.75% 01 Apr 2030	197,083	192,308
	CVS HEALTH CORP	4.78% 25 Mar 2038	343,142	363,218
	CVS HEALTH CORP	6.05% 01 Jun 2054	135,151	126,993
	DANSKE BANK A/S VARIABLE	1.62% 11 Sep 2026	597,090	649,559
	DANSKE BANK A/S VARIABLE	5.71% 01 Mar 2030	200,000	202,754
	DEUTSCHE BANK A/G NY	5.41% 05 Oct 2029	255,000	258,886
	DEUTSCHE BANK A/G NEW YORK VARIABLE	4.99% 11 Sep 2030	420,000	410,537
	DEUTSCHE BANK A/G NEW YORK VARIABLE	6.72% 18 Jan 2029	799,174	825,472
	DEUTSCHE BANK NY	2.31% 16 Nov 2027	1,089,835	1,202,370
	DIAMONDBACK ENERGY INC	4.25% 15 Mar 2052	145,585	147,050
	DIAMONDBACK ENERGY INC	6.25% 15 Mar 2053	407,160	389,056
	DISCOVER FINACIAL SERVICES VARIABLE	7.96% 02 Nov 2034	800,000	914,288
	DOMINION ENERGY INC	1.45% 15 Apr 2026	247,574	263,764
	DOMINION ENERGY INC	3.38% 01 Apr 2030	999,186	1,030,496

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	DOMINION ENERGY INC	3.90% 01 Oct 2025	\$ 241,493	\$ 248,315
	DTE ELECTRIC CO	3.95% 01 Mar 2049	404,310	390,238
	DUKE ENERGY CORP	3.30% 15 Jun 2041	222,858	220,474
	DUKE ENERGY CORP	4.85% 05 Jan 2029	5,419,278	5,374,472
	DUKE ENERGY CORP	5.45% 15 Jun 2034	574,241	573,528
	DUKE ENERGY INDIANA LLC	3.75% 15 May 2046	1,354,187	1,425,452
	DUKE ENERGY PROGRESS	2.00% 15 Aug 2031	509,738	517,339
	DUPONT DE NEMOURS INC	5.42% 15 Nov 2048	2,899,746	2,782,361
	DUQUESNE LIGHT HOLDINGS	2.78% 01 Jul 2032	690,703	732,697
	EASTERN ENERGY GAS	5.65% 15 Oct 2054	169,876	160,585
	ECOPETROL SA	8.38% 19 Jan 2036	357,988	347,178
	EDISON INTERNATIONAL	5.25% 15 Nov 2028	478,666	486,061
	EDISON INTERNATIONAL	6.95% 15 Nov 2029	428,406	421,747
	EIG PEARL HOLDINGS SARL	3.55% 31 Aug 2036	388,783	393,926
	ELEVANCE HEALTH INC	4.95% 01 Nov 2031	359,136	354,054
	ELEVANCE HEALTH INC	5.70% 15 Feb 2055	323,222	313,653
	ELI LILLY & CO	4.20% 14 Aug 2029	648,577	637,332
	ELI LILLY & CO	4.60% 14 Aug 2034	269,914	259,253
	ELI LILLY & CO	5.05% 14 Aug 2054	69,657	64,956
	EMERA US FINANCE LP	2.64% 15 Jun 2031	187,199	194,470
	EMERA US FINANCE LP	4.75% 15 Jun 2046	221,914	327,088
	ENBRIDGE INC	5.50% 01 Dec 2046	449,200	476,535
	ENBRIDGE INC	5.63% 05 Apr 2034	274,585	276,729
	ENEL FINANCE INTER NV	2.13% 12 Jul 2028	371,382	398,182
	ENERGY TRANSFER LP	2.90% 15 May 2025	597,419	620,186
	ENERGY TRANSFER LP	5.15% 15 Mar 2045	462,097	490,937
	ENERGY TRANSFER LP	5.25% 01 Jul 2029	219,553	221,047
	ENERGY TRANSFER LP	6.40% 01 Dec 2030	315,128	332,858
	ENI SPA	5.50% 15 May 2034	754,931	751,161
	ENTERGIS INC	4.75% 15 Apr 2029	866,707	885,697

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ENERGY LOUISIANA LLC	3.10% 15 Jun 2041	\$ 2,211,091	\$ 1,591,661
	ENTERPRISE PRODUCTS	5.70% 15 Feb 2042	3,078,328	2,674,837
	EOG RESOURCES INC	5.65% 01 Dec 2054	358,388	353,020
	EQUINIX INC	2.15% 15 Jul 2030	388,436	387,284
	EQUINIX INC	3.20% 18 Nov 2029	498,174	510,228
	EQUITABLE FINANCIAL LIFE	1.80% 08 Mar 2028	736,907	786,306
	GLOBAL FUNDING			
	ERAC USA FINANCE LLC	4.60% 01 May 2028	231,308	233,409
	EVERSOURCE ENERGY	2.90% 01 Mar 2027	457,815	480,011
	EVERSOURCE ENERGY	3.45% 15 Jan 2050	132,608	123,160
	EVERSOURCE ENERGY	5.50% 01 Jan 2034	409,792	396,926
	EXXON MOBIL CORP	2.44% 16 Aug 2029	5,315,495	5,407,163
	FEDEX CORP	4.05% 15 Feb 2048	2,662,011	2,146,198
	FIDELITY NATIONAL			
	INFORMATION SERVICES	3.10% 01 Mar 2041	3,725,280	2,654,714
	FIFTH THIRD BANCORP SR	6.33% 27 Jul 2029	120,000	124,499
	FIFTH THIRD BANCORP VAR	4.06% 25 Apr 2028	189,976	200,609
	FISERV INC	3.20% 01 Jul 2026	265,230	273,865
	FISERV INC	4.75% 15 Mar 2030	1,302,012	1,289,936
	FORTIS INC/CANADA	3.06% 04 Oct 2026	262,063	271,175
	FOUNDRY JV HOLDCO LLC	6.15% 25 Jan 2032	199,482	201,786
	FOUNDRY JV HOLDCO LLC	6.25% 25 Jan 2035	199,526	201,314
	GE HEALTHCARE TECH INC	5.86% 15 Mar 2030	1,275,749	1,284,380
	GENERAL DYNAMICS CORP	4.25% 01 Apr 2040	3,286,182	2,451,386
	GEORGIA POWER CO	3.70% 30 Jan 2050	199,032	209,577
	GILEAD SCIENCES INC	3.65% 01 Mar 2026	5,369,774	5,486,475
	GILEAD SCIENCES INC	4.75% 01 Mar 2046	309,741	295,162
	GILEAD SCIENCES INC	4.80% 01 Apr 2044	207,978	201,366
	GILEAD SCIENCES INC	4.80% 15 Nov 2029	294,965	294,395
	GLENCORE FEG LLC SR	0.00% 06 Oct 2030	586,755	619,636
	GLENCORE FUNDING LLC	5.40% 08 May 2028	492,010	500,074

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	GLENCORE FUNDING LLC	5.63% 04 Apr 2034	\$ 635,000	\$ 632,181
	GLENCORE FUNDING LLC	5.89% 04 Apr 2054	165,000	160,075
	GLENCORE FUNDING LLC	6.13% 06 Oct 2028	323,609	335,137
	GLP CAPITAL LP / GLP	3.25% 15 Jan 2032	404,550	428,250
	GLP CAPITAL LP / GLP	5.75% 01 Jun 2028	248,350	257,328
	GOLDMAN SACHS GROUP	1.09% 09 Dec 2026	2,161,377	2,331,272
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	1.99% 27 Jan 2032	861,075	903,660
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	2.65% 21 Oct 2032	4,464,274	4,571,004
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	4.41% 23 Apr 2039	586,041	616,917
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	4.69% 23 Oct 2030	410,000	401,402
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	5.02% 23 Oct 2035	225,000	215,330
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	5.05% 23 Jul 2030	520,000	516,911
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	5.56% 19 Nov 2045	955,000	922,301
	GOLDMAN SACHS GROUP INC/ THE VARIABLE	6.48% 24 Oct 2029	580,000	607,712
	GREESAIF PIPELINES BIDCO	5.85% 23 Feb 2036	355,000	350,406
	GREESAIF PIPELINES BIDCO	6.13% 23 Feb 2038	252,228	245,385
	HALEON US CAPITAL LLC	3.38% 24 Mar 2029	391,072	399,725
	HCA INC	3.50% 15 Jul 2051	153,229	161,979
	HCA INC	4.50% 15 Feb 2027	612,831	619,066
	HEALTHCARE SERVICE CORP	5.20% 15 Jun 2029	274,876	276,251
	HEICO CORP	5.25% 01 Aug 2028	149,790	151,426
	HESS CORP	5.60% 15 Feb 2041	2,963,096	2,555,080

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	HESS CORP	7.30% 15 Aug 2031	\$ 754,683	\$ 766,609
	HEWLETT PACKARD ENT CO	4.55% 15 Jan 2029	394,500	390,079
	HEWLETT PACKARD ENT CO	4.85% 15 Oct 2031	679,374	663,190
	HOME DEPT INC	4.50% 06 Dec 2048	190,044	179,600
	HONEYWELL INTERNATIONAL	4.65% 30 Jul 2027	1,034,969	1,038,767
	HONEYWELL INTERNATIONAL	4.95% 01 Sep 2031	504,091	505,212
	HONEYWELL INTERNATIONAL	5.00% 01 Mar 2035	503,101	494,875
	HP INC	2.20% 17 Jun 2025	254,605	266,653
	HSBC HOLDINGS PLC	5.29% 19 Nov 2030	265,000	263,240
	HSBC HOLDINGS PLC VAR	3.97% 22 May 2030	5,380,608	5,587,007
	HSBC HOLDINGS PLC VAR	4.76% 09 Jun 2028	2,272,514	2,323,832
	HSBC HOLDINGS PLC VAR	5.13% 19 Nov 2028	265,000	265,089
	HSBC HOLDINGS PLC VAR	5.60% 17 May 2028	470,000	475,096
	HSBC HOLDINGS PLC VAR	6.33% 09 Mar 2044	402,259	427,904
	HUNTINGTON BANCSHARES	5.71% 02 Feb 2035	280,900	279,457
	HUNTINGTON BANCSHARES	6.21% 21 Aug 2029	115,000	118,725
	IBM INTERNATIONAL CAPITAL	4.75% 05 Feb 2031	503,839	500,322
	IBM INTERNATIONAL CAPITAL	5.25% 05 Feb 2044	250,321	237,076
	IBM INTERNATIONAL CAPITAL	5.30% 05 Feb 2054	333,107	309,564
	ILLUMINA INC	5.75% 13 Dec 2027	242,820	244,221
	INDIANA MICHIGAN POWER	3.75% 01 Jul 2047	769,606	575,174
	INDIANA MICHIGAN POWER	4.25% 15 Aug 2048	347,998	275,902
	INGERSOLL RAND INC	5.40% 14 Aug 2028	84,669	86,338
	INGERSOLL RAND INC	5.70% 14 Aug 2033	475,911	475,450
	INTEL CORP	2.00% 12 Aug 2031	5,420,017	5,330,898
	INTEL CORP	3.05% 12 Aug 2051	142,805	128,336
	INTEL CORP	3.25% 15 Nov 2049	48,089	399,970
	INTEL CORP	5.13% 10 Feb 2030	604,350	594,720
	INTEL CORP	5.60% 21 Feb 2054	128,942	114,001
	INTEL CORP	5.70% 10 Feb 2053	134,232	119,393

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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DECEMBER 31, 2024

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	INTERCONTINENTALEX	2.65% 15 Sep 2040	\$ 125,746	\$ 121,713
	INTERCONTINENTALEX	3.00% 15 Jun 2050	238,044	256,924
	INTERCONTINENTALEX	4.35% 15 Jun 2029	523,017	537,658
	INTERCONTINENTALEX	4.95% 15 Jun 2052	273,599	256,599
	INTERCONTINENTALEX	5.25% 15 Jun 2031	289,725	292,881
	INTERNATIONAL BUSINESS MACHINES CORP	2.95% 15 May 2050	249,656	261,899
	INTERNATIONAL BUSINESS MACHINES CORP	3.45% 19 Feb 2026	5,313,214	5,419,693
	INTERNATIONAL BUSINESS MACHINES CORP	4.15% 15 May 2039	154,825	154,916
	ITC HOLDINGS CORP	3.25% 30 Jun 2026	213,851	219,929
	JAB HOLDINGS BV	3.75% 28 May 2051	284,117	285,349
	JACKSON NATIONAL LIFE GLOBAL FUNDING	5.55% 02 Jul 2027	399,540	405,016
	JBA USA HOLDING LUX USA	2.50% 15 Jan 2027	373,575	403,627
	JBA USA HOLDING LUX USA	7.25% 15 Nov 2053	253,977	247,907
	J M SMUCKER CO	3.38% 15 Dec 2027	5,279,359	5,432,725
	JOHN DEERE CAPITAL CORP	4.85% 11 Jun 2029	748,785	752,584
	JOHN DEERE CAPITAL CORP	5.10% 11 Apr 2034	529,671	529,079
	JP MORGAN CHASE & CO	4.60% 22 Oct 2030	410,000	402,198
	JP MORGAN CHASE & CO	5.29% 22 Jul 2035	375,000	370,976
	JP MORGAN CHASE & CO	5.53% 29 Nov 2045	2,210,245	2,152,411
	JP MORGAN CHASE & CO VARIABLE	3.11% 22 Apr 2041	453,480	444,792
	JP MORGAN CHASE & CO VARIABLE	3.78% 01 Feb 2028	5,413,799	5,476,330
	JP MORGAN CHASE & CO VARIABLE	4.57% 14 Jun 2030	1,292,457	1,313,414

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	JP MORGAN CHASE & CO VARIABLE	4.99% 22 Jul 2030	\$ 650,000	\$ 647,192
	JP MORGAN CHASE & CO VARIABLE	5.29% 24 Jul 2029	390,000	393,923
	JP MORGAN CHASE & CO VARIABLE	5.34% 23 Jan 2035	195,000	193,762
	JP MORGAN CHASE & CO VARIABLE	5.35% 01 Jun 2034	461,467	459,678
	JP MORGAN CHASE & CO VARIABLE	6.09% 23 Oct 2029	1,558,949	1,602,536
	KAISER FOUNDATION HOSP	2.81% 01 Jun 2041	309,994	304,182
	KENVUE INC	5.05% 22 Mar 2053	248,078	231,705
	KRAFT HEINZ FOODS CO	5.20% 15 Jul 2045	323,597	343,357
	KROGER CO/THE	2.65% 15 Oct 2026	5,421,920	5,605,649
	KROGER CO/THE	5.50% 15 Sep 2054	79,670	75,445
	KROGER CO/THE	5.65% 15 Sep 2064	293,687	277,858
	L3HARRIS TECHNOLOGIES INC	5.25% 01 Jun 2031	674,501	676,143
	LABORATORY CORP OF AMERICA HOLDINGS	4.55% 01 Apr 2032	796,864	765,896
	LLOYDS BANKING GROUP PLC	4.38% 22 Mar 2028	5,348,280	5,424,542
	LLOYDS BANKING GROUP PLC VARIABLE	5.72% 05 Jun 2030	1,010,000	1,027,396
	LOCKHEAD MARTIN CORP	4.09% 15 Sep 2052	153,978	162,363
	LOCKHEAD MARTIN CORP	5.20% 15 Feb 2064	184,406	172,042
	LOCKHEAD MARTIN CORP	6.15% 01 Sep 2036	2,673,716	2,508,451
	LOWE'S COS INC	4.05% 03 May 2047	563,468	594,451
	LOWE'S COS INC	4.25% 15 Sep 2044	697,824	542,502
	LSEGA FINANCING PLC	1.38% 06 Apr 2026	407,807	436,181
	LSEGA FINANCING PLC	2.00% 06 Apr 2028	505,112	534,146
	MACQUARIE GROUP LTD	1.63% 23 Sep 2027	510,562	548,135

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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	MANUFACTURER & TRADERS TRUST CO	4.65% 27 Jan 2026	\$ 938,912	\$ 982,321
	MARATHON PETROLEUM CORP	5.85% 15 Dec 2045	3,130,659	2,657,618
	MARSH & MCLENNAN COS INC	4.55% 08 Nov 2027	524,401	524,443
	MARSH & MCLENNAN COS INC	4.85% 15 Nov 2031	654,489	645,955
	MARSH & MCLENNAN COS INC	5.00% 15 Mar 2035	324,447	317,384
	MARVELL TECHNOLOGY INC	2.45% 15 Apr 2028	619,944	654,932
	MARVELL TECHNOLOGY INC	5.75% 15 Feb 2029	189,445	194,760
	MASS GENERAL BRIGHAM	3.19% 01 Jul 2049	229,974	216,944
	MCDONALDS CORP	4.60% 26 May 2045	2,420,698	2,196,027
	MCDONALDS CORP	4.88% 09 Dec 2045	497,268	540,162
	MEAD JOHNSON NUTRITION	4.60% 01 Jun 2044	2,115,021	1,781,510
	MERCK & CO INC	2.75% 10 Dec 2051	228,880	242,857
	MERCK & CO INC	3.70% 10 Feb 2045	96,585	90,705
	MERCK & CO INC	5.00% 17 May 2053	32,635	30,079
	META PLATFORMS INC	4.45% 15 Aug 2052	128,907	126,418
	META PLATFORMS INC	4.55% 15 Aug 2031	384,815	378,825
	META PLATFORMS INC	4.80% 15 May 2030	698,117	705,824
	META PLATFORMS INC	5.40% 15 Aug 2054	454,389	435,766
	META PLATFORMS INC	5.60% 15 May 2053	124,644	619,845
	METLIFE INC	5.70% 15 Jun 2035	2,436,425	2,570,298
	MICRON TECHNOLOGY INC	4.19% 15 Feb 2027	389,112	394,336
	MICRON TECHNOLOGY INC	5.30% 15 Jan 2031	626,362	624,375
	MICROSOFT CORP	2.92% 17 Mar 2052	4,153,895	4,161,969
	MISSISSIPPI POWER CO	4.25% 15 Mar 2042	125,882	127,507
	MOLSON COORS BEVERAGE	5.00% 01 May 2042	2,348,575	2,005,511
	MONONGAHELA POWER CO	5.85% 15 Feb 2034	209,624	214,658
	MORGAN STANLEY	6.25% 09 Aug 2026	512,935	511,983
	MORGAN STANLEY VARIABLE	1.79% 13 Feb 2032	724,200	758,737

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	MORGAN STANLEY VARIABLE	2.24% 21 Jul 2032	\$ 725,256	\$ 774,199
	MORGAN STANLEY VARIABLE	2.48% 16 Sep 2036	282,701	304,999
	MORGAN STANLEY VARIABLE	4.65% 18 Oct 2030	5,413,760	5,382,135
	MORGAN STANLEY VARIABLE	5.04% 19 Jul 2030	650,000	647,757
	MORGAN STANLEY VARIABLE	5.17% 16 Jan 2030	500,000	500,715
	MORGAN STANLEY VARIABLE	5.45% 20 Jul 2029	235,000	237,625
	MORGAN STANLEY VARIABLE	5.52% 19 Nov 2055	435,576	419,218
	MORGAN STANLEY VARIABLE	5.94% 07 Feb 2039	180,430	180,590
	MORGAN STANLEY VARIABLE	5.95% 19 Jan 2038	252,420	250,257
	MORGAN STANLEY VARIABLE	6.41% 01 Nov 2029	495,000	517,037
	MPLX LP	4.50% 15 Apr 2038	103,355	108,980
	M&T BANK CORP VARIABLE	7.41% 30 Oct	486,271	514,531
	NASDAQ INC	5.35% 28 Jun 2028	174,652	177,453
	NASDAQ INC	5.55% 15 Feb 2034	570,973	559,867
	NASDAQ INC	5.95% 15 Aug 2053	357,473	368,165
	NATWEST GROUP PLC VARIABLE	1.64% 14 Jun 2027	372,758	400,751
	NEW YORK NY	4.61% 01 Sep 2037	700,000	663,733
	NISOURCE INC	1.70% 15 Feb 2031	1,215,061	1,271,749
	NISOURCE INC	5.35% 01 Apr 2034	229,496	228,156
	NORTHROP GRUMMAN CORP	2.93% 15 Jan 2025	739,704	764,381
	NORTHROP GRUMMAN CORP	4.95% 15 Mar 2053	308,219	326,287
	NORTHROP GRUMMAN CORP	5.20% 01 Jun 2054	632,549	590,657
	NORTHWESTERN MUTUAL GLOBAL FUNDING	5.16% 28 May 2031	584,830	586,252
	NOVARTIS CAPITAL CORP	4.00% 18 Sep 2031	1,080,280	1,033,246
	OGLETHORPE POWER CORP	4.50% 01 Apr 2047	406,341	405,563
	ONEOK INC	4.75% 15 Oct 2031	268,823	261,174
	ONEOK INC	5.70% 01 Nov 2054	483,637	456,572
	ONEOK INC NEW NOTE	4.85% 01 Feb 2049	944,860	831,514

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	ONEOK PARTNERS LP	6.13% 01 Feb 2041	\$ 101,280	\$ 107,645
	ONEOK PARTNERS LP	6.85% 15 Oct 2037	244,397	258,560
	ORACLE CORP	2.30% 25 Mar 2028	893,729	933,709
	ORACLE CORP	2.95% 01 Apr 2030	170,106	180,650
	ORACLE CORP	3.60% 01 Apr 2040	115,081	117,449
	ORACLE CORP	3.60% 01 Apr 2050	593,195	631,099
	ORACLE CORP	3.90% 15 May 2035	83,733	87,633
	ORACLE CORP	4.13% 15 May 2045	1,926,818	2,033,037
	ORACLE CORP	4.00% 15 Nov 2047	389,285	400,520
	ORACLE CORP	4.20% 27 Sep 2029	269,735	260,795
	ORACLE CORP	4.50% 08 Jul 2044	4,686,764	4,231,382
	OREILLY AUTOMOTIVE INC	5.00% 19 Aug 2034	454,008	441,264
	OTIS WORLDWIDE CORP	5.13% 19 Nov 2031	354,979	355,130
	PACIFIC GAS AND ELECTRIC	3.15% 01 Jan 2026	255,722	270,207
	PACIFIC GAS AND ELECTRIC	3.50% 01 Aug 2050	1,292,976	1,362,451
	PACIFIC GAS AND ELECTRIC	4.55% 01 Jul 2030	935,364	996,834
	PACIFIC GAS AND ELECTRIC	4.75% 15 Feb 2044	846,309	918,584
	PARAMOUNT GLOBAL	4.38% 15 Mar 2043	59,764	65,519
	PARAMOUNT GLOBAL	4.95% 15 Jan 2031	400,080	406,072
	PARAMOUNT GLOBAL	5.85% 01 Sep 2043	306,408	308,484
	PATTERSON-UTI ENERGY INC	5.15% 15 Nov 2029	85,901	92,634
	PATTERSON-UTI ENERGY INC	7.15% 01 Oct 2033	651,323	654,937
	PENSKE TRUCK LEASING CO	1.70% 15 Jun 2026	1,216,180	1,298,338
	PEPSICO INC	4.80% 17 Jul 2034	423,899	416,555
	PEPSICO INC	5.25% 17 Jul 2054	438,878	425,427
	PERNOD RICARD INTRNTL FINANCE LLC	1.63% 01 Apr 2031	358,968	366,184
	PFIZER INC	7.20% 15 Mar 2039	2,546,667	2,291,920
	PFIZER INVESTMENT ENTER	5.11% 19 May 2043	613,340	611,055
	PHILIP MORRIS INTRNTL INC	4.75% 01 Nov 2031	172,331	171,086

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	PHILIP MORRIS INTRNTL INC	5.50% 07 Sep 2030	\$ 479,325	\$ 496,685
	PHILIP MORRIS INTRNTL INC	5.63% 17 Nov 2029	758,500	762,215
	PHILLPS 66 CO	5.25% 15 Jun 2031	391,898	381,157
	PIEDMONT NATURAL GAS CO	3.64% 01 Nov 2046	823,486	592,563
	PNC FINANCIAL SERVICES	4.81% 21 Oct 2032	770,000	749,418
	PNC FINANCIAL SERVICES	6.62% 20 Oct 2027	350,000	360,584
	PPL ELECTRIC UTL CORP	4.15% 01 Oct 2045	3,499,506	2,449,656
	PROCTOR & GAMBLE CO	3.00% 25 Mar 2030	5,340,865	5,306,331
	PROTECTIVE LIFE GLOBAL FUNDING	5.47% 08 Dec 2028	190,000	193,160
	PRUDENTIAL FINANCIAL INC	5.70% 14 Dec 2036	3,824,845	3,747,168
	PUBLIC SERVICE CO OF OK	5.20% 15 Jan 2035	560,564	542,153
	PUGET ENERGY INC	4.10% 15 Jun 2030	910,473	933,392
	QUALCOMM INC	4.30% 20 May 2047	422,901	446,121
	QUEST DIAGNOSTICS INC	4.63% 15 Dec 2029	679,279	669,385
	QUEST DIAGNOSTICS INC	4.70% 30 Mar 2045	1,662,084	1,467,097
	RAYTHEON TECHNOLOGIES CORP	2.38% 15 Mar 2032	366,707	369,436
	REALTY INCOME CORP	4.85% 15 Mar 2030	444,958	452,083
	REGAL REXNORD CORPORATION NOTE	6.30% 15 Feb 2030	330,238	339,422
	REGENCY CENTERS LP	5.25% 15 Jan 2034	413,411	408,974
	REPUBLIC SERVICES INC	5.20% 15 Nov 2034	80,180	79,337
	REYNOLDS AMERICAN INC	5.85% 15 Aug 2045	278,883	286,082
	ROCHE HOLDINGS INC	4.59% 09 Sep 2034	930,000	891,470
	ROGERS COMMUNICATIONS	5.00% 15 Feb 2029	508,541	506,698
	ROYAL BANK OF CANADA	0.88% 20 Jan 2026	5,341,543	5,704,780
	ROYALTY PHARMA PLC	1.75% 02 Sep 2027	673,265	718,497
	ROYALTY PHARMA PLC	2.20% 01 Sep 2030	128,902	135,893
	ROYALTY PHARMA PLC	3.35% 02 Sep 2051	450,321	475,413

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ROYALTY PHARMA PLC	5.15% 02 Sep 2029	\$ 93,820	\$ 94,733
	RTX CORP	3.75% 01 Nov 2046	125,694	132,257
	RTX CORP	6.13% 15 Jul 2038	2,661,833	2,354,665
	RTX CORP	6.00% 15 Mar 2031	179,879	188,950
	SAN DIEGO GAS & ELECTRIC	4.50% 15 Aug 2040	315,170	327,478
	SEALED AIR CORP	1.57% 15 Oct 2026	627,415	677,246
	SHELL FINANCE US INC	3.25% 06 Apr 2050	220,875	202,120
	SHELL FINANCE US INC	4.00% 10 May 2046	933,550	850,665
	SHELL FINANCE US INC	4.38% 11 May 2045	2,490,870	2,275,246
	SHERWIN WILLIAMS CO	4.55% 01 Aug 2045	2,143,342	1,796,975
	SIMON PROPERTY GROUP LP	3.25% 13 Sep 2049	161,521	164,837
	SIMON PROPERTY GROUP LP	4.25% 01 Oct 2044	207,214	207,615
	SIMON PROPERTY GROUP LP	4.75% 26 Sep 2034	675,301	644,105
	SKYWORKS SOLUTIONS INC	1.80% 01 Jun 2026	89,574	95,776
	SMITH & NEPHEW PLC	5.40% 20 Mar 2034	219,329	218,317
	SOCIETE GENERALE	1.79% 09 Jun 2027	591,023	642,377
	SOLVENTUM CORP	5.40% 01 Mar 2029	723,891	726,820
	SOLVENTUM CORP	5.45% 25 Feb 2027	754,902	762,135
	SOLVENTUM CORP	5.60% 23 Mar 2034	259,701	253,745
	SOUTHERN CAL EDISON CO	3.65% 01 Feb 2050	326,489	572,344
	SOUTHERN CAL EDISON CO	4.88% 01 Mar 2049	73,434	70,012
	SOUTHERN CAL EDISON CO	5.15% 01 Jun 2029	319,853	321,962
	SOUTHERN CAL EDISON CO	5.95% 01 Feb 2038	969,554	962,849
	SOUTHERN CO	4.85% 15 Mar 2035	469,304	448,533
	SOUTHWEST GAS CORP	4.15% 01 Jun 2049	1,556,974	1,184,062
	STANDARD CHARTERED PLC VARIABLE	1.46% 14 Jan 2027	427,805	462,312
	STANDARD CHARTERED PLC VARIABLE	5.69% 14 May 2028	750,000	759,600
	STARBUCKS CORP	4.30% 15 Jun 2045	1,826,433	1,461,400

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	STATE ST CORP VARIABLE	5.16% 18 May 2034	\$ 430,285	\$ 471,984
	STATE ST CORP VARIABLE	5.82% 04 Nov 2028	211,250	210,865
	STATE ST CORP VARIABLE	6.12% 21 Nov 2034	170,000	176,910
	SUNCOR ENERGY INC	3.75% 04 Mar 2051	69,782	73,720
	SUNCOR ENERGY INC	6.80% 15 May 2038	171,893	173,576
	SUTTER HEALTH	5.16% 15 Aug 2033	199,622	198,498
	SYSCO CORP	3.30% 15 Feb 2050	3,380,631	2,279,964
	SYSCO CORP	5.75% 17 Jan 2029	324,298	334,576
	TAKEDA PHARM CO LTD	5.30% 05 Jul 2034	508,592	505,333
	TAMPA ELECTRIC CO	4.20% 15 May 2045	1,751,355	1,314,456
	TAMPA ELECTRIC CO	4.30% 15 Jun 2048	397,856	322,408
	TAPESTRY INC	5.10% 11 Mar 2030	39,950	39,544
	TAPESTRY INC	5.50% 11 Mar 2035	209,714	204,195
	TARGA RESOURCES CORP	6.50% 15 Feb 2053	376,087	376,141
	TD SYNEX CORP	1.75% 09 Aug 2026	672,079	731,076
	TELEFONICA EMISIONES SA	5.21% 08 Mar 2047	167,686	178,112
	TEXAS INSTRUMENTS INC	1.75% 04 May 2030	5,426,452	5,477,888
	TEXAS INSTRUMENTS INC	5.15% 08 Feb 2054	213,280	201,266
	T MOBILE USA INC	3.00% 15 Feb 2041	701,014	677,483
	T MOBILE USA INC	4.20% 01 Oct 2029	538,888	522,509
	T MOBILE USA INC	4.38% 15 Apr 2040	407,415	429,071
	T MOBILE USA INC	4.70% 15 Jan 2035	179,735	170,246
	T MOBILE USA INC	5.25% 15 Jun 2055	259,431	236,119
	TOTALENERGIES CAPITAL	5.43% 10 Sep 2064	128,797	120,703
	TOTALENERGIES CAPITAL SA	4.72% 10 Sep 2034	245,000	235,691
	TOTALENERGIES CAPITAL SA	5.15% 05 Apr 2034	150,000	149,384
	TOTALENERGIES CAPITAL SA	5.28% 10 Sep 2054	155,000	143,534
	TOTALENERGIES CAPITAL SA	5.49% 05 Apr 2054	545,941	523,244
	TOTALENERGIES CAPITAL SA	5.64% 05 Apr 2064	55,000	52,695
	TOYOTA MOTOR CREDIT	1.13% 18 Jun 2026	5,334,633	5,642,547

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TRANE TECH FIN LTD	5.10% 13 Jun 2034	\$ 204,397	\$ 202,742
	TRANE TECH FIN LTD	4.50% 21 Mar 2049	219,720	231,870
	TRANE TECH FIN LTD	5.25% 03 Mar 2033	131,924	130,392
	TRUIST FINANCIAL CORP	1.27% 02 Mar 2027	5,418,653	5,859,673
	TRUIST FINANCIAL CORP	5.44% 24 Jan 2030	280,000	282,472
	TWDC ENTERPRISES CORP	3.70% 01 Dec 2042	3,437,087	2,427,510
	TYSON FOODS INC	5.10% 28 Sep 2048	141,376	142,174
	TYSON FOODS INC	5.40% 15 Mar 2029	39,935	40,442
	TYSON FOODS INC	5.70% 15 Mar 2034	149,725	152,040
	UBS GROUP AG	5.61% 13 Sep 2030	199,916	203,180
	UBS GROUP AG VARIABLE	4.75% 12 May 2028	480,560	496,875
	UBS GROUP AG VARIABLE	5.70% 08 Feb 2035	439,965	442,878
	UBS GROUP AG VARIABLE	6.25% 22 Sep 2029	200,000	207,176
	UBS GROUP AG VARIABLE	6.44% 11 Aug 2028	898,231	924,848
	UDR INC	2.10% 01 Aug 2032	126,367	131,104
	UNICREDIT SPA VARIABLE	1.98% 03 Jun 2027	375,934	406,746
	UNION PACIFIC CORP	4.50% 10 Sep 2048	374,621	317,587
	UNITEDHEALTH GROUP INC	4.75% 15 Jul 2045	2,700,893	2,597,864
	UNITEDHEALTH GROUP INC	4.75% 15 May 2052	512,420	476,348
	UNITEDHEALTH GROUP INC	4.95% 15 Jan 2032	463,944	459,205
	UNITEDHEALTH GROUP INC	5.50% 15 Apr 2064	498,845	467,986
	UNITEDHEALTH GROUP INC	5.50% 15 Jul 2044	183,300	179,788
	UNITEDHEALTH GROUP INC	6.05% 15 Feb 2063	365,549	388,539
	UNUM GROUP	4.50% 15 Dec 2049	3,433,058	2,610,942
	VALERO ENERGY CORP	6.63% 15 Jun 2037	2,556,935	2,703,257
	VENTAS REALTY LP	3.25% 15 Oct 2026	348,202	364,735
	VERALTO CORP	5.50% 15 Sep 2026	1,199,808	1,213,848
	VERIZON COMM INC	1.75% 20 Jan 2031	485,253	506,900
	VERIZON COMM INC	4.86% 21 Aug 2046	697,046	737,158

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	VIRGINIA ELEC & POWER CO	2.95% 15 Nov 2051	\$ 110,492	\$ 122,864
	VIRGINIA ELEC & POWER CO	5.70% 15 Aug 2053	209,248	207,499
	VIRGINIA ELEC & POWER CO	2.45% 15 Dec 2050	37,879	42,256
	VIRGINIA ELEC & POWER CO	4.45% 15 Feb 2044	411,013	403,998
	VIRGINIA ELEC & POWER CO	8.88% 15 Nov 2038	2,747,387	2,401,169
	VODAFONE GROUP PLC	5.75% 28 Jun 2054	507,113	492,364
	WALMART INC	4.50% 15 Apr 2053	5,595,158	4,948,636
	WALT DISNEY CO	3.50% 13 May 2040	61,404	64,204
	WARNERMEDIA HOLDINGS	4.05% 15 May 2029	672,091	683,881
	WARNERMEDIA HOLDINGS	5.05% 15 Mar 2042	324,482	325,166
	WARNERMEDIA HOLDINGS	5.14% 15 Mar 2052	278,421	382,645
	WARNERMEDIA HOLDINGS	5.39% 15 Mar 2062	100,067	99,268
	WASTE MANAGEMENT INC	4.95% 03 Jul 2031	869,689	875,884
	WASTE MANAGEMENT INC	4.95% 15 Mar 2035	781,028	765,554
	WELLS FARGO BANK NA	6.60% 15 Jan 2038	2,770,172	2,637,811
	WELLS FARGO & CO	4.40% 14 Jun 2046	254,570	269,310
	WELLS FARGO & CO VAR	2.88% 30 Oct 2030	1,271,140	1,330,479
	WELLS FARGO & CO VAR	3.07% 30 Apr 2041	493,093	491,103
	WELLS FARGO & CO VAR	3.91% 25 Apr 2026	739,434	757,674
	WELLS FARGO & CO VAR	4.61% 25 Apr 2053	248,118	250,497
	WELLS FARGO & CO VAR	5.20% 23 Jan 2030	555,000	556,582
	WELLS FARGO & CO VAR	5.21% 03 Dec 2035	410,000	398,918
	WELLS FARGO & CO VAR	5.50% 23 Jan 2035	275,000	273,831
	WELLS FARGO & CO VAR	5.56% 25 Jul 2034	355,598	354,528
	WELLS FARGO & CO VAR	5.57% 25 Jul 2029	411,807	416,273
	WELLS FARGO & CO VAR	6.30% 23 Oct 2029	355,000	369,441
	WELLS FARGO & CO VAR	6.49% 23 Oct 2034	260,000	276,375
	WELLTOWER OP LLC	4.95% 01 Sep 2048	358,615	382,234
	WESTINGHOUSE AIR BRAKE TECHNOLOGIES	3.20% 15 Jun 2025	142,572	148,799

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	WESTINGHOUSE AIR BRAKE TECHNOLOGIES	5.61% 11 Mar 2034	\$ 150,000	\$ 151,994
	WESTPAC BANKING CORP	4.42% 24 Jul 2039	2,248,039	1,735,210
	WHISTLER PIPELINE LLC	5.40% 30 Sep 2029	20,512	19,919
	WHISTLER PIPELINE LLC	5.70% 30 Sep 2031	505,255	499,270
	WILLIS NORTH AMERICA INC	3.87% 15 Sep 2049	385,992	440,406
	WILLIS NORTH AMERICA INC	4.65% 15 Jun 2027	449,793	458,902
	Total Corporate Bonds		\$ 513,731,880	\$ 502,854,584
	Federal Agency Securities:			
	RESOLUTION FUNDING CORP	0.00% 15 Apr 2030	\$ 2,534,989	\$ 2,634,045
	RESOLUTION FUNDING CORP	0.00% 15 Jan 2030	3,805,000	3,957,917
	TENNESSEE VALLEY AUTH	4.38% 01 Aug 2034	4,519,370	4,407,283
	TENNESSEE VALLEY AUTH	5.25% 15 Sep 2039	4,270,338	3,207,851
	UNITED STATES TREASURY Z	0.00% 15 Feb 2044	2,862,326	2,734,557
	Total Federal Agency Securities		\$ 17,992,023	\$ 16,941,653
	U.S. Treasury Securities:			
	UNITED STATES TREASURY	1.13% 15 Aug 2040	\$ 5,113,749	\$ 4,794,011
	UNITED STATES TREASURY	1.38% 15 Aug 2050	6,595,194	3,874,141
	UNITED STATES TREASURY	1.38% 15 Nov 2040	10,280,806	9,630,706
	UNITED STATES TREASURY	1.63% 15 Nov 2050	3,277,082	1,997,000
	UNITED STATES TREASURY	1.75% 15 Aug 2041	10,876,720	10,172,696
	UNITED STATES TREASURY	1.88% 15 Feb 2041	9,702,816	9,083,980
	UNITED STATES TREASURY	1.88% 15 Feb 2051	6,631,518	3,748,047
	UNITED STATES TREASURY	2.00% 15 Aug 2051	4,484,957	2,894,192
	UNITED STATES TREASURY	2.00% 15 Nov 2041	9,736,261	9,067,527
	UNITED STATES TREASURY	2.25% 15 Aug 2046	3,760,891	3,479,568
	UNITED STATES TREASURY	2.25% 15 Aug 2049	5,146,213	2,981,159

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	2.25% 15 Feb 2052	\$ 3,197,365	\$ 3,119,105
	UNITED STATES TREASURY	2.25% 15 May 2041	8,837,782	7,451,220
	UNITED STATES TREASURY	2.38% 15 Feb 2042	6,558,621	6,082,844
	UNITED STATES TREASURY	2.38% 15 May 2051	3,913,018	2,707,070
	UNITED STATES TREASURY	2.38% 15 Nov 2049	4,113,625	3,517,105
	UNITED STATES TREASURY	2.50% 15 May 2046	3,425,659	1,991,750
	UNITED STATES TREASURY	2.75% 15 Aug 2042	636,030	386,909
	UNITED STATES TREASURY	2.75% 15 Nov 2042	5,601,860	4,005,742
	UNITED STATES TREASURY	2.75% 15 Nov 2047	704,347	399,958
	UNITED STATES TREASURY	2.88% 15 Aug 2045	7,805,858	4,713,072
	UNITED STATES TREASURY	2.88% 15 May 2049	3,169,865	2,941,811
	UNITED STATES TREASURY	2.88% 15 May 2052	2,760,316	2,545,561
	UNITED STATES TREASURY	3.13% 15 Feb 2043	3,882,300	2,598,870
	UNITED STATES TREASURY	3.13% 15 May 2048	5,087,135	4,524,383
	UNITED STATES TREASURY	3.00% 15 Feb 2047	1,567,184	996,645
	UNITED STATES TREASURY	3.00% 15 Feb 2049	3,915,368	3,906,890
	UNITED STATES TREASURY	3.00% 15 May 2047	7,506,255	4,729,600
	UNITED STATES TREASURY	3.00% 15 Nov 2045	144,004	139,113
	UNITED STATES TREASURY	3.25% 15 May 2042	11,164,016	10,635,074
	UNITED STATES TREASURY	3.38% 15 Nov 2048	2,913,578	2,569,589
	UNITED STATES TREASURY	3.50% 30 Apr 2030	1,755,455	1,703,371
	UNITED STATES TREASURY	3.63% 15 Aug 2043	8,263,543	7,632,191
	UNITED STATES TREASURY	3.63% 15 Feb 2044	4,137,639	2,797,098
	UNITED STATES TREASURY	3.63% 15 May 2053	3,092,396	3,170,310
	UNITED STATES TREASURY	3.75% 15 Aug 2041	9,339,878	7,635,622
	UNITED STATES TREASURY	3.75% 15 Nov 2043	3,990,569	2,505,685
	UNITED STATES TREASURY	3.88% 15 Aug 2034	4,372,525	4,165,104
	UNITED STATES TREASURY	3.88% 15 Feb 2043	16,096,369	14,505,505
	UNITED STATES TREASURY	4.13% 30 Nov 2031	809,367	792,707
	UNITED STATES TREASURY	4.00% 15 Dec 2027	1,640,027	1,637,312

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	4.00% 15 Nov 2042	\$ 8,266,121	\$ 7,562,651
	UNITED STATES TREASURY	4.00% 15 Nov 2052	2,185,947	1,820,620
	UNITED STATES TREASURY	4.25% 15 Aug 2054	12,532,637	11,926,392
	UNITED STATES TREASURY	4.25% 15 Feb 2054	2,275,831	2,184,839
	UNITED STATES TREASURY	4.25% 15 May 2039	3,791,287	3,504,634
	UNITED STATES TREASURY	4.25% 15 Nov 2034	598,789	584,364
	UNITED STATES TREASURY	4.25% 15 Nov 2040	2,119,067	1,452,084
	UNITED STATES TREASURY	4.38% 15 Aug 2043	2,958,660	2,822,760
	UNITED STATES TREASURY	4.38% 31 Jul 2026	6,945,623	6,931,418
	UNITED STATES TREASURY	4.50% 15 Aug 2039	9,140,801	8,424,517
	UNITED STATES TREASURY	4.50% 15 May 2038	2,543,105	2,337,095
	UNITED STATES TREASURY	4.63% 15 Feb 2040	9,747,871	7,826,378
	UNITED STATES TREASURY	4.63% 15 Nov 2044	6,096,738	5,880,685
	UNITED STATES TREASURY	4.63% 30 Apr 2031	5,972,367	5,949,855
	UNITED STATES TREASURY	4.75% 15 Nov 2043	2,426,448	2,315,406
	UNITED STATES TREASURY	4.75% 15 Nov 2053	6,997,490	6,648,029
	UNITED STATES TREASURY	5.00% 15 May 2037	2,185,265	2,004,621
	UNITED STATES TREASURY	4.75% 15 May 2054	3,739,892	3,473,470
	Total U.S. Treasury Securities		\$ 306,532,100	\$ 261,880,061
	Common Stock:			
	ADVANCED DRAINAGE SYSTEMS INC	Common Stock	\$ 155,177	\$ 115,600
	AFFILIATED MANAGERS GROUP INC	Common Stock	545,700	587,121
	APTARGROUP INC	Common Stock	774,268	815,977
	ARAMARK	Common Stock	694,365	727,247
	AVERY DENNISON CORP	Common Stock	565,214	491,403
	BALL CORP	Common Stock	155,024	133,745
	BIO-TECHNE CORP	Common Stock	386,478	384,568

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
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SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	BLACKBAUD INC	Common Stock	\$ 466,403	\$ 435,389
	BOOZ ALLEN HAMILTON HOLDING CORP	Common Stock	931,478	783,397
	BROADRIDGE FINANCIAL SOLUTIONS INC	Common Stock	309,229	331,448
	BROWN & BROWN INC	Common Stock	872,253	859,621
	BURLINGTON STORES INC	Common Stock	772,204	806,720
	CACI INTERNATIONAL INC	Common Stock	1,003,657	861,860
	CARLISLE COS INC	Common Stock	1,324,134	1,185,821
	CASEY'S GENERAL STORES	Common Stock	775,073	815,045
	CHOICE HOTELS INTRNTL	Common Stock	699,865	794,520
	COLUMBIA BANKING SYSTEM	Common Stock	155,128	177,699
	COLUMBIA SPORTSWEAR CO	Common Stock	541,242	557,127
	DOLBY LABORATORIES INC	Common Stock	772,945	822,862
*	ENVISTA HOLDINGS CORP	Common Stock	390,245	415,796
	FACTSET RESEARCH SYSTEM	Common Stock	308,955	357,328
	FTI CONSULTING INC	Common Stock	389,017	330,273
	GODADDY INC	Common Stock	1,151,348	1,379,419
	GRACO INC	Common Stock	309,829	319,543
	IDEX CORP	Common Stock	541,682	559,641
	INSIGHT ENTERPRISES INC	Common Stock	154,481	113,162
	JACK HENRY & ASSOCIATES INC	Common Stock	308,138	326,759
	JB HUNT TRANSPORT SERVICES II	Common Stock	463,656	452,932
	JONES LANG LASALLE INC	Common Stock	542,764	560,452
	KINSALE CAPITAL GROUP INC	Common Stock	330,432	322,335
	KIRBY CORP	Common Stock	465,820	425,210
	LANDSTAR SYSTEM INC	Common Stock	697,907	641,038
	LENNOX INTERNATIONAL INC	Common Stock	772,612	810,369
	LKQ CORP	Common Stock	849,454	745,988
	MANHATTAN ASSOCIATES INC	Common Stock	308,883	320,234

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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	MARKEL CORP	Common Stock	\$ 927,522	\$ 1,020,202
	MORNINGSTAR INC	Common Stock	1,001,884	1,081,000
	NORDSON CORP	Common Stock	464,996	396,301
	POOL CORP	Common Stock	386,566	375,375
	PROSPERITY BANCSHARES INC	Common Stock	232,008	245,415
	REGIONS FINANCIAL CORP	Common Stock	33,043,350	42,313,397
	RPM INTERNATIONAL INC	Common Stock	772,159	816,995
	SEI INVESTMENTS CO	Common Stock	620,404	760,713
	SERVICE CORP INTERNATIONAL/U	Common Stock	310,215	325,267
	SIMPSON MANUFACTURING CO IN	Common Stock	310,206	285,891
	TELEFLEX INC	Common Stock	929,487	694,300
	TRANSUNION	Common Stock	540,487	535,122
	TRIMBLE INC	Common Stock	773,981	969,031
	TYLER TECHNOLOGIES INC	Common Stock	470,556	468,808
	ULTA BEAUTY INC	Common Stock	311,177	353,598
	W R BERKLEY CORP	Common Stock	1,386,979	1,410,449
	WEX INC	Common Stock	619,194	597,842
	Total Common Stock		<u>\$ 62,986,231</u>	<u>\$ 72,417,355</u>
	Mutual Funds:			
	DODGE & COX INTRNTL STOCK FUND	Mutual fund	<u>\$ 40,800,963</u>	<u>\$ 45,994,483</u>
	Collective Trust Funds:			
	BLACKROCK LARGE CAP HARDING LOEVNER INTRNTL EQUITY CIT	US Equity Index fund Common Stock fund	<u>\$ 69,922,003</u>	<u>\$ 103,984,608</u>
	Total Collective Trust Funds		<u>\$ 74,632,661</u>	<u>\$ 148,629,863</u>

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0591257
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Real Estate Funds:			
	JPMCB SPEC SITUATION PROPERTY FUND	Real estate funds	\$ 16,594,824	\$ 20,409,712
	MORGAN STANLEY PRIME PROPERTY FUND	Real estate funds	12,365,512	24,007,406
	Total Real Estate Funds		<u>\$ 28,960,336</u>	<u>\$ 44,417,118</u>
	Private Equity Funds:			
	MESIROW FINANCIAL PARTNERSHIP FUND V	Private equity	\$ 5,382,456	\$ 25,977,641
	50 SOUTH PRIVATE EQUITY CORE	Private equity	854,759	4,760,564
	Total Private Equity Funds		<u>\$ 6,237,215</u>	<u>\$ 30,738,205</u>
	Total Investments		<u>\$ 1,071,003,113</u>	<u>\$ 1,143,003,026</u>

* *Party-in-interest to the Plan*

This schedule is presented in compliance with DOL filing requirements.

Schedule SB, line 24 — Change in Actuarial Assumptions

- Interest discounts and mortality rates were updated from 2023 to 2024 in accordance with PPA, HATFA, BBA, ARPA and IIJA.
- Expenses included in the target normal cost changed from \$2,820,000 to \$2,780,000 to reflect our expectations for the current plan year.
- The expected investment return changed from 5.15% in 2023 to 5.45% in 2024 to reflect updates in capital market assumptions.