

|   |  |   |
|---|--|---|
| <b>Form 5500</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br><br>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).<br><br><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b> | OMB Nos. 1210-0110<br>1210-0089<br><br><h1 style="text-align: center;">2024</h1><br><br><b>This Form is Open to Public Inspection</b> |
|---|--|---|

**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 (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan  a DFE (specify) \_\_\_\_\_

**B** This return/report is:  the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . .

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . .

**Part II Basic Plan Information—enter all requested information**

|   |   |
|---|---|
| <b>1a</b> Name of plan<br><u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES</u>   | <b>1b</b> Three-digit plan number (PN) ▶ <u>013</u>   |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><u>REGIONS FINANCIAL CORPORATION</u><br><br><u>1900 5TH AVENUE NORTH</u><br><u>MAIL CODE ALBH11805B</u><br><u>BIRMINGHAM, AL 35203</u> | <b>1c</b> Effective date of plan<br><u>01/01/2016</u><br><br><b>2b</b> Employer Identification Number (EIN)<br><u>63-0589368</u><br><br><b>2c</b> Plan Sponsor's telephone number<br><u>877-562-8383</u><br><br><b>2d</b> Business code (see instructions)<br><u>522110</u> |

**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.

|                  |   |            |  |
|------------------|---|------------|--|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 10/14/2025 | CHRIS GLAUB  |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |   |            |  |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |   |            |  |
|                  | Signature of DFE                                  | Date       | Enter name of individual signing as DFE                      |

|   |  |      |
|---|--|------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor  | <b>3b</b> Administrator's EIN              |      |
|   | <b>3c</b> Administrator's telephone number |      |
| <b>4</b> 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:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name  | <b>4b</b> EIN                              |      |
|   | <b>4d</b> PN                               |      |
| <b>5</b> Total number of participants at the beginning of the plan year   | <b>5</b>                                   | 2789 |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits.....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | <b>6a(1)</b>                               | 2240 |
|   | <b>6a(2)</b>                               | 2008 |
|   | <b>6b</b>                                  | 325  |
|   | <b>6c</b>                                  | 373  |
|   | <b>6d</b>                                  | 2706 |
|   | <b>6e</b>                                  | 14   |
|   | <b>6f</b>                                  | 2720 |
|   | <b>6g(1)</b>                               |      |
| <b>6g(2)</b>  |  |      |
| <b>6h</b>   |  | 0    |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....  | <b>7</b>                                   |      |

**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:

|   |   |
|---|---|
| <b>9a</b> Plan funding arrangement (check all that apply)               | <b>9b</b> Plan benefit arrangement (check all that apply)               |
| (1) <input type="checkbox"/> Insurance                                  | (1) <input type="checkbox"/> Insurance                                  |
| (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts | (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts |
| (3) <input checked="" type="checkbox"/> Trust                           | (3) <input checked="" type="checkbox"/> Trust                           |
| (4) <input type="checkbox"/> General assets of the sponsor              | (4) <input type="checkbox"/> General assets of the sponsor              |

**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

- a Pension Schedules**
- (1)  **R** (Retirement Plan Information)
  - (2)  **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
  - (3)  **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
  - (4)  **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_
  - (5)  **MEP** (Multiple-Employer Retirement Plan Information)

- b General Schedules**
- (1)  **H** (Financial Information)
  - (2)  **I** (Financial Information – Small Plan)
  - (3)  **A** (Insurance Information) – Number Attached 0
  - (4)  **C** (Service Provider Information)
  - (5)  **D** (DFE/Participating Plan Information)
  - (6)  **G** (Financial Transaction Schedules)

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**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

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**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.

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**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 \_\_\_\_\_

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|   |  |  |
|---|--|--|
| <b>SCHEDULE SB</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Single-Employer Defined Benefit Plan</b><br><b>Actuarial Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500 or 5500-SF.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection</b> |
|---|--|--|

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.

|   |   |            |
|---|---|------------|
| <b>A</b> Name of plan<br><u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES</u>  | <b>B</b> Three-digit plan number (PN) ▶   | <u>013</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br><u>REGIONS FINANCIAL CORPORATION</u>                          | <b>D</b> Employer Identification Number (EIN)<br><u>63-0589368</u>  |            |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | <b>F</b> 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**

|          |   |                            |                           |
|----------|---|----------------------------|---------------------------|
| <b>1</b> | Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>  |                            |                           |
| <b>2</b> | Assets:   |                            |                           |
|          | <b>a</b> Market value .....   | <b>2a</b>                  | <u>715976407</u>          |
|          | <b>b</b> Actuarial value .....  | <b>2b</b>                  | <u>762027484</u>          |
| <b>3</b> | Funding target/participant count breakdown  | (1) Number of participants | (2) Vested Funding Target |
|          | <b>a</b> For retired participants and beneficiaries receiving payment .....   | <u>263</u>                 | <u>62268369</u>           |
|          | <b>b</b> For terminated vested participants .....   | <u>300</u>                 | <u>48020254</u>           |
|          | <b>c</b> For active participants .....  | <u>2258</u>                | <u>457001175</u>          |
|          | <b>d</b> Total .....  | <u>2821</u>                | <u>567289798</u>          |
| <b>4</b> | If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>  |                            |                           |
|          | <b>a</b> Funding target disregarding prescribed at-risk assumptions .....   | <b>4a</b>                  |                           |
|          | <b>b</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 ..... | <b>4b</b>                  |                           |
| <b>5</b> | Effective interest rate .....   | <b>5</b>                   | <u>5.23 %</u>             |
| <b>6</b> | Target normal cost  |                            |                           |
|          | <b>a</b> Present value of current plan year accruals .....  | <b>6a</b>                  | <u>30436037</u>           |
|          | <b>b</b> Expected plan-related expenses .....   | <b>6b</b>                  | <u>1260000</u>            |
|          | <b>c</b> Target normal cost .....   | <b>6c</b>                  | <u>31696037</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.

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

| <b>Part II Beginning of Year Carryover and Prefunding Balances</b> |  | (a) Carryover balance | (b) Prefunding balance |
|--|--|-----------------------|------------------------|
| <b>7</b>   | Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....  | 126347679             | 0                      |
| <b>8</b>   | Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....   | 0                     | 0                      |
| <b>9</b>   | Amount remaining (line 7 minus line 8) .....   | 126347679             | 0                      |
| <b>10</b>  | Interest on line 9 using prior year's actual return of <u>6.38</u> % .....   | 8060982               | 0                      |
| <b>11</b>  | Prior year's excess contributions to be added to prefunding balance:   |                       |                        |
|  | <b>a</b> Present value of excess contributions (line 38a from prior year) .....  |                       | 0                      |
|  | <b>b(1)</b> 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>5.38</u> % ..... |                       | 0                      |
|  | <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....   |                       | 0                      |
|  | <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....  |                       | 0                      |
|  | <b>d</b> Portion of (c) to be added to prefunding balance .....  |                       | 0                      |
| <b>12</b>  | Other reductions in balances due to elections or deemed elections .....  | 0                     | 0                      |
| <b>13</b>  | Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....   | 134408661             | 0                      |

| <b>Part III Funding Percentages</b> |  |           |          |
|-------------------------------------|--|-----------|----------|
| <b>14</b>                           | Funding target attainment percentage .....   | <b>14</b> | 109.88 % |
| <b>15</b>                           | Adjusted funding target attainment percentage .....  | <b>15</b> | 133.41 % |
| <b>16</b>                           | Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 144.76 % |
| <b>17</b>                           | If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....  | <b>17</b> | %        |

| <b>Part IV Contributions and Liquidity Shortfalls</b>                                    |                                |                              |                       |                                |                              |
|--|--------------------------------|------------------------------|-----------------------|--------------------------------|------------------------------|
| <b>18</b> 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 |
|  |                                |                              |                       |                                |                              |
|  |                                |                              |                       |                                |                              |
|  |                                |                              |                       |                                |                              |
|  |                                |                              |                       |                                |                              |
|  |                                |                              |                       |                                |                              |
|  |                                |                              |                       |                                |                              |
|  |                                |                              | <b>Totals ▶</b>       | <b>18(b)</b>                   | <b>18(c)</b>                 |
|  |                                |                              |                       | 0                              | 0                            |

|  |  |   |
|--|--|---|
| <b>19</b>  | Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year: |   |
|  | <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....                       | <b>19a</b> 0  |
|  | <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....   | <b>19b</b> 0  |
|  | <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....    | <b>19c</b> 0  |
| <b>20</b>  | Quarterly contributions and liquidity shortfalls:  |   |
|  | <b>a</b> Did the plan have a "funding shortfall" for the prior year? .....   | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
|  | <b>b</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            |
|  | <b>c</b> 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:

|                         |                        |                        |                        |   |
|-------------------------|------------------------|------------------------|------------------------|---|
| <b>a</b> Segment rates: | 1st segment:<br>4.75 % | 2nd segment:<br>4.87 % | 3rd segment:<br>5.59 % | <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)  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**

|   |           |   |
|---|-----------|---|
| <b>28</b> Unpaid minimum required contributions for all prior years .....   | <b>28</b> | 0 |
| <b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | <b>29</b> | 0 |
| <b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....                                    | <b>30</b> | 0 |

**Part VIII Minimum Required Contribution For Current Year**

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

|  |            |          |
|--|------------|----------|
| <b>a</b> Target normal cost (line 6c) .....                                | <b>31a</b> | 31696037 |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a ..... | <b>31b</b> | 31696037 |

|   |                     |             |
|---|---------------------|-------------|
| <b>32</b> Amortization installments:                  | Outstanding Balance | Installment |
| <b>a</b> Net shortfall amortization installment ..... | 0                   | 0           |
| <b>b</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**

|   |                   |                    |
|---|-------------------|--------------------|
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....         | <b>34</b>         | 0                  |
|   | Carryover balance | Prefunding balance |
| <b>35</b> Balances elected for use to offset funding requirement .....  | 0                 | 0                  |
| <b>36</b> Additional cash requirement (line 34 minus line 35) .....   | <b>36</b>         | 0                  |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) ..... | <b>37</b>         | 0                  |

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

|  |            |   |
|--|------------|---|
| <b>a</b> Total (excess, if any, of line 37 over line 36)   | <b>38a</b> | 0 |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances..... | <b>38b</b> | 0 |

|   |           |   |
|---|-----------|---|
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) ..... | <b>39</b> | 0 |
| <b>40</b> Unpaid minimum required contributions for all years .....   | <b>40</b> | 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

|  |  |   |
|--|--|---|
| <b>SCHEDULE C</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Service Provider Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br>▶ <b>File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection.</b> |
|--|--|---|

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

|   |  |            |
|---|--|------------|
| <b>A</b> Name of plan<br><b>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES</b>          | <b>B</b> Three-digit plan number (PN) ▶                            | <b>013</b> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>REGIONS FINANCIAL CORPORATION</b> | <b>D</b> Employer Identification Number (EIN)<br><b>63-0589368</b> |            |

**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

**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

**INVESCO INSTITUTIONAL NA INC**

**58-1707262**

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

**BLACKROCK INSTITUTIONAL TRUST COMPA**

**94-3112180**

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

PANTHEON GLOBAL

58-1707262

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

HARDING LOEVNER

27-0684167

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

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

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

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

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

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**(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)

NEWTON INVESTMENT MANAGEMENT

13-2614959

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 36 50                  | INVESTMENT MANAGER  | 281285   | 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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 38 50                  | COMMUNICATIO<br>N   | 249318   | 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)

LEGAL & GENERAL INVESTMENT MANAGEME

20-8058531

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 28 50                  | INVESTMENT ADVISOR  | 203034   | 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)

WELLINGTON

04-2755549

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 18 50                  | CUSTODIAL   | 198501   | 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)

TOWERS WATSON

23-1159360

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 11 50 64               | ACTUARY   | 178129   | 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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 16 50                  | CONSULTING  | 123912   | 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)

CORNERSTONE INVESTMENT PARTNERS, LL

58-2620541

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 28 50                  | INVESTMENT ADVISOR  | 113130   | 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)

MERCER HUMAN RESOURCES

13-2834414

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 11 17 50 64            | ACTUARY   | 102789   | 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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 27 28 51               | INVESTMENT ADVISOR  | 37805  | 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)

WARREN AVERETT

45-4084437

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>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"/>                                     |

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

ATLANTA CAPITAL

58-2236910

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 18 50                  | CUSTODIAL   | 24563  | 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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>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"/>                                     |

**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.

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

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

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

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

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

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

| <b>(a)</b> Enter name and EIN or address of service provider (see instructions) | <b>(b)</b> Nature of Service Code(s) | <b>(c)</b> 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)

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|   |  |  |
|---|--|--|
| <b>SCHEDULE D</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small> | <b>DFE/Participating Plan Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br><b>▶ File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><hr/> <b>2024</b><br><br><hr/> <b>This Form is Open to Public Inspection.</b> |
|---|--|--|

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

|  |  |            |
|--|--|------------|
| <b>A</b> Name of plan<br><u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES</u>                 | <b>B</b> Three-digit plan number (PN)                              | <u>013</u> |
| <b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500<br><u>REGIONS FINANCIAL CORPORATION</u> | <b>D</b> Employer Identification Number (EIN)<br><u>63-0589368</u> |            |

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

|   |  |  |
|---|--|--|
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>MSCI US EQUITY INDEX FUND B</u>         | <b>b</b> Name of sponsor of entity listed in (a): <u>BLACKROCK INSTITUTIONAL TRUST CO NA</u> |  |
| <b>c</b> EIN-PN <u>94-3334665-001</u>   | <b>d</b> Entity code <u>C</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>125855221</u> |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>CASTLEARK COLLECTIVE INVESTMENT</u>     | <b>b</b> Name of sponsor of entity listed in (a): <u>SEI TRUST COMPANY</u>                   |  |
| <b>c</b> EIN-PN <u>46-4239736-070</u>   | <b>d</b> Entity code <u>C</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>         |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>THE SMALL CAP VALUE SUBTRUST</u>        | <b>b</b> Name of sponsor of entity listed in (a): <u>DFA GROUP TRUST</u>                     |  |
| <b>c</b> EIN-PN <u>23-6819730-005</u>   | <b>d</b> Entity code <u>E</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>         |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>WTC-CIF II LONG BOND PORTFOLIO</u>      | <b>b</b> Name of sponsor of entity listed in (a): <u>WELLINGTON TRUST COMPANY NA</u>         |  |
| <b>c</b> EIN-PN <u>04-6913417-080</u>   | <b>d</b> Entity code <u>C</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>106409627</u> |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>INVESCO GLOBAL TARGETED RETURNS TR</u>  | <b>b</b> Name of sponsor of entity listed in (a): <u>INVESCO TRUST COMPANY</u>               |  |
| <b>c</b> EIN-PN <u>20-2583973-173</u>   | <b>d</b> Entity code <u>C</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>         |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>BNY MELLON NEWTON GLOBAL REAL RETUR</u> | <b>b</b> Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>         |  |
| <b>c</b> EIN-PN <u>25-6078093-231</u>   | <b>d</b> Entity code <u>C</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>36555573</u>  |
| <b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>INTERNATIONAL EQUITY COLLECTIVE INV</u> | <b>b</b> Name of sponsor of entity listed in (a): <u>HARDING LOEVNER</u>                     |  |
| <b>c</b> EIN-PN <u>27-6075499-003</u>   | <b>d</b> Entity code <u>C</u>  | <b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>36647770</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)

**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)

**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)

**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)

**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)



|  |  |   |
|--|--|---|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>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).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection</b> |
|--|--|---|

|  |  |
|--|--|
| For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b> |  |
| <b>A</b> Name of plan<br><b>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES</b>             | <b>B</b> Three-digit plan number (PN) ▶ <b>013</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>REGIONS FINANCIAL CORPORATION</b>    | <b>D</b> Employer Identification Number (EIN)<br><b>63-0589368</b> |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

**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 |
|--|-----------------|-----------------------|-----------------|
| <b>Assets</b>  |                 |                       |                 |
| <b>a</b> Total noninterest-bearing cash .....  | <b>1a</b>       |                       |                 |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                       |                 |                       |                 |
| <b>(1)</b> Employer contributions .....  | <b>1b(1)</b>    | 0                     | 0               |
| <b>(2)</b> Participant contributions .....   | <b>1b(2)</b>    |                       |                 |
| <b>(3)</b> Other .....   | <b>1b(3)</b>    | 2054625               | 2455781         |
| <b>c</b> General investments:  |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....   | <b>1c(1)</b>    | 38364764              | 8181191         |
| <b>(2)</b> U.S. Government securities .....  | <b>1c(2)</b>    | 70636281              | 87764141        |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                            |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....   | <b>1c(3)(B)</b> | 79002145              | 96019075        |
| <b>(4)</b> Corporate stocks (other than employer securities):                                      |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....  | <b>1c(4)(B)</b> | 32974383              | 25821149        |
| <b>(5)</b> Partnership/joint venture interests .....   | <b>1c(5)</b>    | 45525745              | 38499528        |
| <b>(6)</b> Real estate (other than employer real property) .....                                   | <b>1c(6)</b>    | 86472067              | 72528241        |
| <b>(7)</b> Loans (other than to participants) .....  | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....   | <b>1c(8)</b>    |                       |                 |
| <b>(9)</b> Value of interest in common/collective trusts .....                                     | <b>1c(9)</b>    | 259590189             | 305468191       |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                    | <b>1c(10)</b>   |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts .....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                  | <b>1c(12)</b>   | 18723263              | 0               |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....        | <b>1c(13)</b>   | 56955244              | 43348927        |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) ..... | <b>1c(14)</b>   |                       |                 |
| <b>(15)</b> Other .....  | <b>1c(15)</b>   | 5526065               | 3197856         |

| <b>1d</b> Employer-related investments:                                  |              | (a) Beginning of Year | (b) End of Year |
|--|--------------|-----------------------|-----------------|
| (1) Employer securities.....   | <b>1d(1)</b> | 20476501              | 24850738        |
| (2) Employer real property.....  | <b>1d(2)</b> |                       |                 |
| <b>e</b> Buildings and other property used in plan operation.....        | <b>1e</b>    |                       |                 |
| <b>f</b> Total assets (add all amounts in lines 1a through 1e).....      | <b>1f</b>    | 716301272             | 708134818       |
| <b>Liabilities</b>   |              |                       |                 |
| <b>g</b> Benefit claims payable.....                                     | <b>1g</b>    |                       |                 |
| <b>h</b> Operating payables.....   | <b>1h</b>    |                       |                 |
| <b>i</b> Acquisition indebtedness.....                                   | <b>1i</b>    |                       |                 |
| <b>j</b> Other liabilities.....  | <b>1j</b>    | 0                     | 0               |
| <b>k</b> Total liabilities (add all amounts in lines 1g through 1j)..... | <b>1k</b>    | 0                     | 0               |
| <b>Net Assets</b>  |              |                       |                 |
| <b>l</b> Net assets (subtract line 1k from line 1f).....                 | <b>1l</b>    | 716301272             | 708134818       |

**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.

| <b>Income</b>  |                 | (a) Amount | (b) Total |
|--|-----------------|------------|-----------|
| <b>a Contributions:</b>  |                 |            |           |
| (1) Received or receivable in cash from: <b>(A)</b> Employers.....   | <b>2a(1)(A)</b> |            |           |
| <b>(B)</b> Participants.....   | <b>2a(1)(B)</b> |            |           |
| <b>(C)</b> Others (including rollovers).....   | <b>2a(1)(C)</b> |            |           |
| (2) Noncash contributions.....   | <b>2a(2)</b>    |            |           |
| (3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    |            | 0         |
| <b>b Earnings on investments:</b>  |                 |            |           |
| <b>(1) Interest:</b>   |                 |            |           |
| <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....        | <b>2b(1)(A)</b> | 965621     |           |
| <b>(B)</b> U.S. Government securities.....   | <b>2b(1)(B)</b> | 3267030    |           |
| <b>(C)</b> Corporate debt instruments.....   | <b>2b(1)(C)</b> | 5158245    |           |
| <b>(D)</b> Loans (other than to participants).....   | <b>2b(1)(D)</b> |            |           |
| <b>(E)</b> Participant loans.....  | <b>2b(1)(E)</b> |            |           |
| <b>(F)</b> Other.....  | <b>2b(1)(F)</b> |            |           |
| <b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                              | <b>2b(1)(G)</b> |            | 9390896   |
| <b>(2) Dividends:</b>  |                 |            |           |
| <b>(A)</b> Preferred stock.....  | <b>2b(2)(A)</b> |            |           |
| <b>(B)</b> Common stock.....   | <b>2b(2)(B)</b> | 1429558    |           |
| <b>(C)</b> Registered investment company shares (e.g. mutual funds).....                                   | <b>2b(2)(C)</b> | 954889     |           |
| <b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....                  | <b>2b(2)(D)</b> |            | 2384447   |
| (3) Rents.....   | <b>2b(3)</b>    |            |           |
| <b>(4) Net gain (loss) on sale of assets:</b>  |                 |            |           |
| <b>(A)</b> Aggregate proceeds.....   | <b>2b(4)(A)</b> | 314189192  |           |
| <b>(B)</b> Aggregate carrying amount (see instructions).....   | <b>2b(4)(B)</b> | 182935089  |           |
| <b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....                   | <b>2b(4)(C)</b> |            | 131254103 |
| <b>(5) Unrealized appreciation (depreciation) of assets:</b>   |                 |            |           |
| <b>(A)</b> Real estate.....  | <b>2b(5)(A)</b> |            |           |
| <b>(B)</b> Other.....  | <b>2b(5)(B)</b> | -133311652 |           |
| <b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....         | <b>2b(5)(C)</b> |            |           |

|   |               | (a) Amount | (b) Total |
|---|---------------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts .....                              | <b>2b(6)</b>  |            | 30737306  |
| (7) Net investment gain (loss) from pooled separate accounts .....                              | <b>2b(7)</b>  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts .....                      | <b>2b(8)</b>  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities .....                            | <b>2b(9)</b>  |            | -14060267 |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) ..... | <b>2b(10)</b> |            | -509839   |
| <b>c</b> Other income .....   | <b>2c</b>     |            | 12143     |
| <b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....        | <b>2d</b>     |            | 25897137  |

**Expenses**

|   |               |          |          |
|---|---------------|----------|----------|
| <b>e</b> Benefit payment and payments to provide benefits:                                  |               |          |          |
| (1) Directly to participants or beneficiaries, including direct rollovers .....             | <b>2e(1)</b>  | 31887078 |          |
| (2) To insurance carriers for the provision of benefits .....                               | <b>2e(2)</b>  |          |          |
| (3) Other .....   | <b>2e(3)</b>  |          |          |
| (4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....                 | <b>2e(4)</b>  |          | 31887078 |
| <b>f</b> Corrective distributions (see instructions) .....                                  | <b>2f</b>     |          |          |
| <b>g</b> Certain deemed distributions of participant loans (see instructions) .....         | <b>2g</b>     |          |          |
| <b>h</b> Interest expense .....   | <b>2h</b>     |          |          |
| <b>i</b> Administrative expenses:   |               |          |          |
| (1) Salaries and allowances .....   | <b>2i(1)</b>  |          |          |
| (2) Contract administrator fees .....   | <b>2i(2)</b>  |          |          |
| (3) Recordkeeping fees .....  | <b>2i(3)</b>  |          |          |
| (4) IQPA audit fees .....   | <b>2i(4)</b>  | 33000    |          |
| (5) Investment advisory and investment management fees .....                                | <b>2i(5)</b>  | 1107636  |          |
| (6) Bank or trust company trustee/custodial fees .....                                      | <b>2i(6)</b>  |          |          |
| (7) Actuarial fees .....  | <b>2i(7)</b>  | 280918   |          |
| (8) Legal fees .....  | <b>2i(8)</b>  |          |          |
| (9) Valuation/appraisal fees .....  | <b>2i(9)</b>  |          |          |
| (10) Other trustee fees and expenses .....  | <b>2i(10)</b> |          |          |
| (11) Other expenses .....   | <b>2i(11)</b> | 754959   |          |
| (12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....        | <b>2i(12)</b> |          | 2176513  |
| <b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total ..... | <b>2j</b>     |          | 34063591 |

**Net Income and Reconciliation**

|   |              |  |          |
|---|--------------|--|----------|
| <b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> ..... | <b>2k</b>    |  | -8166454 |
| <b>l</b> Transfers of assets:   |              |  |          |
| (1) To this plan .....  | <b>2l(1)</b> |  |          |
| (2) From this plan .....  | <b>2l(2)</b> |  |          |

**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    |
|--|-----|----|-----------|
| <b>a</b> 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>b</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  |           |
| <b>c</b> 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  |           |
| <b>d</b> 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  |           |
| <b>e</b> Was this plan covered by a fidelity bond?   | X   |    | 1000000   |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?  |     | X  |           |
| <b>g</b> 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   |    | 111027769 |
| <b>h</b> 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  |           |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)   | X   |    |           |
| <b>j</b> 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   |    |           |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?  |     | X  |           |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan?   |     | X  |           |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)   |     |    |           |
| <b>n</b> 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.)

| <b>5b(1)</b> Name of plan(s) | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> 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 557940.

|  |   |   |
|--|---|---|
| <b>SCHEDULE R</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Retirement Plan Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection.</b> |
|--|---|---|

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

|   |  |            |
|---|--|------------|
| <b>A</b> Name of plan<br><u>REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES</u>          | <b>B</b> Three-digit plan number (PN) ▶                            | <u>013</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>REGIONS FINANCIAL CORPORATION</u> | <b>D</b> Employer Identification Number (EIN)<br><u>63-0589368</u> |            |

|               |                      |
|---------------|----------------------|
| <b>Part I</b> | <b>Distributions</b> |
|---------------|----------------------|

**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 |  | 69 |
|---|--|----|

|                |   |
|----------------|---|
| <b>Part II</b> | <b>Funding Information</b> (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.) |
|----------------|---|

**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.**

|   |           |  |
|---|-----------|--|
| <b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....  | <b>6a</b> |  |
| <b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....  | <b>6b</b> |  |
| <b>c</b> 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)..... | <b>6c</b> |  |

**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

|                 |                   |
|-----------------|-------------------|
| <b>Part III</b> | <b>Amendments</b> |
|-----------------|-------------------|

**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

|                |   |
|----------------|---|
| <b>Part IV</b> | <b>ESOPs</b> (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:

|   |            |  |
|---|------------|--|
| <b>a</b> 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)..... | <b>14a</b> |  |
| <b>b</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).....   | <b>14b</b> |  |
| <b>c</b> 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).....  | <b>14c</b> |  |

**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:

|   |            |  |
|---|------------|--|
| <b>a</b> The corresponding number for the plan year immediately preceding the current plan year ..... | <b>15a</b> |  |
| <b>b</b> The corresponding number for the second preceding plan year .....                            | <b>15b</b> |  |

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

|   |            |  |
|---|------------|--|
| <b>a</b> Enter the number of employers who withdrew during the preceding plan year .....  | <b>16a</b> |  |
| <b>b</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..... | <b>16b</b> |  |

**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: 56.1 % Private Equity: 5.6 % Investment-Grade Debt and Interest Rate Hedging Assets: 26.6 %  
 High-Yield Debt: 0.0 % Real Assets: 10.5 % Cash or Cash Equivalents: 1.2 % 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 FOR ASSOCIATES**

**FINANCIAL STATEMENTS  
AND SUPPLEMENTAL INFORMATION**

**DECEMBER 31, 2024 AND 2023**



[www.warrenaverett.com](http://www.warrenaverett.com)

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

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES  
TABLE OF CONTENTS  
DECEMBER 31, 2024 AND 2023**

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|  |    |
|--|----|
| <b>INDEPENDENT AUDITORS' REPORT</b>                            | 1  |
| <b>FINANCIAL STATEMENTS</b>                                    |    |
| Statements of Net Assets Available for Benefits                | 5  |
| Statements of Changes in Net Assets Available for Benefits     | 6  |
| Notes to the Financial Statements                              | 7  |
| <b>SUPPLEMENTAL INFORMATION</b>                                |    |
| Schedule H, Line 4i – Schedule of Assets (Held at End of Year) | 17 |
| Schedule H, Line 4j – Schedule of Reportable Transactions      | 35 |

## INDEPENDENT AUDITORS' REPORT

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

### **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 for Associates (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 FOR ASSOCIATES  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
DECEMBER 31, 2024 AND 2023**

|  | <u>2024</u>                  | <u>2023</u>                  |
|--|------------------------------|------------------------------|
| <b>INVESTMENTS AT FAIR VALUE</b>               |                              |                              |
| Cash and cash equivalents                      | \$ 8,181,191                 | \$ 38,364,764                |
| Corporate bonds                                | 96,019,075                   | 79,002,145                   |
| Federal agency securities                      | 3,124,600                    | 3,209,958                    |
| Foreign Treasury securities                    | 73,256                       | 169,182                      |
| U.S. Treasury securities                       | 87,764,141                   | 70,636,278                   |
| Common and foreign stock                       | 50,671,887                   | 55,597,809                   |
| Mutual funds                                   | 43,348,927                   | 56,955,244                   |
| Collective trust funds                         | 268,820,421                  | 242,085,439                  |
| Real estate funds                              | 72,528,241                   | 86,472,067                   |
| Private equity funds                           | <u>75,147,298</u>            | <u>81,753,761</u>            |
| Total investments at fair value                | 705,679,037                  | 714,246,647                  |
| <b>INTEREST AND DIVIDEND INCOME RECEIVABLE</b> | <u>2,455,781</u>             | <u>2,054,625</u>             |
| <b>NET ASSETS AVAILABLE FOR PLAN BENEFITS</b>  | <u><u>\$ 708,134,818</u></u> | <u><u>\$ 716,301,272</u></u> |

See accompanying notes to the financial statements.

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

|   | <u>2024</u>                  | <u>2023</u>                  |
|---|------------------------------|------------------------------|
| <b>ADDITIONS (DEDUCTIONS)</b>                 |                              |                              |
| Investment income:                            |                              |                              |
| Net appreciation in fair value of investments | \$ 14,121,794                | \$ 43,266,547                |
| Interest and dividends                        | <u>11,775,343</u>            | <u>10,725,447</u>            |
| Investment income:                            | 25,897,137                   | 53,991,994                   |
| Benefit payments                              | (31,887,078)                 | (36,895,152)                 |
| Administrative expenses                       | <u>(2,176,513)</u>           | <u>(984,583)</u>             |
| <b>NET (DECREASE) INCREASE</b>                | (8,166,454)                  | 16,112,259                   |
| <b>NET ASSETS AVAILABLE FOR BENEFITS AT</b>   |                              |                              |
| <b>BEGINNING OF YEAR</b>                      | <u>716,301,272</u>           | <u>700,189,013</u>           |
| <b>END OF YEAR</b>                            | <u><u>\$ 708,134,818</u></u> | <u><u>\$ 716,301,272</u></u> |

See accompanying notes to the financial statements.

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

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**1. DESCRIPTION OF THE PLAN**

The following description of Regions Financial Corporation Retirement Plan for Associates (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).

The Plan was formed pursuant to a spin-off of certain participants from the Regions Financial Corporation Retirement Plan (the Retirement Plan). The Plan was created primarily for participants who were actively employed on January 1, 2016, and generally, all other participants were retained in the existing Retirement Plan. The separate benefit structures and applicable provisions of the Plan mirror those of the Retirement Plan.

The Plan is subject to the provisions of the 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 Retirement 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 Retirement Plan on such date, became a participant in the Retirement 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 Retirement 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 Retirement Plan on such date, became a participant in the Retirement Plan if the eligibility requirements were met on or before January 1, 2009.

The Retirement 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 FOR ASSOCIATES**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

---

Effective January 1, 2016, the Plan was formed pursuant to an amendment and restatement of the Retirement Plan to exclude certain participants and, simultaneously, the Company established the Plan to hold the spun-off assets and liabilities of the Retirement Plan with respect to the following individuals:

- 1) Active employees who were participants in the Retirement 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 Retirement Plan immediately prior to January 1, 2016;
- 3) Active employees who were retired participants receiving benefits under the Retirement 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 their accrued benefits are forfeited.

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

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**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.

**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.

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

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**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.

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 | \$ 52,198,177                |
| Other participants                        | <u>403,262,906</u>           |
| Total vested benefits                     | 455,461,083                  |
| Nonvested benefits                        | <u>6,449,624</u>             |
| Total accumulated plan benefits           | <u><u>\$ 461,910,707</u></u> |

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

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>\$ 456,534,228</u>        |
| Increase (decrease) during the year attributed to:                        |                              |
| Benefits accumulated and losses   | 29,128,038                   |
| Increase for interest due to decrease in discount period                  | 30,521,771                   |
| Change in actuarial assumptions*  | (17,378,178)                 |
| Benefits paid   | <u>(36,895,152)</u>          |
| Net increase  | <u>5,376,479</u>             |
| Actuarial present value of accumulated plan benefits at end of year       | <u><u>\$ 461,910,707</u></u> |

- \* The changes in assumptions consist of the following
- A change in the discount rate from 7.00% in the prior year to 7.20% in the current year.
  - The mortality improvement scale was updated from MSS-2022 to MSS-2023.

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

|                       |   |
|-----------------------|---|
| Actuarial Cost Method | Unit Credit Method  |
| Discount Rate         | 7.20%   |
| Mortality Basis       | <p>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.</p> <p>Future beneficiaries of current retirees: Pri-2012 non-disabled annuitant mortality table. Disabled participants: Pri-2012 disabled mortality tables.</p> <p>All tables include generational projection based on scale MSS-2023.</p> |
| Retirement            | <p>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 participants with at least 10 years of service at termination. Age 65 for all other participants.</p>   |

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

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

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

---

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.

#### **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 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.

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

---

- 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.

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

*Collective trust funds, real estate funds and private equity funds:* 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.

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

---

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 and 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 fund. 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 funds. 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 and 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 years. The Plan had unfunded commitments related to private equity funds of approximately \$53.92 million and \$54.12 million as of December 31, 2024 and 2023, respectively.

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

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

|  | <b>Fair Value as of December 31, 2024</b> |                      |                |                       |
|--|---|----------------------|----------------|-----------------------|
|  | <b>Level 1</b>                            | <b>Level 2</b>       | <b>Level 3</b> | <b>Total</b>          |
| Cash and cash equivalents                  | \$ 8,181,191                              | \$ -                 | \$ -           | \$ 8,181,191          |
| Corporate bonds                            | -   | 96,019,075           | -              | 96,019,075            |
| Federal agency securities                  | -   | 3,124,600            | -              | 3,124,600             |
| Foreign Treasury securities                | 73,256                                    | -                    | -              | 73,256                |
| U.S. Treasury securities                   | 87,764,141                                | -                    | -              | 87,764,141            |
| Common and foreign stock                   | 50,671,887                                | -                    | -              | 50,671,887            |
| Mutual funds                               | 43,348,927                                | -                    | -              | 43,348,927            |
| Total assets in the fair value hierarchy   | <u>\$ 190,039,402</u>                     | <u>\$ 99,143,675</u> | <u>\$ -</u>    | 289,183,077           |
| Investments measured at NAV <sup>(1)</sup> |   |                      |                | <u>416,495,960</u>    |
| Total investments, at fair value           |   |                      |                | <u>\$ 705,679,037</u> |

|  | <b>Fair Value as of December 31, 2023</b> |                      |                |                       |
|--|---|----------------------|----------------|-----------------------|
|  | <b>Level 1</b>                            | <b>Level 2</b>       | <b>Level 3</b> | <b>Total</b>          |
| Cash and cash equivalents                  | \$ 38,364,764                             | \$ -                 | \$ -           | \$ 38,364,764         |
| Corporate bonds                            | -   | 79,002,145           | -              | 79,002,145            |
| Federal agency securities                  | -   | 3,209,958            | -              | 3,209,958             |
| Foreign Treasury securities                | 169,182                                   | -                    | -              | 169,182               |
| U.S. Treasury securities                   | 70,636,278                                | -                    | -              | 70,636,278            |
| Common and foreign stock                   | 55,597,809                                | -                    | -              | 55,597,809            |
| Mutual funds                               | 56,955,244                                | -                    | -              | 56,955,244            |
| Total assets in the fair value hierarchy   | <u>\$ 221,723,277</u>                     | <u>\$ 82,212,103</u> | <u>\$ -</u>    | 303,935,380           |
| Investments measured at NAV <sup>(1)</sup> |   |                      |                | <u>410,311,267</u>    |
| Total investments, at fair value           |   |                      |                | <u>\$ 714,246,647</u> |

<sup>(1)</sup> In accordance with accounting guidance, certain investments that were measured at fair value using the NAV per share (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.

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

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**7. TAX STATUS**

The Plan obtained a determination letter on December 27, 2017, 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 was amended subsequent to applying for 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 1,056,579 shares of Regions Financial Corporation common stock at December 31, 2024 and 2023, valued at \$24,850,738 and \$20,476,501, respectively. There were no sales or purchases of Regions Financial Corporation common stock during the years ended December 31, 2024 and 2023.

During the years ended December 31, 2024 and 2023, the Plan earned dividend income of \$1,024,882 and \$887,527, 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 subsequent events through October 10, 2025, which was the date the financial statements were available to be issued, and has determined that there were no subsequent events that require disclosure under ASC 855, *Subsequent Events*.

**SUPPLEMENTAL INFORMATION**

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost  | (e)<br>Current<br>Value |
|-----|---|--|--------------|-------------------------|
|     | <b>Cash and Cash Equivalents:</b>                               |  |              |                         |
|     | FIDELITY INVESTMENTS  | Government Portfolio<br>(Fund #57)   | \$ 8,181,191 | \$ 8,181,191            |
|     | <b>Corporate Bonds:</b>   |  |              |                         |
|     | ABBVIE INC  | 4.05% 21 Nov 2039  | \$ 147,539   | \$ 123,164              |
|     | ABBVIE INC  | 4.45% 14 May 2046  | 28,380       | 29,790                  |
|     | ABBVIE INC  | 4.85% 15 Jun 2044  | 44,138       | 90,638                  |
|     | ABBVIE INC  | 5.35% 15 May 2044  | 85,008       | 82,955                  |
|     | ABBVIE INC  | 5.5% 15 May 2064   | 174,860      | 167,469                 |
|     | AEP TEXAS INC   | 4.15% 01 May 2049  | 157,305      | 124,567                 |
|     | AEP TRANSMISSION CO LLC   | 3.80% 15 Jun 2049  | 105,267      | 81,612                  |
|     | AERCAP IRELAND CAP/GLOBA  | 3.85% 29 Oct 2041  | 573,162      | 587,943                 |
|     | AERCAP IRELAND CAP/GLOBA  | 4.95% 10 Sep 2034  | 177,187      | 171,584                 |
|     | AES CORP/THE  | 2.45% 15 Jan 2031  | 129,392      | 112,497                 |
|     | AFLAC INC   | 6.45% 15 Aug 2040  | 922,986      | 856,429                 |
|     | AGREE LP  | 2.60% 15 Jun 2033  | 94,008       | 80,409                  |
|     | ALABAMA POWER CO  | 3.00% 15 Mar 2052  | 1,269,032    | 898,646                 |
|     | AMAZON.COM INC  | 2.88% 12 May 2041  | 114,030      | 88,087                  |
|     | AMERICA MOVIL SAB DE CV   | 6.13% 30 Mar 2040  | 87,458       | 76,992                  |
|     | AMERICAN ASSETS TRUST LP  | 6.15% 01 Oct 2034  | 184,436      | 184,157                 |
|     | AMERICAN EXPRESS CO   | 5.28% 26 Jul 2035  | 185,357      | 182,959                 |
|     | AMGEN INC   | 4.40% 01 May 2045  | 997,794      | 834,356                 |
|     | ANALOG DEVICES INC  | 2.80% 01 Oct 2041  | 125,914      | 95,522                  |
|     | ANGLO AMERICAN CAPITAL PLC                                      | 4.75% 16 Mar 2052  | 141,664      | 137,394                 |
|     | ANGLO AMERICAN CAPITAL PLC                                      | 3.95% 10 Sep 2050  | 217,543      | 210,894                 |
|     | ANGLO AMERICAN CAPITAL PLC                                      | 6.00% 05 Apr 2054  | 177,344      | 167,817                 |
|     | ANHEUSER-BUSCH COS LLC  | 4.70% 01 Feb 2036  | 113,184      | 109,016                 |
|     | ANHEUSER-BUSCH COS LLC  | 4.90% 01 Feb 2046  | 112,200      | 97,385                  |
|     | ANHEUSER-BUSCH INBEV FIN  | 4.90% 01 Feb 2046  | 792,354      | 678,880                 |
|     | ANHEUSER-BUSCH INBEV WRLD                                       | 4.44% 06 Oct 2048  | 34,922       | 33,913                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | ANHEUSER-BUSCH INBEV WRLD                                       | 5.55% 23 Jan 2049  | \$ 332,415  | \$ 329,849              |
|     | ANHEUSER-BUSCH INBEV WRLD                                       | 8.20% 15 Jan 2039  | 262,166     | 244,700                 |
|     | APOLLO GLOBAL MGT INC   | 5.80% 21 May 2054  | 265,992     | 266,390                 |
|     | APPLE INC   | 3.85% 04 May 2043  | 871,107     | 728,939                 |
|     | ARIZONA PUBLIC SERVICE CO                                       | 3.35% 15 May 2050  | 871,949     | 578,430                 |
|     | ARTHUR J GALLAGER & CO  | 5.55% 15 Feb 2055  | 363,797     | 352,297                 |
|     | ARTHUR J GALLAGER & CO  | 5.75% 02 Mar 2053  | 180,680     | 176,956                 |
|     | ARTHUR J GALLAGER & CO  | 5.75% 15 Jul 2054  | 15,525      | 14,853                  |
|     | ARTHUR J GALLAGER & CO  | 6.75% 15 Feb 2054  | 157,075     | 166,370                 |
|     | ATHENE HOLDING LTD VRBLE  | 6.63% 15 Oct 2054  | 305,000     | 303,295                 |
|     | ATMOS ENERGY CORP   | 2.85% 15 Feb 2052  | 994,566     | 612,229                 |
|     | AT&T INC  | 3.50% 00 Jun 2041  | 25,220      | 26,845                  |
|     | AT&T INC  | 6.50% 15 Sep 2053  | 106,845     | 101,001                 |
|     | AT&T INC  | 3.55% 15 Sep 2055  | 450,738     | 365,889                 |
|     | AT&T INC  | 3.65% 01 Jun 2051  | 100,233     | 106,056                 |
|     | AT&T INC  | 3.65% 15 Sep 2059  | 300,027     | 236,466                 |
|     | AT&T INC  | 3.80% 01 Dec 2057  | 213,442     | 167,646                 |
|     | AT&T INC  | 4.50% 15 May 2035  | 89,608      | 83,250                  |
|     | AT&T INC  | 6.00% 15 Aug 2040  | 823,683     | 762,639                 |
|     | AT&T INC  | 6.55% 15 Feb 2039  | 888,190     | 807,677                 |
|     | BAKER HUGHES A GE CO LLC  | 4.08% 15 Dec 2047  | 775,952     | 607,722                 |
|     | BANK OF AMERICA CORP  | 6.11% 29 Jan 2037  | 1,116,001   | 1,058,022               |
|     | BANK OF AMERICA CORP VRBLE                                      | 2.68% 19 Jun 2041  | 259,495     | 201,327                 |
|     | BANK OF AMERICA CORP VRBLE                                      | 4.31% 22 Apr 2042  | 111,952     | 89,804                  |
|     | BANK OF AMERICA CORP VRBLE                                      | 4.08% 23 Apr 2040  | 187,933     | 161,738                 |
|     | BANK OF AMERICA CORP VRBLE                                      | 5.43% 15 Aug 2035  | 430,000     | 418,528                 |
|     | BANK OF AMERICA CORP VRBLE                                      | 5.47% 23 Jan 2035  | 175,209     | 175,191                 |
|     | BARCLAYS PLC VRBLE  | 5.34% 10 Sep 2035  | 370,000     | 355,473                 |
|     | BAT CAPITAL CORP  | 4.39% 15 Aug 2037  | 492,786     | 496,570                 |
|     | BAT CAPITAL CORP  | 4.76% 06 Sep 2049  | 230,183     | 194,560                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | BAT CAPITAL CORP  | 7.08% 02 Aug 2043  | \$ 85,689   | \$ 91,926               |
|     | BAXTER INTERNATIONAL INC  | 3.50% 155 Aug 2046   | 1,096,269   | 912,683                 |
|     | BAY AREA CA TOLL AUTH TOLL                                      | 6.26% 01 Apr 2049  | 256,320     | 200,811                 |
|     | BAYER US FIN II LLC   | 4.88% 25 Jun 2048  | 16,935      | 15,582                  |
|     | BAYER US FIN II LLC   | 6.50% 21 Nov 2033  | 40,408      | 40,696                  |
|     | BAYER US FIN II LLC   | 6.88% 21 Nov 2053  | 208,298     | 201,626                 |
|     | BERKSHIRE HATHAWAY ENRG   | 4.25% 15 Oct 2050  | 28,162      | 27,674                  |
|     | BERKSHIRE HATHAWAY ENRG   | 4.60% 01 May 2053  | 55,982      | 53,930                  |
|     | BERKSHIRE HATHAWAY ENRG   | 6.13% 01 Apr 2036  | 283,668     | 252,611                 |
|     | BERKSHIRE HATHAWAY FIN  | 4.30% 15 May 2043  | 796,814     | 649,538                 |
|     | BHP BILLITON FINANCE USA LTD                                    | 5.00% 30 Sep 2043  | 828,915     | 701,383                 |
|     | BLACKROCK FUNDING INC   | 5.25% 14 Mar 2054  | 1,096,646   | 1,050,266               |
|     | BLACKROCK FUNDING INC   | 5.35% 08 Jan 2055  | 159,740     | 153,031                 |
|     | BOEING CO/THE   | 3.75% 01 Feb 2050  | 150,714     | 157,440                 |
|     | BOEING CO/THE   | 5.71% 01 May 2040  | 907,528     | 837,981                 |
|     | BOEING CO/THE   | 5.81% 1 May 2050   | 231,822     | 222,781                 |
|     | BOEING CO/THE   | 5.93% 01 May 2060  | 125,895     | 92,675                  |
|     | BOEING CO/THE   | 6.86% 01 May 2054  | 106,285     | 111,599                 |
|     | BOEING CO/THE   | 7.01% 01 May 2064  | 162,379     | 164,475                 |
|     | BP CAPITAL MARKETS AMERICA                                      | 3.60% 17 Jun 2041  | 304,271     | 234,705                 |
|     | BRISTOL-MYERS SQUIBB CO   | 4.13% 15 Jun 2039  | 952,941     | 716,439                 |
|     | BROOKFIELD FIN INC  | 5.97% 04 Mar 2054  | 61,090      | 60,730                  |
|     | BURLINGTN NORTH SANTA FE  | 4.15%  | 182,109     | 144,037                 |
|     | BURLINGTN NORTH SANTA FE  | 2.88% 15 Jun 2052  | 74,642      | 49,772                  |
|     | BURLINGTN NORTH SANTA FE  | 3.05% 15 Feb 2051  | 61,578      | 42,755                  |
|     | BURLINGTN NORTH SANTA FE  | 4.55% 01 Sep 2044  | 66,642      | 52,327                  |
|     | BURLINGTN NORTH SANTA FE  | 5.15% 01 Sep 2043  | 832,979     | 723,312                 |
|     | BURLINGTON NORTHERN SF  | 5.20% 15 Apr 2054  | 24,424      | 23,579                  |
|     | BURLINGTON NORTHERN SF  | 5.50% 15 Mar 2055  | 129,311     | 128,101                 |
|     | CALIFORNIA ST BUILD AMERICA                                     | 7.60% 01 Nov 2040  | 190,181     | 154,809                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | CANADIAN PACIFIC RAILWAY CO                                     | 3.00% 02 Dec 2041  | \$ 39,791   | \$ 29,069               |
|     | CANADIAN PACIFIC RAILWAY CO                                     | 4.80% 01 Aug 2045  | 967,480     | 832,088                 |
|     | CARDINAL HEALTH INC   | 4.90% 15 Sep 2045  | 778,872     | 649,548                 |
|     | CATERPILLAR INC   | 5.20% 27 May 2041  | 916,914     | 739,033                 |
|     | CELANESE US HOLDINGS LLC  | 6.95% 15 Nov 2033  | 625,275     | 606,441                 |
|     | CHARTER COMMUNICATIONS  | 3.50 01 Jun 2041   | 79,259      | 58,246                  |
|     | CHARTER COMMUNICATIONS  | 3.90% 01 Jun 2052  | 89,807      | 90,063                  |
|     | CHARTER COMMUNICATIONS  | 4.40% 01 Dec 2061  | 51,451      | 53,250                  |
|     | CHARTER COMMUNICATIONS  | 4.80% 01 Mar 2050  | 57,350      | 56,337                  |
|     | CHARTER COMMUNICATIONS  | 5.13% 01 Jul 2049  | 118,271     | 121,329                 |
|     | CHARTER COMMUNICATIONS  | 5.38% 01 May 2047  | 51,897      | 53,350                  |
|     | CHARTER COMMUNICATIONS  | 5.50% 01 Apr 2063  | 53,968      | 55,695                  |
|     | CHARTER COMMUNICATIONS  | 5.75% 01 Apr 2048  | 97,377      | 98,307                  |
|     | CHILE GOVT INT BOND   | 3.10% 22 Jan 2061  | 9,653       | 8,826                   |
|     | CHILE GOVT INT BOND   | 3.86% 21 Jun 2047  | 11,791      | 11,192                  |
|     | CHILE GOVT INT BOND   | 5.33% 05 Jan 2054  | 81,884      | 78,542                  |
|     | CISCO SYSTEMS INC   | 5.30% 26 Feb 2054  | 125,315     | 121,501                 |
|     | CIGNA GROUP/THE   | 5.60% 15 Feb 2054  | 141,003     | 135,941                 |
|     | CITIGROUP INC   | 4.65% 23 Jul 2048  | 238,402     | 197,408                 |
|     | CITIGROUP INC VRBLE   | 2.90% 03 Nov 2042  | 155,711     | 115,553                 |
|     | CITIGROUP INC VRBLE   | 3.88% 24 Jan 2039  | 667,002     | 516,826                 |
|     | CITIGROUP INC VRBLE   | 5.41% 19 Sep 2039  | 150,000     | 142,848                 |
|     | CITIGROUP INC VRBLE   | 5.83% 13 Feb 2035  | 275,385     | 273,655                 |
|     | COCA-COLA CO/THE  | 5.20% 14 Jan 2055  | 299,682     | 285,289                 |
|     | COCA-COLA CO/THE  | 5.30% 13 May 2054  | 15,291      | 14,494                  |
|     | COCA-COLA CO/THE  | 5.40% 13 May 2064  | 120,851     | 115,680                 |
|     | COMCAST CORP  | 2.89% 01 Nov 2051  | 78,046      | 53,529                  |
|     | COMCAST CORP  | 2.94% 01 Nov 2056  | 73,175      | 54,749                  |
|     | COMCAST CORP  | 2.99% 01 Nov 2063  | 24,849      | 22,575                  |
|     | COMCAST CORP  | 3.45% 01 Feb 2050  | 22,170      | 20,540                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | COMCAST CORP  | 3.90% 01 Mar 2038  | \$ 258,744  | \$ 231,201              |
|     | COMCAST CORP  | 3.97% 01 Nov 2047  | 912,881     | 808,551                 |
|     | COMCAST CORP  | 5.50% 15 May 2064  | 35,212      | 32,642                  |
|     | COMCAST CORP  | 5.65% 01 Jun 2054  | 366,990     | 352,835                 |
|     | COMMONWEALTH EDISON CO  | 3.20% 15 Nov 2049  | 117,213     | 83,181                  |
|     | CON EDISON CO OF NY INC   | 5.50% 15 Mar 2055  | 602,959     | 581,459                 |
|     | CONOCOPHILLIPS  | 6.50% 01 Feb 2039  | 788,126     | 688,862                 |
|     | CONOCOPHILLIPS  | 5.50% 15 Jan 2055  | 467,003     | 442,169                 |
|     | CONOCOPHILLIPS  | 5.65% 15 Jan 2065  | 94,960      | 89,849                  |
|     | CONSDTD EDISON CO OF NY INC                                     | 4.00% 15 Nov 2057  | 273,911     | 202,456                 |
|     | CONSDTD EDISON CO OF NY INC                                     | 5.90% 15 Nov 2053  | 16,703      | 15,220                  |
|     | CONSDTD EDISON CO OF NY INC                                     | 6.15% 15 Nov 2052  | 17,263      | 15,739                  |
|     | CONSTELLATION ENRGY GENRTN LI                                   | 6.25% 01 Oct 2039  | 1,139,637   | 1,017,958               |
|     | CSX CORP  | 5.50% 15 Apr 2041  | 878,881     | 656,152                 |
|     | CVS HEALTH CORP   | 5.05% 25 Mar 2048  | 420,108     | 399,986                 |
|     | CVS HEALTH CORP   | 5.13% 20 Jul 2045  | 43,408      | 42,095                  |
|     | CVS HEALTH CORP   | 5.88% 01 Jun 2053  | 41,149      | 36,697                  |
|     | CVS HEALTH CORP   | 6.00% 01 Jun 2044  | 124,274     | 118,295                 |
|     | CVS HEALTH CORP   | 6.05% 01 Jun 2054  | 306,001     | 282,207                 |
|     | DALLAS CTY HOSP DIST BLD AM                                     | 5.62% 15 Aug 2044  | 200,171     | 162,348                 |
|     | DEUTSCHE BANK AG/NY VRBLE                                       | 5.40% 11 Sep 2035  | 130,000     | 123,170                 |
|     | DOMINION ENRGY INC  | 3.30% 15 Apr 2041  | 205,267     | 158,472                 |
|     | DUKE ENRGY CAROLINAS LLC  | 5.40% 15 Jan 2054  | 99,645      | 95,781                  |
|     | DUKE ENRGY CORP   | 4.20% 15 Jun 2049  | 926,105     | 849,211                 |
|     | DUKE ENRGY CORP   | 6.40% 15 Jun 2038  | 62,954      | 53,849                  |
|     | DuPONT DE NERMOURS INC  | 5.42% 15 Nov 2048  | 832,390     | 767,617                 |
|     | EASTERN ENRGY GAS   | 5.65% 15 Oct 2054  | 64,953      | 61,400                  |
|     | ELEVANCE HEALTH INC   | 5.70% 15 Feb 2055  | 174,043     | 168,890                 |
|     | ELI LILLY & CO  | 4.88% 27 Feb 2053  | 127,253     | 116,114                 |
|     | ELI LILLY & CO  | 4.95% 27 Feb 2063  | 227,353     | 206,704                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | ELI LILLY & CO  | 5.05% 14 Aug 2054  | \$ 104,486  | \$ 97,434               |
|     | ELI LILLY & CO  | 5.00% 09 Feb 2054  | 139,250     | 128,747                 |
|     | ELI LILLY & CO  | 5.10% 09 Feb 2064  | 349,206     | 320,474                 |
|     | ELI LILLY & CO  | 5.20% 14 Aug 2064  | 64,978      | 60,590                  |
|     | ENBRIDGE INC  | 6.70% 15 Nov 2053  | 161,598     | 168,449                 |
|     | ENERGY TRANSFER LP  | 5.15% 01 Feb 2043  | 4,714       | 4,413                   |
|     | ENERGY TRANSFER LP  | 5.00% 15 May 2050  | 47,970      | 46,725                  |
|     | ENERGY TRANSFER LP  | 5.30% 15 Apr 2047  | 290,750     | 270,135                 |
|     | ENERGY TRANSFER LP  | 5.40% 01 Oct 2047  | 294,771     | 260,727                 |
|     | ENERGY TRANSFER LP  | 5.80% 15 Jun 2038  | 20,622      | 19,657                  |
|     | ENERGY TRANSFER LP  | 5.95% 01 Oct 2043  | 378,117     | 369,053                 |
|     | ENERGY TRANSFER LP  | 6.50% 01 Feb 2042  | 39,061      | 36,276                  |
|     | ENERGY LOUISIANA LLC  | 3.10% 15 Jun 2041  | 601,338     | 430,955                 |
|     | ENERGY LOUISIANA LLC  | 4.20% 01 Apr 2050  | 431,401     | 347,413                 |
|     | ENERGY LOUISIANA LLC  | 4.75% 15 Sep 2052  | 58,024      | 51,767                  |
|     | ENERGY LOUISIANA LLC  | 5.70% 15 Mar 2054  | 145,016     | 143,407                 |
|     | ENERGY MISSISSIPPI LLC  | 3.85% 01 Jun 2049  | 231,521     | 170,971                 |
|     | ENERGY TEXAS INC  | 3.55% 30 Sep 2049  | 155,745     | 116,192                 |
|     | ENERGY TEXAS INC  | 5.00% 15 Sep 2052  | 78,343      | 71,612                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 3.20% 15 Feb 2052  | 139,086     | 126,873                 |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 3.70% 31 Jan 2051  | 249,118     | 183,193                 |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 4.45% 15 Feb 2043  | 43,963      | 42,677                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 4.90% 15 May 2046  | 83,103      | 75,851                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 5.10% 15 Feb 2045  | 4,396       | 4,613                   |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 5.55% 16 Feb 2055  | 39,865      | 38,544                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 5.70 15 Feb 2042   | 874,433     | 749,954                 |
|     | EXTRA SPACE STORAGE LP  | 5.40% 01 Feb 2034  | 124,578     | 123,782                 |
|     | EXXON MOBIL CORP  | 3.45% 15 Apr 2051  | 201,454     | 150,943                 |
|     | FEDEX CORP  | 4.05% 15 Feb 2048  | 736,103     | 591,526                 |
|     | FIDELITY NAT'L INFO SERVICES                                    | 3.10% 01 Mar 2041  | 1,022,260   | 726,921                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | FIRST ENRGY TRANSMISSION LLC                                    | 5.45% 15 Jul 2044  | \$ 110,505  | \$ 105,316              |
|     | FLORIDA POWER & LIGHT CO  | 3.95% 01 MAR 2048  | 935,157     | 904,349                 |
|     | GENERAL DYNAMICS CORP   | 4.25% 01 Apr 2040  | 897,683     | 674,437                 |
|     | GENERAL DYNAMICS CORP   | 4.25% 01 Apr 2050  | 21,525      | 20,672                  |
|     | GENERAL MOTORS CO   | 5.15% 01 Apr 2038  | 87,043      | 73,685                  |
|     | GILEAD SCIENCES INC   | 4.75% 01 Mar 2046  | 967,069     | 814,118                 |
|     | GILEAD SCIENCES INC   | 5.50% 15 Nov 2054  | 441,538     | 418,240                 |
|     | GILEAD SCIENCES INC   | 5.60% 15 Nov 2064  | 61,564      | 57,922                  |
|     | GLOBAL ATLANTIC FIN   | 6.75% 15 Mar 2054  | 234,546     | 233,409                 |
|     | GOLDMAN SACHS GROUP INC/THE                                     | 6.25% 01 Feb 2041  | 935,356     | 842,622                 |
|     | GOLDMAN SACHS GROUP INC VRBLI                                   | 3.21% 22 Apr 2042  | 133,422     | 102,021                 |
|     | GOLDMAN SACHS GROUP INC VRBLI                                   | 5.02% 23 Oct 2035  | 15,000      | 14,355                  |
|     | GOLDMAN SACHS GROUP INC VRBLI                                   | 5.56% 19 Nov 2045  | 692,354     | 666,374                 |
|     | HCA INC   | 4.63% 15 Mar 2052  | 96,295      | 89,744                  |
|     | HCA INC   | 5.50% 15 Jun 2047  | 27,986      | 27,325                  |
|     | HCA INC   | 6.00% 01 Apr 2054  | 163,157     | 152,645                 |
|     | HCA INC   | 6.10% 01 Apr 2064  | 31,246      | 28,659                  |
|     | HESS CORP   | 5.60% 15 Feb 2041  | 784,585     | 703,759                 |
|     | HESS CORP   | 5.80% 01 Apr 2047  | 153,460     | 140,312                 |
|     | HESS CORP   | 6.00% 15 Jan 2040  | 36,179      | 36,468                  |
|     | HOME DEPOT INC/THE  | 3.35% 15 Apr 2050  | 25,626      | 24,441                  |
|     | HOME DEPOT INC/THE  | 4.25% 01 Apr 2046  | 25,692      | 25,044                  |
|     | HOME DEPOT INC/THE  | 5.30% 25 Jun 2054  | 64,610      | 62,348                  |
|     | HOME DEPOT INC/THE  | 5.40% 25 Jun 2064  | 64,494      | 62,305                  |
|     | HONEYWELL INTERNATIONAL INC                                     | 5.25% 01 Mar 2054  | 139,756     | 131,107                 |
|     | HUMANA INC  | 5.50% 15 Mar 2053  | 137,303     | 129,344                 |
|     | HUNTINGDON BANCSHARES INC                                       | 6.14% 18 Nov 2039  | 95,000      | 94,877                  |
|     | INDIANA MICHIGAN POWER CO                                       | 3.75% 01 Jul 2047  | 198,608     | 148,432                 |
|     | INDIANA MICHIGAN POWER CO                                       | 4.25% 15 Aug 2048  | 713,425     | 672,411                 |
|     | INDIANA MICHIGAN POWER CO                                       | 5.63% 01 Apr 2053  | 90,811      | 87,691                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | INTEL CORP  | 4.75% 25 Mar 2050  | \$ 69,836   | \$ 61,832               |
|     | INTEL CORP  | 5.63% 10 Feb 2043  | 40,371      | 36,656                  |
|     | INT'L FLAVORS & FRAGRANCES INC                                  | 3.27% 15 Nov 2040  | 284,278     | 249,795                 |
|     | INT'L FLAVORS & FRAGRANCES INC                                  | 3.47% 01 Dec 2050  | 556,157     | 461,782                 |
|     | JBS USA HOLDING LUX SARL  | 6.50% 01 Dec 2052  | 525,616     | 544,213                 |
|     | JBS USA HOLDING LUX SARL  | 7.25% 15 Nov 2053  | 295,566     | 308,507                 |
|     | JBS USA HOLDING LUX SARL  | 4.38% 31 Dec 99  | 191,197     | 154,498                 |
|     | JPMORGAN CHASE & CO   | 5.60% 15 Jul 2041  | 902,445     | 772,366                 |
|     | JPMORGAN CHASE & CO VRBLE                                       | 3.11% 22 Apr 2041  | 223,894     | 174,210                 |
|     | JPMORGAN CHASE & CO VRBLE                                       | 3.11% 22 Apr 2051  | 186,858     | 122,446                 |
|     | JPMORGAN CHASE & CO VRBLE                                       | 5.34% 23 Jan 2035  | 30,119      | 29,810                  |
|     | JPMORGAN CHASE & CO VRBLE                                       | 5.77% 22 Apr 2035  | 195,000     | 199,467                 |
|     | KENVUE INC  | 5.10% 22 Mar 2043  | 29,580      | 28,772                  |
|     | KILROY REALTY LP  | 2.65% 15 Nov 2033  | 11,601      | 11,477                  |
|     | KILROY REALTY LP  | 6.25% 15 Jan 2036  | 20,228      | 19,848                  |
|     | KINDER MORGAN ENRGY PARTNERS                                    | 5.50% 01 Mar 2044  | 42,211      | 41,723                  |
|     | KINDER MORGAN INC   | 5.05% 15 Feb 2046  | 44,435      | 43,517                  |
|     | KINDER MORGAN INC   | 5.20% 01 Mar 2048  | 65,877      | 66,319                  |
|     | KROGER CO/THE   | 5.15% 01 Aug 2043  | 826,063     | 687,676                 |
|     | LOCKHEED MARTIN CORP  | 4.09% 15 Sep 2052  | 31,082      | 27,721                  |
|     | LOCKHEED MARTIN CORP  | 5.20% 15 Feb 2055  | 49,805      | 47,126                  |
|     | LOCKHEED MARTIN CORP  | 6.15% 01 Sep 2036  | 772,226     | 684,515                 |
|     | LOWE'S COS INC  | 4.25% 01 Apr 2052  | 112,847     | 109,475                 |
|     | LOWE'S COS INC  | 4.25% 15 Sep 2044  | 177,684     | 135,626                 |
|     | MARATHON PETROLEUM CORP   | 4.75% 15 Sep 2044  | 26,843      | 20,768                  |
|     | MARATHON PETROLEUM CORP   | 5.85% 15 Dec 2045  | 864,719     | 732,939                 |
|     | MARSH & McLENNAN COS INC  | 5.45% 15 Mar 2054  | 24,782      | 24,175                  |
|     | MARSH & McLENNAN COS INC  | 5.70% 15 Sep 2053  | 20,204      | 20,076                  |
|     | McDONALD'S CORP   | 4.60% 26 May 2045  | 981,682     | 829,803                 |
|     | MEAD JOHNSON NUTRITION CO                                       | 4.60% 01 Jun 2044  | 1,039,795   | 907,315                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | META PLATFORMS INC  | 5.40% 15 Aug 2054  | \$ 159,362  | \$ 154,939              |
|     | META PLATFORMS INC  | 5.55% 15 Aug 2064  | 323,596     | 316,820                 |
|     | META PLATFORMS INC  | 5.60% 15 May 2053  | 730,498     | 729,818                 |
|     | META PLATFORMS INC  | 5.75% 15 May 2063  | 50,550      | 50,488                  |
|     | METLIFE INC   | 4.13% 13 Aug 2042  | 4,237       | 4,151                   |
|     | METLIFE INC   | 5.00% 15 Jul 2052  | 18,801      | 18,129                  |
|     | METLIFE INC   | 5.88% 06 Feb 2041  | 20,698      | 20,434                  |
|     | MEXICO GOV'T INT'L BOARD  | 5.00% 27 Apr 2051  | 79,384      | 56,285                  |
|     | MEXICO GOV'T INT'L BOARD  | 5.75% 12 Oct 2110  | 99,375      | 80,362                  |
|     | MEXICO GOV'T INT'L BOARD  | 6.34% 04 May 2053  | 328,513     | 293,641                 |
|     | MEXICO GOV'T INT'L BOARD  | 6.40% 07 May 2054  | 307,569     | 277,602                 |
|     | MINERA MEXICO SA DE CV  | 4.50% 26 Jan 2050  | 140,100     | 117,657                 |
|     | MOLSON COORS BEVERAGE CO  | 5.00% 01 May 2042  | 949,514     | 840,843                 |
|     | MONONGAHELA POWER CO  | 5.40% 15 Dec 2043  | 82,572      | 66,112                  |
|     | MORGAN STANLEY VRBLE  | 5.32% 19 Jul 2035  | 115,000     | 113,115                 |
|     | MORGAN STANLEY VRBLE  | 5.47% 18 Jan 2035  | 15,076      | 14,916                  |
|     | MORGAN STANLEY VRBLE  | 5.52% 19 Nov 2055  | 305,000     | 293,935                 |
|     | MORGAN STANLEY VRBLE  | 5.95% 19 Jan 2038  | 60,112      | 60,062                  |
|     | MPLX LP   | 4.50% 15 Apr 2038  | 280,334     | 257,193                 |
|     | M&T BANK CORP VRBLE   | 5.39% 16 Jan 2036  | 195,000     | 188,912                 |
|     | NASDAQ INC  | 6.10% 28 Jun 2063  | 79,958      | 81,393                  |
|     | NORFOLK SOUTHERN CORP   | 5.95% 15 Mar 2064  | 60,941      | 61,683                  |
|     | NORTHROP GRUMMAN CORP   | 5.15% 01 May 2040  | 135,722     | 129,269                 |
|     | OCCIDENTAL PETROLEUM CORP                                       | 4.40% 15 Apr 2046  | 15,542      | 14,840                  |
|     | OCCIDENTAL PETROLEUM CORP                                       | 6.05% 01 Oct 2054  | 77,866      | 71,159                  |
|     | OCCIDENTAL PETROLEUM CORP                                       | 6.20% 15 Mar 2040  | 83,589      | 83,742                  |
|     | OCCIDENTAL PETROLEUM CORP                                       | 6.60% 15 Mar 2046  | 5,117       | 5,048                   |
|     | OCCIDENTAL PETROLEUM CORP                                       | 7.95% 15 Jun 2039  | 10,698      | 11,407                  |
|     | OGLETHORPE POWER CORP   | 4.50% 01 Apr 2047  | 144,093     | 122,898                 |
|     | OGLETHORPE POWER CORP   | 4.55% 01 Jun 2044  | 149,004     | 124,926                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | OGLETHORPE POWER CORP   | 5.05% 01 Oct 2048  | \$ 354,010  | \$ 299,377              |
|     | ONEOK INC NEW NOTE  | 4.85% 01 Feb 2049  | 902,062     | 829,019                 |
|     | ORACLE CORP   | 3.60% 01 Apr 2050  | 19,355      | 17,531                  |
|     | ORACLE CORP   | 3.65% 25 Mar 2041  | 226,823     | 218,559                 |
|     | ORACLE CORP   | 3.95% 25 Mar 2051  | 135,643     | 129,730                 |
|     | ORACLE CORP   | 4.00% 15 Jul 2046  | 180,427     | 150,228                 |
|     | ORACLE CORP   | 4.00% 15 Nov 2047  | 46,204      | 45,774                  |
|     | ORACLE CORP   | 4.50% 08 Jul 2044  | 1,001,060   | 862,824                 |
|     | ORACLE CORP   | 5.38% 27 Sep 2054  | 121,858     | 115,198                 |
|     | ORACLE CORP   | 5.50% 27 Sep 2064  | 88,624      | 82,499                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 3.30% 01 Aug 2040  | 60,168      | 48,697                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 3.50% 01 Aug 2050  | 13,708      | 13,727                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 4.20% 01 Jun 2041  | 96,378      | 85,669                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 4.50% 01 Jul 2040  | 175,435     | 183,020                 |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 4.95% 01 Jul 2050  | 365,166     | 368,811                 |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 5.25% 01 Mar 2052  | 8,982       | 8,956                   |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 5.90% 01 Oct 2054  | 114,447     | 113,700                 |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 6.75% 15 Jan 2053  | 700,647     | 732,332                 |
|     | PACIFICORP  | 4.13% 15 Jan 2049  | 379,639     | 260,307                 |
|     | PACIFICORP  | 5.50% 15 May 2054  | 118,686     | 117,814                 |
|     | PACIFICORP  | 5.80% 15 Jan 2055  | 29,221      | 29,210                  |
|     | PEPSICO INC   | 5.25% 17 Jul 2054  | 75,717      | 72,516                  |
|     | PFIZER INC  | 7.20% 15 Mar 2039  | 745,112     | 631,447                 |
|     | PFIZER INVESTMENT ENTER   | 5.11% 19 May 2043  | 484,782     | 465,342                 |
|     | PIEDMONT NATURAL GAS CO INC                                     | 3.64% 01 Nov 2046  | 944,436     | 876,993                 |
|     | PNC FINANCIAL SERVICES GRP                                      | 5.40% 23 Jul 2035  | 189,996     | 188,524                 |
|     | PNC FINANCIAL SERVICES GRP                                      | 6.88% 20 Oct 2034  | 33,373      | 32,747                  |
|     | PORT AUTH OF NEW YORK & NJ                                      | 4.46% 01 Oct 2062  | 369,544     | 298,196                 |
|     | PPL ELECTRIC UTILITIES CORP                                     | 4.15% 1 Oct 2045   | 947,370     | 658,731                 |
|     | PROLOGIS LP   | 5.25% 15 Jun 2053  | 97,868      | 93,467                  |

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost  | (e)<br>Current<br>Value |
|-----|---|--|--------------|-------------------------|
|     | PRUDENTIAL FINANCIAL INC  | 3.91% 07 Dec 2047  | \$ 1,106,694 | \$ 911,717              |
|     | PRUDENTIAL FINANCIAL INC VRBLE                                  | 6.50% 15 Mar 2054  | 35,000       | 35,996                  |
|     | PUBLIC SERVICE CO OF CO   | 4.05% 15 Sep 2049  | 456,821      | 360,385                 |
|     | PUBLIC SERVICE CO OF CO   | 6.25% 01 Sep 2037  | 224,037      | 190,228                 |
|     | PUBLIC SERVICE CO OF CO   | 6.50% 01 Aug 2038  | 77,123       | 64,853                  |
|     | PUBLIC STORAGE  | 5.35% 01 Aug 2053  | 58,949       | 57,132                  |
|     | QUEST DIAGNOSTICS   | 4.70% 30 Mar 2045  | 513,128      | 437,939                 |
|     | RAYTHEON TECHNOLOGIES CORP                                      | 3.03% 15 Mar 2052  | 172,592      | 117,223                 |
|     | REALTY INCOME CORP  | 5.38% 01 Sep 2054  | 118,049      | 113,911                 |
|     | REGENCY CENTERS LP  | 4.40% 01 Feb 2047  | 81,750       | 70,041                  |
|     | REGENCY CENTERS LP  | 4.65% 15 Mar 2049  | 76,097       | 63,410                  |
|     | REPUBLIC OF POLAND  | 5.50% 01 Apr 2053  | 79,136       | 73,912                  |
|     | REYNOLDS AMERICAN INC   | 5.85% 15 Aug 2045  | 105,196      | 104,897                 |
|     | RIO TINTO FINANCE USA PLC                                       | 5.13% 09 Mar 2053  | 24,027       | 23,169                  |
|     | RTX CORP  | 3.13% 01 Jul 2050  | 32,700       | 29,525                  |
|     | RTX CORP  | 4.45% 16 Nov 2038  | 64,449       | 57,857                  |
|     | RTX CORP  | 5.38% 27 Feb 2053  | 32,708       | 33,286                  |
|     | RTX CORP  | 6.13% 15 Jul 2038  | 937,001      | 792,587                 |
|     | RTX CORP  | 6.40% 15 Mar 2054  | 60,118       | 59,916                  |
|     | SABAL TRAIL TRANSMISSION LLC                                    | 4.68% 01 May 2038  | 106,686      | 96,971                  |
|     | SABAL TRAIL TRANSMISSION LLC                                    | 4.83% 01 May 2048  | 142,684      | 117,204                 |
|     | SALESFORCE.COM INC  | 2.70% 15 Jul 2041  | 32,032       | 31,783                  |
|     | SHELL FINANCE US INC  | 3.25% 06 Apr 2050  | 3,681        | 3,369                   |
|     | SHELL FINANCE US INC  | 4.38% 11 May 2045  | 687,326      | 627,827                 |
|     | SHELL INT'L FINANCE BV  | 300% 26 Nov 2051   | 17,801       | 12,681                  |
|     | SHELL INT'L FINANCE BV  | 3.63% 21 Aug 2042  | 32,306       | 27,276                  |
|     | SHERWIN-WILLIAMS CO/THE   | 4.55% 01 Aug 2045  | 657,928      | 525,530                 |
|     | SIMON PROPERTY GROUP LP   | 3.25% 13 Sep 2049  | 75,009       | 77,373                  |
|     | SIMON PROPERTY GROUP LP   | 3.80% 15 Jul 2050  | 26,354       | 28,751                  |
|     | SIMON PROPERTY GROUP LP   | 4.25% 30 Nov 2046  | 26,162       | 20,415                  |

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

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|-----|---|--|-------------|-------------------------|
|     | SIMON PROPERTY GROUP LP   | 5.85% 08 Mar 2053  | \$ 150,461  | \$ 151,359              |
|     | SIMON PROPERTY GROUP LP   | 6.65% 15 Jan 2054  | 100,622     | 105,888                 |
|     | SOLVENTUM CORP  | 5.90% 30 Apr 2054  | 439,717     | 413,406                 |
|     | SOLVENTUM CORP  | 6.00% 15 May 2064  | 101,593     | 97,518                  |
|     | SOUTHERN CA EDISON CO   | 4.00% 01 Apr 2047  | 132,889     | 104,012                 |
|     | SOUTHERN CA GAS CO  | 5.60% 01 Apr 2054  | 153,450     | 151,957                 |
|     | SOUTHERN CA GAS CO  | 5.75% 01 Jun 2053  | 186,588     | 185,085                 |
|     | SOUTHWEST GAS CORP  | 4.15% 01 Jun 2049  | 1,052,596   | 931,207                 |
|     | STATE OF ISRAEL   | 3.88% 03 Jul 2050  | 51,747      | 52,986                  |
|     | SUN COMMUNITIES OP LP   | 4.20% 15 Apr 2032  | 240,636     | 228,145                 |
|     | SUN COMMUNITIES OP LP   | 5.70% 15 Jan 2033  | 74,813      | 74,700                  |
|     | SYSCO CORP  | 3.30% 15 Feb 2050  | 1,213,847   | 895,821                 |
|     | TAMPA ELECTRIC CO   | 4.20% 15 May 2045  | 898,233     | 783,965                 |
|     | TAMPA ELECTRIC CO   | 4.30% 15 Jun 2048  | 409,887     | 342,559                 |
|     | TEXAS ST PRIV ACTIVITY BOND SU                                  | 3.92% 31 Dec 2049  | 70,000      | 55,382                  |
|     | TIME WARNER CABLE LLC   | 6.55% 01 May 2037  | 52,837      | 43,510                  |
|     | TIME WARNER CABLE LLC   | 7.30% 01 Jul 2038  | 348,757     | 315,372                 |
|     | TOTALENERGIES CAPITAL   | 5.43% 10 Sep 2064  | 145,057     | 134,630                 |
|     | TOTALENERGIES CAP INT'L SA                                      | 3.13% 29 May 2050  | 373,962     | 262,446                 |
|     | TOTALENERGIES CAP SA  | 5.28% 10 Sep 2054  | 74,829      | 69,452                  |
|     | TOTALENERGIES CAP SA  | 5.49% 05 Apr 2054  | 135,000     | 129,611                 |
|     | TOTALENERGIES CAP SA  | 5.64% 05 Apr 2064  | 349,390     | 335,330                 |
|     | TRAVELERS COS INC/THE   | 5.45% 25 May 2053  | 25,559      | 24,361                  |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.12% 26 Jan 2034  | 83,937      | 82,609                  |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.71% 24 Jan 2035  | 35,074      | 35,268                  |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.71% 24 Jan 2035  | 312,321     | 312,437                 |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.87% 08 Jun 2034  | 185,395     | 188,349                 |
|     | TWDC ENTERPRISES 18 CORP  | 3.70 01 Dec 2042   | 950,589     | 671,038                 |
|     | UNION ELECTRIC CO   | 5.13% 15 Mar 2055  | 59,929      | 55,059                  |
|     | UNION PACIFIC CORP  | 3.38% 01 Feb 2035  | 363,808     | 347,140                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | UNION PACIFIC CORP  | 3.38% 14 Feb 2042  | \$ 42,899   | \$ 34,258               |
|     | UNION PACIFIC CORP  | 3.55% 15 Aug 2039  | 57,939      | 48,715                  |
|     | UNION PACIFIC CORP  | 4.50% 10 Sep 2048  | 531,980     | 494,589                 |
|     | UNITED AIRLINES 2019-1 CL AA                                    | 4.15% 25 Aug 2031  | 71,010      | 68,217                  |
|     | UNITEDHEALTH GROUP INC  | 3.05% 15 May 2041  | 176,144     | 133,850                 |
|     | UNITEDHEALTH GROUP INC  | 4.75 15 May 2052   | 245,247     | 218,863                 |
|     | UNITEDHEALTH GROUP INC  | 4.95% 15 May 2062  | 68,576      | 60,425                  |
|     | UNITEDHEALTH GROUP INC  | 5.50% 15 Apr 2064  | 209,515     | 196,554                 |
|     | UNITEDHEALTH GROUP INC  | 5.50% 15 Jul 2044  | 341,829     | 335,281                 |
|     | UNITEDHEALTH GROUP INC  | 5.75% 15 Jul 2064  | 89,457      | 87,765                  |
|     | UNITEDHEALTH GROUP INC  | 5.95% 15 Feb 2041  | 10,820      | 10,253                  |
|     | UNITED MEXICAN STATES   | 4.28% 14 Aug 2041  | 107,386     | 82,133                  |
|     | UNUM GROUP  | 4.50% 15 Dec 2049  | 939,481     | 714,891                 |
|     | US BANCORP VRBLE  | 4.84% 01 Feb 2034  | 37,397      | 38,289                  |
|     | US BANCORP VRBLE  | 5.68% 23 Jan 2035  | 25,142      | 25,211                  |
|     | US BANCORP VRBLE  | 5.84% 12 Jun 2034  | 110,398     | 112,134                 |
|     | VALERO ENRGY CORP   | 6.63% 15 Jun 2037  | 781,368     | 746,884                 |
|     | VERIZON COMMUNICATIONS INC                                      | 2.99% 30 Oct 2056  | 120,266     | 112,676                 |
|     | VERIZON COMMUNICATIONS INC                                      | 3.40% 22 Mar 2041  | 277,146     | 223,351                 |
|     | VERIZON COMMUNICATIONS INC                                      | 4.27% 15 Jan 2036  | 949,992     | 719,706                 |
|     | VICI PROPERTIES LP  | 5.63% 15 May 2052  | 146,239     | 148,863                 |
|     | VIRGINIA ELECTRIC & POWER CO                                    | 5.45% 01 Apr 2053  | 178,715     | 171,561                 |
|     | VIRGINIA ELECTRIC & POWER CO                                    | 8.88% 15 Nov 2038  | 805,113     | 661,944                 |
|     | VODAFONE GROUP PLC  | 5.75% 28 Jun 2054  | 337,779     | 328,242                 |
|     | VODAFONE GROUP PLC  | 5.88% 28 Jun 2064  | 169,856     | 164,838                 |
|     | WACHOVIA CORP   | 5.50% 01 Aug 2035  | 1,165,120   | 934,695                 |
|     | WARNERMEDIA HOLDINGS INC  | 5.05% 15 Mar 2042  | 277,543     | 260,963                 |
|     | WARNERMEDIA HOLDINGS INC  | 5.41% 15 Mar 2052  | 642,005     | 590,685                 |
|     | WELLS FARGO BANK NA   | 6.60% 15 Jan 2038  | 822,313     | 725,453                 |
|     | WELLS FARGO & CO VRBLE  | 5.50% 23 Jan 2035  | 207,404     | 204,129                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

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|-----|---|--|-----------------------|-------------------------|
|     | WELLS FARGO & CO VRBLE  | 5.56% 25 Jul 2034  | \$ 500,430            | \$ 499,335              |
|     | WESTPAC BANKING CORP  | 3.13% 18 Nov 2041  | 125,811               | 96,834                  |
|     | WESTPAC BANKING CORP  | 4.42% 24 Jul 2039  | 1,022,146             | 886,630                 |
|     | WESTPAC BANKING CORP  | 5.62% 20 Nov 2035  | 155,000               | 152,267                 |
|     | WESTPAC BANKING CORP  | 2.668% 15 Nov 2035   | 24,013                | 21,267                  |
|     | <b>Total Corporate Bonds</b>                                    |  | <u>\$ 109,656,723</u> | <u>\$ 96,019,075</u>    |
|     | <b>Federal Agency Securities:</b>                               |  |                       |                         |
|     | TENNESSEE VALLEY AUTHORITY                                      | 5.25% 15 Sep 2039  | \$ 1,116,028          | \$ 897,586              |
|     | TENNESSEE VALLEY AUTHORITY                                      | 5.50% 15 Jun 2038  | 2,614,871             | 2,227,014               |
|     | <b>Total Federal Agency Securities</b>                          |  | <u>\$ 3,730,899</u>   | <u>\$ 3,124,600</u>     |
|     | <b>Foreign Treasury Securities:</b>                             |  |                       |                         |
|     | MEXICO GOVERNMENT INTNL   | 6.35% 09 Feb 2035  | \$ 75,209             | \$ 73,256               |
|     | <b>Total Foreign Treasury Securities</b>                        |  | <u>\$ 75,209</u>      | <u>\$ 73,256</u>        |
|     | <b>U.S. Treasury Securities:</b>                                |  |                       |                         |
|     | UNITED STATES TREASURY  | 1.13 15 Aug 2040   | \$ 163,944            | \$ 149,068              |
|     | UNITED STATES TREASURY  | 1.25% 15 May 2050  | 10,414,358            | 7,910,666               |
|     | UNITED STATES TREASURY  | 1.38% 15 Aug 2050  | 2,190,994             | 1,585,058               |
|     | UNITED STATES TREASURY  | 1.38% 15 Nov 2040  | 49,059                | 37,136                  |
|     | UNITED STATES TREASURY  | 1.63% 15 Nov 2050  | 759,623               | 531,838                 |
|     | UNITED STATES TREASURY  | 1.88% 15 Feb 2051  | 2,639,209             | 1,626,563               |
|     | UNITED STATES TREASURY  | 1.88% 15 Nov 2051  | 1,903,606             | 1,239,960               |
|     | UNITED STATES TREASURY  | 2.25 15 Aug 2046   | 1,976,122             | 1,859,213               |
|     | UNITED STATES TREASURY  | 2.25% 15 Aug 2049  | 2,248,879             | 1,470,458               |
|     | UNITED STATES TREASURY  | 2.25% 15 May 2052  | 1,057,369             | 1,048,795               |
|     | UNITED STATES TREASURY  | 2.38% 15 May 2041  | 1,971,142             | 1,476,051               |
|     | UNITED STATES TREASURY  | 2.38% 15 Nov 2049  | 10,283,935            | 7,083,028               |
|     | UNITED STATES TREASURY  | 2.75% 15 Aug 2042  | 2,498,628             | 1,887,227               |
|     | UNITED STATES TREASURY  | 2.75% 15 Aug 2042  | 199,386               | 146,500                 |

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

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|-----|---|--|-----------------------|-------------------------|
|     | UNITED STATES TREASURY  | 2.75% 15 Nov 2042  | \$ 1,616,817          | \$ 1,371,369            |
|     | UNITED STATES TREASURY  | 2.75% 15 Nov 2047  | 12,433,505            | 9,064,302               |
|     | UNITED STATES TREASURY  | 2.88% 15 May 2043  | 13,529,658            | 12,133,111              |
|     | UNITED STATES TREASURY  | 2.88% 15 May 2052  | 1,663,078             | 1,535,029               |
|     | UNITED STATES TREASURY  | 3.13% 15 Aug 2044  | 1,733,284             | 1,308,605               |
|     | UNITED STATES TREASURY  | 3.13% 15 Feb 2043  | 2,056,735             | 1,579,860               |
|     | UNITED STATES TREASURY  | 3.00% 15 Feb 2047  | 1,823,244             | 1,293,045               |
|     | UNITED STATES TREASURY  | 3.00% 15 Feb 2048  | 8,999,418             | 6,340,073               |
|     | UNITED STATES TREASURY  | 3.00% 15 Feb 2049  | 666,752               | 534,742                 |
|     | UNITED STATES TREASURY  | 3.00% 15 May 2047  | 1,953,786             | 1,529,730               |
|     | UNITED STATES TREASURY  | 3.38% 15 Nov 2048  | 630,814               | 519,385                 |
|     | UNITED STATES TREASURY  | 3.63% 15 Feb 2044  | 1,888,817             | 1,544,099               |
|     | UNITED STATES TREASURY  | 3.75% 15 Aug 2041  | 1,146,006             | 936,859                 |
|     | UNITED STATES TREASURY  | 3.75% 15 Nov 2043  | 1,073,142             | 861,060                 |
|     | UNITED STATES TREASURY  | 4.00% 15 Nov 2052  | 1,025,416             | 871,110                 |
|     | UNITED STATES TREASURY  | 4.25% 15 Aug 2054  | 8,773,933             | 8,406,006               |
|     | UNITED STATES TREASURY  | 4.25% 15 Nov 2034  | 1,226,428             | 1,197,946               |
|     | UNITED STATES TREASURY  | 4.25% 15 Nov 2040  | 620,895               | 507,524                 |
|     | UNITED STATES TREASURY  | 4.63% 15 Feb 2040  | 585,595               | 477,458                 |
|     | UNITED STATES TREASURY  | 4.63% 15 May 2044  | 1,804,830             | 1,740,181               |
|     | UNITED STATES TREASURY  | 4.63% 15 Nov 2044  | 679,156               | 654,487                 |
|     | UNITED STATES TREASURY  | 4.75% 15 Nov 2053  | 2,575,873             | 2,413,868               |
|     | UNITED STATES TREASURY  | Zero 15 Aug 2045   | 1,299,504             | 838,744                 |
|     | UNITED STATES TREASURY  | Zero 15 Nov 2047   | 765,677               | 625,735                 |
|     | UNITED STATES TREASURY  | 4.75% 15 May 2054  | 1,640,994             | 1,428,252               |
|     | <b>Total U.S. Treasury Securities</b>                           |  | <b>\$ 110,569,611</b> | <b>\$ 87,764,141</b>    |

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**DECEMBER 31, 2024**

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|-----|---|--|-------------|-------------------------|
|     | <b>Common Stock:</b>  |  |             |                         |
|     | ADV DRAINAGE SYSTEMS INC  | Common stock   | \$ 132,987  | \$ 99,069               |
|     | AFFILIATED MANAGERS GROUP INC                                   | Common stock   | 468,185     | 503,772                 |
|     | APTARGROUP INC  | Common stock   | 663,807     | 699,566                 |
|     | ARAMARK   | Common stock   | 595,796     | 624,010                 |
|     | AVERY DENNISON CORP   | Common stock   | 484,499     | 421,230                 |
|     | BALL CORP   | Common stock   | 132,914     | 114,670                 |
|     | BIO-TECHNE CORP   | Common stock   | 331,753     | 330,113                 |
|     | BLACKBAUD INC   | Common stock   | 399,887     | 373,296                 |
|     | BOOZ ALLEN HAMILTON HLDG CORP                                   | Common stock   | 798,498     | 671,557                 |
|     | BROADRIDGE FIN SOLUTIONS INC                                    | Common stock   | 265,144     | 284,195                 |
|     | BROWN & BROWN INC   | Common stock   | 747,926     | 737,095                 |
|     | BURLINGTON STORES INC   | Common stock   | 662,240     | 691,841                 |
|     | CACI INTERNATIONAL INC  | Common stock   | 861,555     | 739,834                 |
|     | CARLISLE COS INC  | Common stock   | 1,135,501   | 1,016,892               |
|     | CASEY'S GENERAL STORES INC                                      | Common stock   | 664,671     | 698,950                 |
|     | CHOICE HOTELS INT'L INC   | Common stock   | 600,313     | 681,504                 |
|     | COLUMBIA BANKING SYSTEM INC                                     | Common stock   | 133,057     | 152,417                 |
|     | COLUMBIA SPORTSWEAR CO  | Common stock   | 464,108     | 477,730                 |
| *   | DOLBY LABORATORIES INC  | Common stock   | 663,415     | 706,258                 |
|     | EVISTA HOLDINGS CORP  | Common stock   | 334,700     | 356,614                 |
|     | FACTSET REASEARCH SYS INC                                       | Common stock   | 264,937     | 306,419                 |
|     | FTI CONSULTING INC  | Common stock   | 333,411     | 283,064                 |
|     | GODADDY INC   | Common stock   | 988,752     | 1,184,615               |
|     | GRACO INC   | Common stock   | 265,696     | 274,027                 |
|     | IDEX CORP   | Common stock   | 464,293     | 479,693                 |
|     | INSIGHT ENTERPRISES INC   | Common stock   | 132,472     | 97,040                  |
|     | JACK HENRY & ASSOCIATES INC                                     | Common stock   | 264,331     | 280,305                 |
|     | JB HUNT TRANSPORT SERVICES INC                                  | Common stock   | 397,619     | 388,422                 |
|     | JONES LANG LASALLE INC  | Common stock   | 465,787     | 480,966                 |

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**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

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|-----|---|--|----------------------|-------------------------|
|     | KINSALE CAPITAL GROUP INC                                       | Common stock   | \$ 283,236           | \$ 276,287              |
|     | KIRBY CORP  | Common stock   | 399,523              | 364,693                 |
|     | LANDSTAR SYSTEM INC   | Common stock   | 598,741              | 549,952                 |
|     | LENNOX INT'L INC  | Common stock   | 662,820              | 695,211                 |
|     | LKQ CORP  | Common stock   | 728,349              | 639,634                 |
|     | MANHATTAN ASSOCIATES INC  | Common stock   | 264,832              | 274,564                 |
|     | MARKEL CORP   | Common stock   | 795,691              | 875,199                 |
|     | MORNINGSTAR INC   | Common stock   | 859,560              | 927,437                 |
|     | NORDSON CORP  | Common stock   | 398,954              | 340,015                 |
|     | POOL CORP   | Common stock   | 331,794              | 322,188                 |
|     | PROSPERITY BANCSHARES INC                                       | Common stock   | 198,884              | 210,377                 |
|     | REGIONS FINANCIAL CORP  | Common stock   | 19,406,422           | 24,850,738              |
|     | RPM INT'L INC   | Common stock   | 662,133              | 700,581                 |
|     | SEI INVESTMENTS CO  | Common stock   | 531,746              | 652,004                 |
|     | SERVICE CORP INT'L/US   | Common stock   | 266,290              | 279,210                 |
|     | SIMPSON MANUFACTURING CO INC                                    | Common stock   | 266,662              | 245,760                 |
|     | TELEFLEX INC  | Common stock   | 797,014              | 595,291                 |
|     | TRANSUNION  | Common stock   | 463,796              | 459,193                 |
|     | TRIMBLE INC   | Common stock   | 663,985              | 831,315                 |
|     | TYLER TECHNOLOGIES INC  | Common stock   | 403,416              | 401,918                 |
|     | ULTA BEAUTY INC   | Common stock   | 266,778              | 303,146                 |
|     | WEX INC   | Common stock   | 530,945              | 512,636                 |
|     | W R BERKLEY CORP  | Common stock   | 1,189,250            | 1,209,374               |
|     | <b>Total Common Stock</b>                                       |  | <b>\$ 45,089,075</b> | <b>\$ 50,671,887</b>    |
|     | <b>Mutual Funds:</b>  |  |                      |                         |
|     | DODGE & COX INTNL STOCK FND                                     | Mutual fund  | \$ 39,583,905        | \$ 43,348,927           |

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost           | (e)<br>Current<br>Value |
|-----|---|--|-----------------------|-------------------------|
|     | <b>Collective Trust Funds:</b>                                  |  |                       |                         |
|     | BLACKROCK US EQUITY INDX  | Collective trust fund  | \$ 84,462,146         | \$ 125,855,221          |
|     | WELLINGTON TRUST CO LDB   | Collective trust fund  | 129,683,736           | 106,409,627             |
|     | BNYM NEWTON GLBL R RETURN                                       | Collective trust fund  | 1,912,903             | 36,555,573              |
|     | <b>Total Collective Trust Funds</b>                             |  | <u>\$ 216,058,785</u> | <u>\$ 268,820,421</u>   |
|     | <b>Real Estate Funds:</b>                                       |  |                       |                         |
|     | INVESCO CORE REAL ESTATE  | Real estate fund   | <u>\$ 50,635,305</u>  | <u>\$ 72,528,241</u>    |
|     | <b>Private Equity Funds:</b>                                    |  |                       |                         |
|     | MESIROW FINANCIAL PRVT EQTY<br>PARTNERSHIP FUND VI, L.P.        | Private equity fund  | \$ 32,751,119         | \$ 36,298,265           |
|     | HARDING LOEVNER INTRNTL<br>EQUITY CIT                           | Private equity fund  | 3,518,360             | 36,647,770              |
|     | PANTHEON GLOBAL SECONDARY<br>FUND IV, L.P                       | Private equity fund  | 8,928                 | 2,201,263               |
|     | <b>Total Private Equity Funds</b>                               |  | <u>\$ 36,278,407</u>  | <u>\$ 75,147,298</u>    |
|     | <b>Total Investments</b>  |  | <u>\$ 619,859,110</u> | <u>\$ 705,679,037</u>   |
|     | Party-in-interest to the Plan                                   |  |                       |                         |

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**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 (i) – A single transaction in excess of 5% of Plan assets:</u>     |  |                    |                   |                   |                                       |              |
| Government Portfolio Class I (Fund #57)  |  |                    |                   |                   |                                       |              |
| (CUSIP #31607A703)   | Cash and cash equivalents  | \$ 41,800,977      | \$ -              | \$ 41,800,977     | \$ 41,800,977                         | \$ -         |
|  | Cash and cash equivalents  | 42,673,285         | -                 | 42,673,285        | \$ 42,673,285                         | -            |
|  | Cash and cash equivalents  | 42,673,285         | -                 | 42,673,285        | \$ 42,673,285                         | -            |
|  | Cash and cash equivalents  | -                  | 42,673,285        | 42,673,285        | \$ 42,673,285                         | -            |
|  | Cash and cash equivalents  | -                  | 43,339,752        | 43,339,752        | \$ 43,339,752                         | -            |
|  | Cash and cash equivalents  | -                  | 42,673,285        | 42,673,285        | \$ 42,673,285                         | -            |
| <u>Category (iii) – Series of transactions in excess of 5% of Plan assets:</u> |  |                    |                   |                   |                                       |              |
| Government Portfolio Class I (Fund #57)  |  |                    |                   |                   |                                       |              |
| (CUSIP #31607A703)   | Cash and cash equivalent   | \$ 328,874,718     | \$ -              | \$ 328,874,718    | \$ 328,874,718                        | \$ -         |
|  | Cash and cash equivalent   | -                  | 359,058,291       | 359,058,291       | 359,058,291                           | -            |

There were no Category (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 |     |     |       |         |         |         |         |         |         | 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        |                           |     |     |       | 17      | 2       |         |         |         |         | 19    |
| 40–44        |                           | 1   |     |       | 117     | 83      | 4       |         |         |         | 205   |
|              |                           |     |     |       | 100,131 | 100,626 |         |         |         |         |       |
| 45–49        |                           | 1   | 3   | 2     | 86      | 161     | 31      |         |         |         | 284   |
|              |                           |     |     |       | 104,055 | 100,293 | 108,081 |         |         |         |       |
| 50–54        |                           | 2   | 1   | 3     | 104     | 136     | 92      | 34      |         |         | 372   |
|              |                           |     |     |       | 98,703  | 98,099  | 99,332  | 104,821 |         |         |       |
| 55–59        |                           | 1   | 1   | 2     | 71      | 130     | 86      | 89      | 5       |         | 385   |
|              |                           |     |     |       | 96,462  | 93,658  | 101,422 | 96,450  |         |         |       |
| 60–64        |                           | 2   | 3   | 3     | 58      | 92      | 57      | 92      | 24      |         | 331   |
|              |                           |     |     |       | 112,744 | 88,566  | 99,152  | 104,733 | 113,406 |         |       |
| 65–69        |                           | 1   | 3   | 2     | 20      | 24      | 24      | 22      | 1       |         | 97    |
|              |                           |     |     |       | 96,260  | 98,996  | 96,897  | 105,663 |         |         |       |
| 70 & up      |                           |     |     | 1     | 6       | 7       | 7       | 5       | 3       |         | 29    |
|              |                           |     |     |       |         |         |         |         |         |         |       |
| Total        |                           | 8   | 11  | 13    | 479     | 635     | 301     | 242     | 33      |         | 1,722 |
|              |                           |     |     |       |         |         |         |         |         |         |       |

In each cell, the top number is the count of active participants for each age/service combination and the bottom number is average pay for 2023 limited to \$330,000. Average pay is not shown for cells with fewer than 20 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        |                           |     |     | 1     | 1     | 18     |        |        |       |         |       | 20  |
|              |                           |     |     |       |       | 73,509 |        |        |       |         |       |     |
| 45–49        |                           |     | 1   | 2     | 4     | 70     | 29     |        |       |         |       | 106 |
|              |                           |     |     |       |       | 80,143 | 78,003 |        |       |         |       |     |
| 50–54        |                           |     |     |       | 1     | 49     | 48     | 14     |       |         |       | 112 |
|              |                           |     |     |       |       | 88,453 | 85,854 |        |       |         |       |     |
| 55–59        |                           |     |     | 3     | 3     | 42     | 50     | 22     | 9     |         |       | 129 |
|              |                           |     |     |       |       | 73,341 | 66,262 | 78,326 |       |         |       |     |
| 60–64        |                           |     |     |       | 3     | 44     | 48     | 24     | 14    | 2       |       | 135 |
|              |                           |     |     |       |       | 57,870 | 66,788 | 71,264 |       |         |       |     |
| 65–69        |                           |     |     |       |       | 5      | 14     | 3      | 1     | 4       |       | 27  |
|              |                           |     |     |       |       |        |        |        |       |         |       |     |
| 70 & up      |                           |     |     |       |       | 1      | 4      |        | 2     |         |       | 7   |
|              |                           |     |     |       |       |        |        |        |       |         |       |     |
| Total        |                           |     | 1   | 6     | 12    | 229    | 193    | 63     | 26    | 6       |       | 536 |
|              |                           |     |     |       |       |        |        |        |       |         |       |     |

In each cell, the top number is the count of active participants for each age/service combination and the bottom number is average pay for 2023 limited to \$330,000. Average pay is not shown for cells with fewer than 20 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 generational 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.                             |                 |
| Other economic assumptions          |   |                 |
| • Salary increases                  | Salaries are assumed to increase an average of 4.00% per year with salary increases higher at younger ages and lower at older ages. Sample rates are:   |                 |
|                                     | Age   | Rate            |
|                                     | 25  | 6.50%           |
|                                     | 30  | 6.00%           |
|                                     | 35  | 5.00%           |
|                                     | 40  | 4.50%           |
|                                     | 45  | 3.50%           |
|                                     | 50  | 3.25%           |
|                                     | 55  | 2.75%           |
|                                     | 60  | 2.50%           |
| • Social Security wage base         | 3.25% per year  |                 |
| • Expected investment return        | 5.30% per year for 2022, 6.15% per year for 2023, 6.30% per year for 2024   |                 |
| • Expenses                          | Prior year administrative and investment expenses adjusted for any known significant changes from prior year. \$1,260,000 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%            |

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

|   |   |                            |
|---|---|----------------------------|
|   | 50  | 5.6%                       |
|   | 55  | 2.9%                       |
|   | 60  | 2.2%                       |
|   | 65  | 2.8%                       |
|   | 70  | 0.0%                       |
| • Disability incidence                                  | Based on rates from the 1985 Pension Disability Study from the Conference of Consulting Actuaries. Sample rates are:  |                            |
|   | <b>Age</b>  | <b>Male</b>                |
|   | 25  | 0.038%                     |
|   | 30  | 0.048%                     |
|   | 35  | 0.069%                     |
|   | 40  | 0.117%                     |
|   | 45  | 0.202%                     |
|   | 50  | 0.358%                     |
|   | 55  | 0.722%                     |
|   | 60  | 1.256%                     |
| • Retirement age  | All retirements are assumed to occur in accordance with the following table:  |                            |
|   | <b>Attained age</b>   | <b>Annual rate</b>         |
|   | 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                                    | <b>Male participants</b>  | <b>Female participants</b> |
| – Percentage married                                    | 80%   | 70%                        |
| – Spouse age difference                                 | 3 years younger   | 3 years older              |
| • Form of payment                                       | <b>Life annuity</b>   | <b>Lump sum</b>            |
| – 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

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

Capital Markets Outlook for the plan's target asset mix, net of an adjustment of 7 bps for expenses assumed to be paid from plan assets.

- The Social Security taxable wage base increase assumption is based on historical spreads between inflation and the increase in national average wages where inflation is based on the inflation assumption periodically published by Mercer Investment Consulting in their Capital Markets Outlook.
- The salary increase assumption was based on an experience study undertaken in 2019 using data from 2014-2017, with experience from 2018 being excluded due to one-time workforce actions during 2018. The plan sponsor believes that this period will be representative of anticipated future experience.
- 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.

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

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.
- **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.

**Schedule SB, line 22 — Description of Weighted Average Retirement Age**

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 62.

| (A)<br>Retirement age | (B)<br>Retirement percent | (C)<br>L <sub>x</sub> | (D)<br>Number of employees expected to retire<br>(B) x (C) | (E)<br>(A) x (D) |
|-----------------------|---------------------------|-----------------------|--|------------------|
| 55                    | 7.00%                     | 10,000                | 700.00   | 38,500           |
| 56                    | 7.00%                     | 9,300                 | 651.00   | 36,456           |
| 57                    | 7.00%                     | 8,649                 | 605.43   | 34,510           |
| 58                    | 7.00%                     | 8,044                 | 563.05   | 32,657           |
| 59                    | 7.00%                     | 7,481                 | 523.64   | 30,895           |
| 60                    | 7.00%                     | 6,957                 | 486.98   | 29,219           |
| 61                    | 7.00%                     | 6,470                 | 452.89   | 27,626           |
| 62                    | 16.00%                    | 6,017                 | 962.72   | 59,689           |
| 63                    | 16.00%                    | 5,054                 | 808.69   | 50,947           |
| 64                    | 20.00%                    | 4,246                 | 849.12   | 54,344           |
| 65                    | 35.00%                    | 3,396                 | 1,188.77   | 77,270           |
| 66                    | 25.00%                    | 2,208                 | 551.93   | 36,427           |
| 67                    | 25.00%                    | 1,656                 | 413.95   | 27,735           |
| 68                    | 25.00%                    | 1,242                 | 310.46   | 21,111           |
| 69                    | 25.00%                    | 931                   | 232.84   | 16,066           |
| 70                    | 100.00%                   | 699                   | 698.53   | 48,897           |
| Total                 |                           |                       | 10,000.00  | 622,348          |
| Average               |                           |                       |  | 62.23            |

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**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 (i) – A single transaction in excess of 5% of Plan assets:</u>     |  |                    |                   |                   |                                       |              |
| Government Portfolio Class I (Fund #57)  |  |                    |                   |                   |                                       |              |
| (CUSIP #31607A703)   | Cash and cash equivalents  | \$ 41,800,977      | \$ -              | \$ 41,800,977     | \$ 41,800,977                         | \$ -         |
|  | Cash and cash equivalents  | 42,673,285         | -                 | 42,673,285        | \$ 42,673,285                         | -            |
|  | Cash and cash equivalents  | 42,673,285         | -                 | 42,673,285        | \$ 42,673,285                         | -            |
|  | Cash and cash equivalents  | -                  | 42,673,285        | 42,673,285        | \$ 42,673,285                         | -            |
|  | Cash and cash equivalents  | -                  | 43,339,752        | 43,339,752        | \$ 43,339,752                         | -            |
|  | Cash and cash equivalents  | -                  | 42,673,285        | 42,673,285        | \$ 42,673,285                         | -            |
| <u>Category (iii) – Series of transactions in excess of 5% of Plan assets:</u> |  |                    |                   |                   |                                       |              |
| Government Portfolio Class I (Fund #57)  |  |                    |                   |                   |                                       |              |
| (CUSIP #31607A703)   | Cash and cash equivalent   | \$ 328,874,718     | \$ -              | \$ 328,874,718    | \$ 328,874,718                        | \$ -         |
|  | Cash and cash equivalent   | -                  | 359,058,291       | 359,058,291       | 359,058,291                           | -            |

There were no Category (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.

|   |  |  |
|---|--|--|
| <b>SCHEDULE SB</b><br><b>(Form 5500)</b><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><hr/> <small>Department of Labor<br/>Employee Benefits Security Administration</small><br><hr/> <small>Pension Benefit Guaranty Corporation</small> | <b>Single-Employer Defined Benefit Plan</b><br><b>Actuarial Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500 or 5500-SF.</b> | <small>OMB No. 1210-0110</small><br><hr/> <b>2024</b><br><hr/> <b>This Form is Open to Public Inspection</b> |
|---|--|--|

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

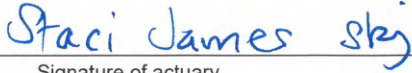
▶ **Round off amounts to nearest dollar.**  
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

|   |   |     |
|---|---|-----|
| <b>A</b> Name of plan<br>Regions Financial Corporation Retirement Plan for Associates   | <b>B</b> Three-digit plan number (PN) ▶   | 013 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>Regions Financial Corporation                                 | <b>D</b> Employer Identification Number (EIN)<br>63-0589368   |     |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | <b>F</b> 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**

|   |                            |                           |                          |
|---|----------------------------|---------------------------|--------------------------|
| <b>1</b> Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>   |                            |                           |                          |
| <b>2</b> Assets:  |                            |                           |                          |
| <b>a</b> Market value .....   | <b>2a</b>                  | 715,976,407               |                          |
| <b>b</b> Actuarial value .....  | <b>2b</b>                  | 762,027,484               |                          |
| <b>3</b> Funding target/participant count breakdown   | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
| <b>a</b> For retired participants and beneficiaries receiving payment .....   | 263                        | 62,268,369                | 62,268,369               |
| <b>b</b> For terminated vested participants .....   | 300                        | 48,020,254                | 48,020,254               |
| <b>c</b> For active participants .....  | 2,258                      | 457,001,175               | 460,878,782              |
| <b>d</b> Total .....  | 2,821                      | 567,289,798               | 571,167,405              |
| <b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b) .....   | <input type="checkbox"/>   |                           |                          |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions .....   | <b>4a</b>                  |                           |                          |
| <b>b</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 ..... | <b>4b</b>                  |                           |                          |
| <b>5</b> Effective interest rate .....  | <b>5</b>                   | 5.23%                     |                          |
| <b>6</b> Target normal cost   |                            |                           |                          |
| <b>a</b> Present value of current plan year accruals .....  | <b>6a</b>                  | 30,436,037                |                          |
| <b>b</b> Expected plan-related expenses .....   | <b>6b</b>                  | 1,260,000                 |                          |
| <b>c</b> Target normal cost .....   | <b>6c</b>                  | 31,696,037                |                          |

**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.

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

| <b>Part II Beginning of Year Carryover and Prefunding Balances</b> |   | (a) Carryover balance | (b) Prefunding balance |
|--|---|-----------------------|------------------------|
| <b>7</b>   | Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....   | 126,347,679           | 0                      |
| <b>8</b>   | Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....  | 0                     | 0                      |
| <b>9</b>   | Amount remaining (line 7 minus line 8) .....  | 126,347,679           | 0                      |
| <b>10</b>  | Interest on line 9 using prior year's actual return of <u>6.38%</u> .....   | 8,060,982             | 0                      |
| <b>11</b>  | Prior year's excess contributions to be added to prefunding balance:  |                       |                        |
| <b>a</b>   | Present value of excess contributions (line 38a from prior year) .....  |                       | 0                      |
| <b>b(1)</b>  | 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>5.38%</u> ..... |                       | 0                      |
| <b>b(2)</b>  | Interest on line 38b from prior year Schedule SB, using prior year's actual return .....  |                       | 0                      |
| <b>c</b>   | Total available at beginning of current plan year to add to prefunding balance .....  |                       | 0                      |
| <b>d</b>   | Portion of (c) to be added to prefunding balance .....  |                       | 0                      |
| <b>12</b>  | Other reductions in balances due to elections or deemed elections .....   | 0                     | 0                      |
| <b>13</b>  | Balance at beginning of current year (line 9 + line 10 + line 11d - line 12) .....  | 134,408,661           | 0                      |

| <b>Part III Funding Percentages</b> |  |           |          |
|-------------------------------------|--|-----------|----------|
| <b>14</b>                           | Funding target attainment percentage .....   | <b>14</b> | 109.88 % |
| <b>15</b>                           | Adjusted funding target attainment percentage .....  | <b>15</b> | 133.41 % |
| <b>16</b>                           | Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 144.76 % |
| <b>17</b>                           | If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....  | <b>17</b> | %        |

**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 |   |
|-----------------------|--------------------------------|------------------------------|-----------------------|--------------------------------|------------------------------|---|
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
|                       |                                |                              |                       |                                |                              |   |
| <b>Totals ▶</b>       |                                |                              | <b>18(b)</b>          | 0                              | <b>18(c)</b>                 | 0 |

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

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

|   |  |   |                                     |   |
|---|--|---|-------------------------------------|---|
| <b>21</b> Discount rate:                        |  |   |                                     |   |
| <b>a</b> Segment rates:                         | 1st segment:<br>4.75 %                         | 2nd segment:<br>4.87 %                                    | 3rd segment:<br>5.59%               | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code).....     |  |   |                                     | <b>21b</b> 4  |
| <b>22</b> Weighted average retirement age ..... |  |   |                                     | <b>22</b> 62  |
| <b>23</b> Mortality table(s) (see instructions) | <input type="checkbox"/> Prescribed - combined | <input checked="" type="checkbox"/> Prescribed - separate | <input type="checkbox"/> Substitute |   |

**Part VI Miscellaneous Items**

|  |   |  |
|--|---|--|
| <b>24</b> 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            |
| <b>25</b> 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 |
| <b>26</b> Demographic and benefit information  |   |  |
| <b>a</b> 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>b</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            |
| <b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....                                    | <b>27</b>                               |  |

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

|   |           |   |
|---|-----------|---|
| <b>28</b> Unpaid minimum required contributions for all prior years .....   | <b>28</b> | 0 |
| <b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | <b>29</b> | 0 |
| <b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....                                    | <b>30</b> | 0 |

**Part VIII Minimum Required Contribution For Current Year**

|  |                     |                    |               |
|--|---------------------|--------------------|---------------|
| <b>31</b> Target normal cost and excess assets (see instructions):   |                     |                    |               |
| <b>a</b> Target normal cost (line 6c).....   | <b>31a</b>          | 31,696,037         |               |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....   | <b>31b</b>          | 31,696,037         |               |
| <b>32</b> Amortization installments:   | Outstanding Balance | Installment        |               |
| <b>a</b> Net shortfall amortization installment .....  | 0                   | 0                  |               |
| <b>b</b> Waiver amortization installment .....   | 0                   | 0                  |               |
| <b>33</b> 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 ..... | <b>33</b>           |                    |               |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....   | <b>34</b>           | 0                  |               |
|  | Carryover balance   | Prefunding balance | Total balance |
| <b>35</b> Balances elected for use to offset funding requirement .....   | 0                   | 0                  | 0             |
| <b>36</b> Additional cash requirement (line 34 minus line 35).....   | <b>36</b>           | 0                  |               |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....   | <b>37</b>           | 0                  |               |
| <b>38</b> Present value of excess contributions for current year (see instructions)  |                     |                    |               |
| <b>a</b> Total (excess, if any, of line 37 over line 36)   | <b>38a</b>          | 0                  |               |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....  | <b>38b</b>          | 0                  |               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....   | <b>39</b>           | 0                  |               |
| <b>40</b> Unpaid minimum required contributions for all years .....  | <b>40</b>           | 0                  |               |

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

|  |
|--|
| <b>41</b> 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 |
|--|

## Plan: Regions Financial Corporation Retirement Plan for Associates

EIN/PN: 63-0589368/013

Valuation Date: 01/01/2024

## 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      | 4,579,569           | 433,848                        | 4,931,086   | 9,944,503  |
| 2025      | 8,391,992           | 686,441                        | 4,872,692   | 13,951,125 |
| 2026      | 12,048,565          | 940,286                        | 4,806,214   | 17,795,065 |
| 2027      | 15,570,551          | 1,366,298                      | 4,644,397   | 21,581,246 |
| 2028      | 18,742,071          | 1,644,276                      | 4,580,444   | 24,966,791 |
| 2029      | 21,650,913          | 1,833,829                      | 4,526,645   | 28,011,387 |
| 2030      | 24,238,865          | 2,074,112                      | 4,477,174   | 30,790,151 |
| 2031      | 26,517,219          | 2,364,346                      | 4,421,241   | 33,302,806 |
| 2032      | 28,675,389          | 2,436,479                      | 4,360,141   | 35,472,009 |
| 2033      | 30,750,627          | 2,703,109                      | 4,294,197   | 37,747,933 |
| 2034      | 32,554,475          | 3,009,204                      | 4,220,765   | 39,784,444 |
| 2035      | 34,187,652          | 3,256,069                      | 4,141,029   | 41,584,750 |
| 2036      | 35,642,652          | 3,456,733                      | 4,050,910   | 43,150,295 |
| 2037      | 36,936,938          | 3,824,273                      | 3,945,689   | 44,706,900 |
| 2038      | 38,021,732          | 4,005,364                      | 3,842,683   | 45,869,779 |
| 2039      | 38,872,809          | 4,119,999                      | 3,719,194   | 46,712,002 |
| 2040      | 39,636,669          | 4,252,222                      | 3,590,493   | 47,479,384 |
| 2041      | 40,383,343          | 4,372,455                      | 3,428,800   | 48,184,598 |
| 2042      | 40,698,915          | 4,557,674                      | 3,285,910   | 48,542,499 |
| 2043      | 40,848,574          | 4,758,764                      | 3,089,687   | 48,697,025 |
| 2044      | 40,680,525          | 4,776,902                      | 2,924,864   | 48,382,291 |
| 2045      | 40,277,181          | 4,740,647                      | 2,751,702   | 47,769,530 |
| 2046      | 39,416,831          | 4,662,571                      | 2,571,137   | 46,650,539 |
| 2047      | 38,325,543          | 4,549,363                      | 2,384,466   | 45,259,372 |
| 2048      | 37,034,309          | 4,417,589                      | 2,193,343   | 43,645,241 |
| 2049      | 35,640,296          | 4,277,626                      | 1,999,841   | 41,917,763 |
| 2050      | 34,105,262          | 4,129,445                      | 1,806,406   | 40,041,113 |
| 2051      | 32,488,396          | 3,973,144                      | 1,615,725   | 38,077,265 |
| 2052      | 30,805,786          | 3,808,983                      | 1,430,494   | 36,045,263 |
| 2053      | 29,074,288          | 3,637,449                      | 1,253,213   | 33,964,950 |
| 2054      | 27,309,012          | 3,459,301                      | 1,086,102   | 31,854,415 |
| 2055      | 25,530,751          | 3,275,542                      | 930,959   | 29,737,252 |
| 2056      | 23,754,457          | 3,087,391                      | 789,129   | 27,630,977 |
| 2057      | 21,995,291          | 2,896,218                      | 661,479   | 25,552,988 |
| 2058      | 20,264,758          | 2,703,462                      | 548,367   | 23,516,587 |
| 2059      | 18,574,647          | 2,510,611                      | 449,692   | 21,534,950 |
| 2060      | 16,934,869          | 2,319,102                      | 364,929   | 19,618,900 |
| 2061      | 15,354,271          | 2,130,269                      | 293,241   | 17,777,781 |
| 2062      | 13,840,579          | 1,945,405                      | 233,533   | 16,019,517 |
| 2063      | 12,400,312          | 1,765,726                      | 184,543   | 14,350,581 |
| 2064      | 11,038,733          | 1,592,311                      | 144,925   | 12,775,969 |
| 2065      | 9,759,969           | 1,426,125                      | 113,320   | 11,299,414 |
| 2066      | 8,567,028           | 1,268,024                      | 88,433  | 9,923,485  |
| 2067      | 7,461,882           | 1,118,725                      | 69,072  | 8,649,679  |
| 2068      | 6,445,574           | 978,817                        | 54,177  | 7,478,568  |
| 2069      | 5,518,283           | 848,760                        | 42,815  | 6,409,858  |
| 2070      | 4,679,449           | 728,879                        | 34,193  | 5,442,521  |
| 2071      | 3,927,764           | 619,416                        | 27,660  | 4,574,840  |
| 2072      | 3,261,095           | 520,530                        | 22,698  | 3,804,323  |
| 2073      | 2,676,487           | 432,233                        | 18,900  | 3,127,620  |

**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<br>Restated plan: January 1, 2016<br>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.<br>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.<br>As of January 1, 2020, deferred vested participants, retired participants and rehired participants with frozen benefits were transferred from this plan to the Regions Financial Corporation Retirement Plan. |

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.<br>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.<br>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.<br>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.<br>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.  |

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

|  |  |
|--|--|
|  | 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.  |
| <ul style="list-style-type: none"> <li>Pensionable earnings</li> </ul>     | <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"> <li>Average monthly earnings</li> </ul> | 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.   |
| <ul style="list-style-type: none"> <li>Covered Compensation</li> </ul>     | 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.  |
| <ul style="list-style-type: none"> <li>Accrued benefit</li> </ul>          | 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.   |

**Normal retirement**

|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>Eligibility</li> </ul> | The first day of the month coincident with or immediately following the participant’s 65th birthday.   |
| <ul style="list-style-type: none"> <li>Benefit</li> </ul>     | <p>A monthly pension payable for life equal to the sum of:</p> <p>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,</p> <p>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 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.</p> |

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.

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

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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.

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.

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

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.

**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.

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

- 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.

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

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.

**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

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

|  |  |
|--|--|
| • Status of the plan                               | <p>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.</p> <p>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.</p> <p>As of January 1, 2020, deferred vested participants, retired participants and rehired participants with frozen benefits were transferred from this plan to the Regions Financial Corporation Retirement Plan.</p> |
| • 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     | <p>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.</p> <p>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.</p>   |
| • 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> |

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

|   |  |
|---|--|
| • Pensionable earnings  | 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.  |
| • Final average earnings  | 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.  |
| • Covered Compensation  | 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.  |
| • Accrued benefit   | 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.  |
| 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. |  |
| <b>Normal retirement</b>  |  |
| • Eligibility   | 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.  |
| • 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 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:</p> <ul style="list-style-type: none"> <li>– 1.25% of Final Average Earnings (FAE) up to \$7,800 times Credited Service, plus</li> <li>– 1.75% of FAE in excess of \$7,800 times Credited Service up to 35 years, plus</li> <li>– 1.25% of FAE in excess of \$7,800 times Credited Service in excess of 35 years</li> </ul> <p>A2. For participants of the Employees' Retirement Plan of the Merchant's National Bank of Mobile on October 28, 1981:</p> <ul style="list-style-type: none"> <li>– 1.25% of FAE up to Covered Compensation (CC) times Credited Service, plus</li> <li>– 1.75% of FAE in excess of CC times Credited Service up to 35 years, plus</li> <li>– 1.25% of FAE in excess of CC times Credited Service in excess of 35 years</li> </ul> <p>A3. For employees not covered in A1 or A2:</p> <ul style="list-style-type: none"> <li>– 1.0% of FAE up to CC times Credited Service up to a maximum of 40 years, plus</li> </ul> |

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

- 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.

- Benefit 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.  
 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.  
 The annual minimum benefit of \$120 times full years of Continuous Service up to 25 years is unreduced for early retirement.

**Late retirement**

- Eligibility Retirement after Normal Retirement Date.
- Benefit 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.

**Deferred vested**

- Eligibility Termination for reasons other than death or retirement after completing five years of Continuous Service after age 18.
- Benefit Accrued benefit determined as of termination date payable for life as of Normal Retirement Date.  
 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.

**Disability**

- Eligibility Completion of 10 years of Continuous Service and in receipt of a Social Security disability benefit.
- Benefit 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.

**Schedule SB, Part V — Summary of Plan Provisions****Pre-retirement death**

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

**Form of benefits**

- Automatic form for unmarried participants Life Annuity
- Automatic form for married participants Joint and 50% Survivor Annuity
- Optional forms
  - 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 \$5,000 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 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.

**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.

## Schedule SB, Part V — Summary of Plan Provisions

### Benefits included or excluded

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

- **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.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost  | (e)<br>Current<br>Value |
|-----|---|--|--------------|-------------------------|
|     | <b>Cash and Cash Equivalents:</b>                               |  |              |                         |
|     | FIDELITY INVESTMENTS  | Government Portfolio<br>(Fund #57)   | \$ 8,181,191 | \$ 8,181,191            |
|     | <b>Corporate Bonds:</b>   |  |              |                         |
|     | ABBVIE INC  | 4.05% 21 Nov 2039  | \$ 147,539   | \$ 123,164              |
|     | ABBVIE INC  | 4.45% 14 May 2046  | 28,380       | 29,790                  |
|     | ABBVIE INC  | 4.85% 15 Jun 2044  | 44,138       | 90,638                  |
|     | ABBVIE INC  | 5.35% 15 May 2044  | 85,008       | 82,955                  |
|     | ABBVIE INC  | 5.5% 15 May 2064   | 174,860      | 167,469                 |
|     | AEP TEXAS INC   | 4.15% 01 May 2049  | 157,305      | 124,567                 |
|     | AEP TRANSMISSION CO LLC   | 3.80% 15 Jun 2049  | 105,267      | 81,612                  |
|     | AERCAP IRELAND CAP/GLOBA  | 3.85% 29 Oct 2041  | 573,162      | 587,943                 |
|     | AERCAP IRELAND CAP/GLOBA  | 4.95% 10 Sep 2034  | 177,187      | 171,584                 |
|     | AES CORP/THE  | 2.45% 15 Jan 2031  | 129,392      | 112,497                 |
|     | AFLAC INC   | 6.45% 15 Aug 2040  | 922,986      | 856,429                 |
|     | AGREE LP  | 2.60% 15 Jun 2033  | 94,008       | 80,409                  |
|     | ALABAMA POWER CO  | 3.00% 15 Mar 2052  | 1,269,032    | 898,646                 |
|     | AMAZON.COM INC  | 2.88% 12 May 2041  | 114,030      | 88,087                  |
|     | AMERICA MOVIL SAB DE CV   | 6.13% 30 Mar 2040  | 87,458       | 76,992                  |
|     | AMERICAN ASSETS TRUST LP  | 6.15% 01 Oct 2034  | 184,436      | 184,157                 |
|     | AMERICAN EXPRESS CO   | 5.28% 26 Jul 2035  | 185,357      | 182,959                 |
|     | AMGEN INC   | 4.40% 01 May 2045  | 997,794      | 834,356                 |
|     | ANALOG DEVICES INC  | 2.80% 01 Oct 2041  | 125,914      | 95,522                  |
|     | ANGLO AMERICAN CAPITAL PLC                                      | 4.75% 16 Mar 2052  | 141,664      | 137,394                 |
|     | ANGLO AMERICAN CAPITAL PLC                                      | 3.95% 10 Sep 2050  | 217,543      | 210,894                 |
|     | ANGLO AMERICAN CAPITAL PLC                                      | 6.00% 05 Apr 2054  | 177,344      | 167,817                 |
|     | ANHEUSER-BUSCH COS LLC  | 4.70% 01 Feb 2036  | 113,184      | 109,016                 |
|     | ANHEUSER-BUSCH COS LLC  | 4.90% 01 Feb 2046  | 112,200      | 97,385                  |
|     | ANHEUSER-BUSCH INBEV FIN  | 4.90% 01 Feb 2046  | 792,354      | 678,880                 |
|     | ANHEUSER-BUSCH INBEV WRLD                                       | 4.44% 06 Oct 2048  | 34,922       | 33,913                  |

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | ANHEUSER-BUSCH INBEV WRLD                                       | 5.55% 23 Jan 2049  | \$ 332,415  | \$ 329,849              |
|     | ANHEUSER-BUSCH INBEV WRLD                                       | 8.20% 15 Jan 2039  | 262,166     | 244,700                 |
|     | APOLLO GLOBAL MGT INC   | 5.80% 21 May 2054  | 265,992     | 266,390                 |
|     | APPLE INC   | 3.85% 04 May 2043  | 871,107     | 728,939                 |
|     | ARIZONA PUBLIC SERVICE CO                                       | 3.35% 15 May 2050  | 871,949     | 578,430                 |
|     | ARTHUR J GALLAGER & CO  | 5.55% 15 Feb 2055  | 363,797     | 352,297                 |
|     | ARTHUR J GALLAGER & CO  | 5.75% 02 Mar 2053  | 180,680     | 176,956                 |
|     | ARTHUR J GALLAGER & CO  | 5.75% 15 Jul 2054  | 15,525      | 14,853                  |
|     | ARTHUR J GALLAGER & CO  | 6.75% 15 Feb 2054  | 157,075     | 166,370                 |
|     | ATHENE HOLDING LTD VRBLE  | 6.63% 15 Oct 2054  | 305,000     | 303,295                 |
|     | ATMOS ENERGY CORP   | 2.85% 15 Feb 2052  | 994,566     | 612,229                 |
|     | AT&T INC  | 3.50% 00 Jun 2041  | 25,220      | 26,845                  |
|     | AT&T INC  | 6.50% 15 Sep 2053  | 106,845     | 101,001                 |
|     | AT&T INC  | 3.55% 15 Sep 2055  | 450,738     | 365,889                 |
|     | AT&T INC  | 3.65% 01 Jun 2051  | 100,233     | 106,056                 |
|     | AT&T INC  | 3.65% 15 Sep 2059  | 300,027     | 236,466                 |
|     | AT&T INC  | 3.80% 01 Dec 2057  | 213,442     | 167,646                 |
|     | AT&T INC  | 4.50% 15 May 2035  | 89,608      | 83,250                  |
|     | AT&T INC  | 6.00% 15 Aug 2040  | 823,683     | 762,639                 |
|     | AT&T INC  | 6.55% 15 Feb 2039  | 888,190     | 807,677                 |
|     | BAKER HUGHES A GE CO LLC  | 4.08% 15 Dec 2047  | 775,952     | 607,722                 |
|     | BANK OF AMERICA CORP  | 6.11% 29 Jan 2037  | 1,116,001   | 1,058,022               |
|     | BANK OF AMERICA CORP VRBLE                                      | 2.68% 19 Jun 2041  | 259,495     | 201,327                 |
|     | BANK OF AMERICA CORP VRBLE                                      | 4.31% 22 Apr 2042  | 111,952     | 89,804                  |
|     | BANK OF AMERICA CORP VRBLE                                      | 4.08% 23 Apr 2040  | 187,933     | 161,738                 |
|     | BANK OF AMERICA CORP VRBLE                                      | 5.43% 15 Aug 2035  | 430,000     | 418,528                 |
|     | BANK OF AMERICA CORP VRBLE                                      | 5.47% 23 Jan 2035  | 175,209     | 175,191                 |
|     | BARCLAYS PLC VRBLE  | 5.34% 10 Sep 2035  | 370,000     | 355,473                 |
|     | BAT CAPITAL CORP  | 4.39% 15 Aug 2037  | 492,786     | 496,570                 |
|     | BAT CAPITAL CORP  | 4.76% 06 Sep 2049  | 230,183     | 194,560                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | BAT CAPITAL CORP  | 7.08% 02 Aug 2043  | \$ 85,689   | \$ 91,926               |
|     | BAXTER INTERNATIONAL INC  | 3.50% 155 Aug 2046   | 1,096,269   | 912,683                 |
|     | BAY AREA CA TOLL AUTH TOLL                                      | 6.26% 01 Apr 2049  | 256,320     | 200,811                 |
|     | BAYER US FIN II LLC   | 4.88% 25 Jun 2048  | 16,935      | 15,582                  |
|     | BAYER US FIN II LLC   | 6.50% 21 Nov 2033  | 40,408      | 40,696                  |
|     | BAYER US FIN II LLC   | 6.88% 21 Nov 2053  | 208,298     | 201,626                 |
|     | BERKSHIRE HATHAWAY ENRG   | 4.25% 15 Oct 2050  | 28,162      | 27,674                  |
|     | BERKSHIRE HATHAWAY ENRG   | 4.60% 01 May 2053  | 55,982      | 53,930                  |
|     | BERKSHIRE HATHAWAY ENRG   | 6.13% 01 Apr 2036  | 283,668     | 252,611                 |
|     | BERKSHIRE HATHAWAY FIN  | 4.30% 15 May 2043  | 796,814     | 649,538                 |
|     | BHP BILLITON FINANCE USA LTD                                    | 5.00% 30 Sep 2043  | 828,915     | 701,383                 |
|     | BLACKROCK FUNDING INC   | 5.25% 14 Mar 2054  | 1,096,646   | 1,050,266               |
|     | BLACKROCK FUNDING INC   | 5.35% 08 Jan 2055  | 159,740     | 153,031                 |
|     | BOEING CO/THE   | 3.75% 01 Feb 2050  | 150,714     | 157,440                 |
|     | BOEING CO/THE   | 5.71% 01 May 2040  | 907,528     | 837,981                 |
|     | BOEING CO/THE   | 5.81% 1 May 2050   | 231,822     | 222,781                 |
|     | BOEING CO/THE   | 5.93% 01 May 2060  | 125,895     | 92,675                  |
|     | BOEING CO/THE   | 6.86% 01 May 2054  | 106,285     | 111,599                 |
|     | BOEING CO/THE   | 7.01% 01 May 2064  | 162,379     | 164,475                 |
|     | BP CAPITAL MARKETS AMERICA                                      | 3.60% 17 Jun 2041  | 304,271     | 234,705                 |
|     | BRISTOL-MYERS SQUIBB CO   | 4.13% 15 Jun 2039  | 952,941     | 716,439                 |
|     | BROOKFIELD FIN INC  | 5.97% 04 Mar 2054  | 61,090      | 60,730                  |
|     | BURLINGTN NORTH SANTA FE  | 4.15%  | 182,109     | 144,037                 |
|     | BURLINGTN NORTH SANTA FE  | 2.88% 15 Jun 2052  | 74,642      | 49,772                  |
|     | BURLINGTN NORTH SANTA FE  | 3.05% 15 Feb 2051  | 61,578      | 42,755                  |
|     | BURLINGTN NORTH SANTA FE  | 4.55% 01 Sep 2044  | 66,642      | 52,327                  |
|     | BURLINGTN NORTH SANTA FE  | 5.15% 01 Sep 2043  | 832,979     | 723,312                 |
|     | BURLINGTON NORTHERN SF  | 5.20% 15 Apr 2054  | 24,424      | 23,579                  |
|     | BURLINGTON NORTHERN SF  | 5.50% 15 Mar 2055  | 129,311     | 128,101                 |
|     | CALIFORNIA ST BUILD AMERICA                                     | 7.60% 01 Nov 2040  | 190,181     | 154,809                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | CANADIAN PACIFIC RAILWAY CO                                     | 3.00% 02 Dec 2041  | \$ 39,791   | \$ 29,069               |
|     | CANADIAN PACIFIC RAILWAY CO                                     | 4.80% 01 Aug 2045  | 967,480     | 832,088                 |
|     | CARDINAL HEALTH INC   | 4.90% 15 Sep 2045  | 778,872     | 649,548                 |
|     | CATERPILLAR INC   | 5.20% 27 May 2041  | 916,914     | 739,033                 |
|     | CELANESE US HOLDINGS LLC  | 6.95% 15 Nov 2033  | 625,275     | 606,441                 |
|     | CHARTER COMMUNICATIONS  | 3.50 01 Jun 2041   | 79,259      | 58,246                  |
|     | CHARTER COMMUNICATIONS  | 3.90% 01 Jun 2052  | 89,807      | 90,063                  |
|     | CHARTER COMMUNICATIONS  | 4.40% 01 Dec 2061  | 51,451      | 53,250                  |
|     | CHARTER COMMUNICATIONS  | 4.80% 01 Mar 2050  | 57,350      | 56,337                  |
|     | CHARTER COMMUNICATIONS  | 5.13% 01 Jul 2049  | 118,271     | 121,329                 |
|     | CHARTER COMMUNICATIONS  | 5.38% 01 May 2047  | 51,897      | 53,350                  |
|     | CHARTER COMMUNICATIONS  | 5.50% 01 Apr 2063  | 53,968      | 55,695                  |
|     | CHARTER COMMUNICATIONS  | 5.75% 01 Apr 2048  | 97,377      | 98,307                  |
|     | CHILE GOVT INT BOND   | 3.10% 22 Jan 2061  | 9,653       | 8,826                   |
|     | CHILE GOVT INT BOND   | 3.86% 21 Jun 2047  | 11,791      | 11,192                  |
|     | CHILE GOVT INT BOND   | 5.33% 05 Jan 2054  | 81,884      | 78,542                  |
|     | CISCO SYSTEMS INC   | 5.30% 26 Feb 2054  | 125,315     | 121,501                 |
|     | CIGNA GROUP/THE   | 5.60% 15 Feb 2054  | 141,003     | 135,941                 |
|     | CITIGROUP INC   | 4.65% 23 Jul 2048  | 238,402     | 197,408                 |
|     | CITIGROUP INC VRBLE   | 2.90% 03 Nov 2042  | 155,711     | 115,553                 |
|     | CITIGROUP INC VRBLE   | 3.88% 24 Jan 2039  | 667,002     | 516,826                 |
|     | CITIGROUP INC VRBLE   | 5.41% 19 Sep 2039  | 150,000     | 142,848                 |
|     | CITIGROUP INC VRBLE   | 5.83% 13 Feb 2035  | 275,385     | 273,655                 |
|     | COCA-COLA CO/THE  | 5.20% 14 Jan 2055  | 299,682     | 285,289                 |
|     | COCA-COLA CO/THE  | 5.30% 13 May 2054  | 15,291      | 14,494                  |
|     | COCA-COLA CO/THE  | 5.40% 13 May 2064  | 120,851     | 115,680                 |
|     | COMCAST CORP  | 2.89% 01 Nov 2051  | 78,046      | 53,529                  |
|     | COMCAST CORP  | 2.94% 01 Nov 2056  | 73,175      | 54,749                  |
|     | COMCAST CORP  | 2.99% 01 Nov 2063  | 24,849      | 22,575                  |
|     | COMCAST CORP  | 3.45% 01 Feb 2050  | 22,170      | 20,540                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | COMCAST CORP  | 3.90% 01 Mar 2038  | \$ 258,744  | \$ 231,201              |
|     | COMCAST CORP  | 3.97% 01 Nov 2047  | 912,881     | 808,551                 |
|     | COMCAST CORP  | 5.50% 15 May 2064  | 35,212      | 32,642                  |
|     | COMCAST CORP  | 5.65% 01 Jun 2054  | 366,990     | 352,835                 |
|     | COMMONWEALTH EDISON CO  | 3.20% 15 Nov 2049  | 117,213     | 83,181                  |
|     | CON EDISON CO OF NY INC   | 5.50% 15 Mar 2055  | 602,959     | 581,459                 |
|     | CONOCOPHILLIPS  | 6.50% 01 Feb 2039  | 788,126     | 688,862                 |
|     | CONOCOPHILLIPS  | 5.50% 15 Jan 2055  | 467,003     | 442,169                 |
|     | CONOCOPHILLIPS  | 5.65% 15 Jan 2065  | 94,960      | 89,849                  |
|     | CONSDTD EDISON CO OF NY INC                                     | 4.00% 15 Nov 2057  | 273,911     | 202,456                 |
|     | CONSDTD EDISON CO OF NY INC                                     | 5.90% 15 Nov 2053  | 16,703      | 15,220                  |
|     | CONSDTD EDISON CO OF NY INC                                     | 6.15% 15 Nov 2052  | 17,263      | 15,739                  |
|     | CONSTELLATION ENRGY GENRTN LI                                   | 6.25% 01 Oct 2039  | 1,139,637   | 1,017,958               |
|     | CSX CORP  | 5.50% 15 Apr 2041  | 878,881     | 656,152                 |
|     | CVS HEALTH CORP   | 5.05% 25 Mar 2048  | 420,108     | 399,986                 |
|     | CVS HEALTH CORP   | 5.13% 20 Jul 2045  | 43,408      | 42,095                  |
|     | CVS HEALTH CORP   | 5.88% 01 Jun 2053  | 41,149      | 36,697                  |
|     | CVS HEALTH CORP   | 6.00% 01 Jun 2044  | 124,274     | 118,295                 |
|     | CVS HEALTH CORP   | 6.05% 01 Jun 2054  | 306,001     | 282,207                 |
|     | DALLAS CTY HOSP DIST BLD AM                                     | 5.62% 15 Aug 2044  | 200,171     | 162,348                 |
|     | DEUTSCHE BANK AG/NY VRBLE                                       | 5.40% 11 Sep 2035  | 130,000     | 123,170                 |
|     | DOMINION ENRGY INC  | 3.30% 15 Apr 2041  | 205,267     | 158,472                 |
|     | DUKE ENRGY CAROLINAS LLC  | 5.40% 15 Jan 2054  | 99,645      | 95,781                  |
|     | DUKE ENRGY CORP   | 4.20% 15 Jun 2049  | 926,105     | 849,211                 |
|     | DUKE ENRGY CORP   | 6.40% 15 Jun 2038  | 62,954      | 53,849                  |
|     | DuPONT DE NERMOURS INC  | 5.42% 15 Nov 2048  | 832,390     | 767,617                 |
|     | EASTERN ENRGY GAS   | 5.65% 15 Oct 2054  | 64,953      | 61,400                  |
|     | ELEVANCE HEALTH INC   | 5.70% 15 Feb 2055  | 174,043     | 168,890                 |
|     | ELI LILLY & CO  | 4.88% 27 Feb 2053  | 127,253     | 116,114                 |
|     | ELI LILLY & CO  | 4.95% 27 Feb 2063  | 227,353     | 206,704                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | ELI LILLY & CO  | 5.05% 14 Aug 2054  | \$ 104,486  | \$ 97,434               |
|     | ELI LILLY & CO  | 5.00% 09 Feb 2054  | 139,250     | 128,747                 |
|     | ELI LILLY & CO  | 5.10% 09 Feb 2064  | 349,206     | 320,474                 |
|     | ELI LILLY & CO  | 5.20% 14 Aug 2064  | 64,978      | 60,590                  |
|     | ENBRIDGE INC  | 6.70% 15 Nov 2053  | 161,598     | 168,449                 |
|     | ENERGY TRANSFER LP  | 5.15% 01 Feb 2043  | 4,714       | 4,413                   |
|     | ENERGY TRANSFER LP  | 5.00% 15 May 2050  | 47,970      | 46,725                  |
|     | ENERGY TRANSFER LP  | 5.30% 15 Apr 2047  | 290,750     | 270,135                 |
|     | ENERGY TRANSFER LP  | 5.40% 01 Oct 2047  | 294,771     | 260,727                 |
|     | ENERGY TRANSFER LP  | 5.80% 15 Jun 2038  | 20,622      | 19,657                  |
|     | ENERGY TRANSFER LP  | 5.95% 01 Oct 2043  | 378,117     | 369,053                 |
|     | ENERGY TRANSFER LP  | 6.50% 01 Feb 2042  | 39,061      | 36,276                  |
|     | ENERGY LOUISIANA LLC  | 3.10% 15 Jun 2041  | 601,338     | 430,955                 |
|     | ENERGY LOUISIANA LLC  | 4.20% 01 Apr 2050  | 431,401     | 347,413                 |
|     | ENERGY LOUISIANA LLC  | 4.75% 15 Sep 2052  | 58,024      | 51,767                  |
|     | ENERGY LOUISIANA LLC  | 5.70% 15 Mar 2054  | 145,016     | 143,407                 |
|     | ENERGY MISSISSIPPI LLC  | 3.85% 01 Jun 2049  | 231,521     | 170,971                 |
|     | ENERGY TEXAS INC  | 3.55% 30 Sep 2049  | 155,745     | 116,192                 |
|     | ENERGY TEXAS INC  | 5.00% 15 Sep 2052  | 78,343      | 71,612                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 3.20% 15 Feb 2052  | 139,086     | 126,873                 |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 3.70% 31 Jan 2051  | 249,118     | 183,193                 |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 4.45% 15 Feb 2043  | 43,963      | 42,677                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 4.90% 15 May 2046  | 83,103      | 75,851                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 5.10% 15 Feb 2045  | 4,396       | 4,613                   |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 5.55% 16 Feb 2055  | 39,865      | 38,544                  |
|     | ENTERPRISE PRODUCTS OP LLC                                      | 5.70 15 Feb 2042   | 874,433     | 749,954                 |
|     | EXTRA SPACE STORAGE LP  | 5.40% 01 Feb 2034  | 124,578     | 123,782                 |
|     | EXXON MOBIL CORP  | 3.45% 15 Apr 2051  | 201,454     | 150,943                 |
|     | FEDEX CORP  | 4.05% 15 Feb 2048  | 736,103     | 591,526                 |
|     | FIDELITY NAT'L INFO SERVICES                                    | 3.10% 01 Mar 2041  | 1,022,260   | 726,921                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | FIRST ENRGY TRANSMISSION LLC                                    | 5.45% 15 Jul 2044  | \$ 110,505  | \$ 105,316              |
|     | FLORIDA POWER & LIGHT CO  | 3.95% 01 MAR 2048  | 935,157     | 904,349                 |
|     | GENERAL DYNAMICS CORP   | 4.25% 01 Apr 2040  | 897,683     | 674,437                 |
|     | GENERAL DYNAMICS CORP   | 4.25% 01 Apr 2050  | 21,525      | 20,672                  |
|     | GENERAL MOTORS CO   | 5.15% 01 Apr 2038  | 87,043      | 73,685                  |
|     | GILEAD SCIENCES INC   | 4.75% 01 Mar 2046  | 967,069     | 814,118                 |
|     | GILEAD SCIENCES INC   | 5.50% 15 Nov 2054  | 441,538     | 418,240                 |
|     | GILEAD SCIENCES INC   | 5.60% 15 Nov 2064  | 61,564      | 57,922                  |
|     | GLOBAL ATLANTIC FIN   | 6.75% 15 Mar 2054  | 234,546     | 233,409                 |
|     | GOLDMAN SACHS GROUP INC/THE                                     | 6.25% 01 Feb 2041  | 935,356     | 842,622                 |
|     | GOLDMAN SACHS GROUP INC VRBLI                                   | 3.21% 22 Apr 2042  | 133,422     | 102,021                 |
|     | GOLDMAN SACHS GROUP INC VRBLI                                   | 5.02% 23 Oct 2035  | 15,000      | 14,355                  |
|     | GOLDMAN SACHS GROUP INC VRBLI                                   | 5.56% 19 Nov 2045  | 692,354     | 666,374                 |
|     | HCA INC   | 4.63% 15 Mar 2052  | 96,295      | 89,744                  |
|     | HCA INC   | 5.50% 15 Jun 2047  | 27,986      | 27,325                  |
|     | HCA INC   | 6.00% 01 Apr 2054  | 163,157     | 152,645                 |
|     | HCA INC   | 6.10% 01 Apr 2064  | 31,246      | 28,659                  |
|     | HESS CORP   | 5.60% 15 Feb 2041  | 784,585     | 703,759                 |
|     | HESS CORP   | 5.80% 01 Apr 2047  | 153,460     | 140,312                 |
|     | HESS CORP   | 6.00% 15 Jan 2040  | 36,179      | 36,468                  |
|     | HOME DEPOT INC/THE  | 3.35% 15 Apr 2050  | 25,626      | 24,441                  |
|     | HOME DEPOT INC/THE  | 4.25% 01 Apr 2046  | 25,692      | 25,044                  |
|     | HOME DEPOT INC/THE  | 5.30% 25 Jun 2054  | 64,610      | 62,348                  |
|     | HOME DEPOT INC/THE  | 5.40% 25 Jun 2064  | 64,494      | 62,305                  |
|     | HONEYWELL INTERNATIONAL INC                                     | 5.25% 01 Mar 2054  | 139,756     | 131,107                 |
|     | HUMANA INC  | 5.50% 15 Mar 2053  | 137,303     | 129,344                 |
|     | HUNTINGDON BANCSHARES INC                                       | 6.14% 18 Nov 2039  | 95,000      | 94,877                  |
|     | INDIANA MICHIGAN POWER CO                                       | 3.75% 01 Jul 2047  | 198,608     | 148,432                 |
|     | INDIANA MICHIGAN POWER CO                                       | 4.25% 15 Aug 2048  | 713,425     | 672,411                 |
|     | INDIANA MICHIGAN POWER CO                                       | 5.63% 01 Apr 2053  | 90,811      | 87,691                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | INTEL CORP  | 4.75% 25 Mar 2050  | \$ 69,836   | \$ 61,832               |
|     | INTEL CORP  | 5.63% 10 Feb 2043  | 40,371      | 36,656                  |
|     | INT'L FLAVORS & FRAGRANCES INC                                  | 3.27% 15 Nov 2040  | 284,278     | 249,795                 |
|     | INT'L FLAVORS & FRAGRANCES INC                                  | 3.47% 01 Dec 2050  | 556,157     | 461,782                 |
|     | JBS USA HOLDING LUX SARL  | 6.50% 01 Dec 2052  | 525,616     | 544,213                 |
|     | JBS USA HOLDING LUX SARL  | 7.25% 15 Nov 2053  | 295,566     | 308,507                 |
|     | JBS USA HOLDING LUX SARL  | 4.38% 31 Dec 99  | 191,197     | 154,498                 |
|     | JPMORGAN CHASE & CO   | 5.60% 15 Jul 2041  | 902,445     | 772,366                 |
|     | JPMORGAN CHASE & CO VRBLE                                       | 3.11% 22 Apr 2041  | 223,894     | 174,210                 |
|     | JPMORGAN CHASE & CO VRBLE                                       | 3.11% 22 Apr 2051  | 186,858     | 122,446                 |
|     | JPMORGAN CHASE & CO VRBLE                                       | 5.34% 23 Jan 2035  | 30,119      | 29,810                  |
|     | JPMORGAN CHASE & CO VRBLE                                       | 5.77% 22 Apr 2035  | 195,000     | 199,467                 |
|     | KENVUE INC  | 5.10% 22 Mar 2043  | 29,580      | 28,772                  |
|     | KILROY REALTY LP  | 2.65% 15 Nov 2033  | 11,601      | 11,477                  |
|     | KILROY REALTY LP  | 6.25% 15 Jan 2036  | 20,228      | 19,848                  |
|     | KINDER MORGAN ENRGY PARTNERS                                    | 5.50% 01 Mar 2044  | 42,211      | 41,723                  |
|     | KINDER MORGAN INC   | 5.05% 15 Feb 2046  | 44,435      | 43,517                  |
|     | KINDER MORGAN INC   | 5.20% 01 Mar 2048  | 65,877      | 66,319                  |
|     | KROGER CO/THE   | 5.15% 01 Aug 2043  | 826,063     | 687,676                 |
|     | LOCKHEED MARTIN CORP  | 4.09% 15 Sep 2052  | 31,082      | 27,721                  |
|     | LOCKHEED MARTIN CORP  | 5.20% 15 Feb 2055  | 49,805      | 47,126                  |
|     | LOCKHEED MARTIN CORP  | 6.15% 01 Sep 2036  | 772,226     | 684,515                 |
|     | LOWE'S COS INC  | 4.25% 01 Apr 2052  | 112,847     | 109,475                 |
|     | LOWE'S COS INC  | 4.25% 15 Sep 2044  | 177,684     | 135,626                 |
|     | MARATHON PETROLEUM CORP   | 4.75% 15 Sep 2044  | 26,843      | 20,768                  |
|     | MARATHON PETROLEUM CORP   | 5.85% 15 Dec 2045  | 864,719     | 732,939                 |
|     | MARSH & McLENNAN COS INC  | 5.45% 15 Mar 2054  | 24,782      | 24,175                  |
|     | MARSH & McLENNAN COS INC  | 5.70% 15 Sep 2053  | 20,204      | 20,076                  |
|     | McDONALD'S CORP   | 4.60% 26 May 2045  | 981,682     | 829,803                 |
|     | MEAD JOHNSON NUTRITION CO                                       | 4.60% 01 Jun 2044  | 1,039,795   | 907,315                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | META PLATFORMS INC  | 5.40% 15 Aug 2054  | \$ 159,362  | \$ 154,939              |
|     | META PLATFORMS INC  | 5.55% 15 Aug 2064  | 323,596     | 316,820                 |
|     | META PLATFORMS INC  | 5.60% 15 May 2053  | 730,498     | 729,818                 |
|     | META PLATFORMS INC  | 5.75% 15 May 2063  | 50,550      | 50,488                  |
|     | METLIFE INC   | 4.13% 13 Aug 2042  | 4,237       | 4,151                   |
|     | METLIFE INC   | 5.00% 15 Jul 2052  | 18,801      | 18,129                  |
|     | METLIFE INC   | 5.88% 06 Feb 2041  | 20,698      | 20,434                  |
|     | MEXICO GOV'T INT'L BOARD  | 5.00% 27 Apr 2051  | 79,384      | 56,285                  |
|     | MEXICO GOV'T INT'L BOARD  | 5.75% 12 Oct 2110  | 99,375      | 80,362                  |
|     | MEXICO GOV'T INT'L BOARD  | 6.34% 04 May 2053  | 328,513     | 293,641                 |
|     | MEXICO GOV'T INT'L BOARD  | 6.40% 07 May 2054  | 307,569     | 277,602                 |
|     | MINERA MEXICO SA DE CV  | 4.50% 26 Jan 2050  | 140,100     | 117,657                 |
|     | MOLSON COORS BEVERAGE CO  | 5.00% 01 May 2042  | 949,514     | 840,843                 |
|     | MONONGAHELA POWER CO  | 5.40% 15 Dec 2043  | 82,572      | 66,112                  |
|     | MORGAN STANLEY VRBLE  | 5.32% 19 Jul 2035  | 115,000     | 113,115                 |
|     | MORGAN STANLEY VRBLE  | 5.47% 18 Jan 2035  | 15,076      | 14,916                  |
|     | MORGAN STANLEY VRBLE  | 5.52% 19 Nov 2055  | 305,000     | 293,935                 |
|     | MORGAN STANLEY VRBLE  | 5.95% 19 Jan 2038  | 60,112      | 60,062                  |
|     | MPLX LP   | 4.50% 15 Apr 2038  | 280,334     | 257,193                 |
|     | M&T BANK CORP VRBLE   | 5.39% 16 Jan 2036  | 195,000     | 188,912                 |
|     | NASDAQ INC  | 6.10% 28 Jun 2063  | 79,958      | 81,393                  |
|     | NORFOLK SOUTHERN CORP   | 5.95% 15 Mar 2064  | 60,941      | 61,683                  |
|     | NORTHROP GRUMMAN CORP   | 5.15% 01 May 2040  | 135,722     | 129,269                 |
|     | OCCIDENTAL PETROLEUM CORP                                       | 4.40% 15 Apr 2046  | 15,542      | 14,840                  |
|     | OCCIDENTAL PETROLEUM CORP                                       | 6.05% 01 Oct 2054  | 77,866      | 71,159                  |
|     | OCCIDENTAL PETROLEUM CORP                                       | 6.20% 15 Mar 2040  | 83,589      | 83,742                  |
|     | OCCIDENTAL PETROLEUM CORP                                       | 6.60% 15 Mar 2046  | 5,117       | 5,048                   |
|     | OCCIDENTAL PETROLEUM CORP                                       | 7.95% 15 Jun 2039  | 10,698      | 11,407                  |
|     | OGLETHORPE POWER CORP   | 4.50% 01 Apr 2047  | 144,093     | 122,898                 |
|     | OGLETHORPE POWER CORP   | 4.55% 01 Jun 2044  | 149,004     | 124,926                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | OGLETHORPE POWER CORP   | 5.05% 01 Oct 2048  | \$ 354,010  | \$ 299,377              |
|     | ONEOK INC NEW NOTE  | 4.85% 01 Feb 2049  | 902,062     | 829,019                 |
|     | ORACLE CORP   | 3.60% 01 Apr 2050  | 19,355      | 17,531                  |
|     | ORACLE CORP   | 3.65% 25 Mar 2041  | 226,823     | 218,559                 |
|     | ORACLE CORP   | 3.95% 25 Mar 2051  | 135,643     | 129,730                 |
|     | ORACLE CORP   | 4.00% 15 Jul 2046  | 180,427     | 150,228                 |
|     | ORACLE CORP   | 4.00% 15 Nov 2047  | 46,204      | 45,774                  |
|     | ORACLE CORP   | 4.50% 08 Jul 2044  | 1,001,060   | 862,824                 |
|     | ORACLE CORP   | 5.38% 27 Sep 2054  | 121,858     | 115,198                 |
|     | ORACLE CORP   | 5.50% 27 Sep 2064  | 88,624      | 82,499                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 3.30% 01 Aug 2040  | 60,168      | 48,697                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 3.50% 01 Aug 2050  | 13,708      | 13,727                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 4.20% 01 Jun 2041  | 96,378      | 85,669                  |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 4.50% 01 Jul 2040  | 175,435     | 183,020                 |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 4.95% 01 Jul 2050  | 365,166     | 368,811                 |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 5.25% 01 Mar 2052  | 8,982       | 8,956                   |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 5.90% 01 Oct 2054  | 114,447     | 113,700                 |
|     | PACIFIC GAS AND ELECTRIC CO                                     | 6.75% 15 Jan 2053  | 700,647     | 732,332                 |
|     | PACIFICORP  | 4.13% 15 Jan 2049  | 379,639     | 260,307                 |
|     | PACIFICORP  | 5.50% 15 May 2054  | 118,686     | 117,814                 |
|     | PACIFICORP  | 5.80% 15 Jan 2055  | 29,221      | 29,210                  |
|     | PEPSICO INC   | 5.25% 17 Jul 2054  | 75,717      | 72,516                  |
|     | PFIZER INC  | 7.20% 15 Mar 2039  | 745,112     | 631,447                 |
|     | PFIZER INVESTMENT ENTER   | 5.11% 19 May 2043  | 484,782     | 465,342                 |
|     | PIEDMONT NATURAL GAS CO INC                                     | 3.64% 01 Nov 2046  | 944,436     | 876,993                 |
|     | PNC FINANCIAL SERVICES GRP                                      | 5.40% 23 Jul 2035  | 189,996     | 188,524                 |
|     | PNC FINANCIAL SERVICES GRP                                      | 6.88% 20 Oct 2034  | 33,373      | 32,747                  |
|     | PORT AUTH OF NEW YORK & NJ                                      | 4.46% 01 Oct 2062  | 369,544     | 298,196                 |
|     | PPL ELECTRIC UTILITIES CORP                                     | 4.15% 1 Oct 2045   | 947,370     | 658,731                 |
|     | PROLOGIS LP   | 5.25% 15 Jun 2053  | 97,868      | 93,467                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost  | (e)<br>Current<br>Value |
|-----|---|--|--------------|-------------------------|
|     | PRUDENTIAL FINANCIAL INC  | 3.91% 07 Dec 2047  | \$ 1,106,694 | \$ 911,717              |
|     | PRUDENTIAL FINANCIAL INC VRBLE                                  | 6.50% 15 Mar 2054  | 35,000       | 35,996                  |
|     | PUBLIC SERVICE CO OF CO   | 4.05% 15 Sep 2049  | 456,821      | 360,385                 |
|     | PUBLIC SERVICE CO OF CO   | 6.25% 01 Sep 2037  | 224,037      | 190,228                 |
|     | PUBLIC SERVICE CO OF CO   | 6.50% 01 Aug 2038  | 77,123       | 64,853                  |
|     | PUBLIC STORAGE  | 5.35% 01 Aug 2053  | 58,949       | 57,132                  |
|     | QUEST DIAGNOSTICS   | 4.70% 30 Mar 2045  | 513,128      | 437,939                 |
|     | RAYTHEON TECHNOLOGIES CORP                                      | 3.03% 15 Mar 2052  | 172,592      | 117,223                 |
|     | REALTY INCOME CORP  | 5.38% 01 Sep 2054  | 118,049      | 113,911                 |
|     | REGENCY CENTERS LP  | 4.40% 01 Feb 2047  | 81,750       | 70,041                  |
|     | REGENCY CENTERS LP  | 4.65% 15 Mar 2049  | 76,097       | 63,410                  |
|     | REPUBLIC OF POLAND  | 5.50% 01 Apr 2053  | 79,136       | 73,912                  |
|     | REYNOLDS AMERICAN INC   | 5.85% 15 Aug 2045  | 105,196      | 104,897                 |
|     | RIO TINTO FINANCE USA PLC                                       | 5.13% 09 Mar 2053  | 24,027       | 23,169                  |
|     | RTX CORP  | 3.13% 01 Jul 2050  | 32,700       | 29,525                  |
|     | RTX CORP  | 4.45% 16 Nov 2038  | 64,449       | 57,857                  |
|     | RTX CORP  | 5.38% 27 Feb 2053  | 32,708       | 33,286                  |
|     | RTX CORP  | 6.13% 15 Jul 2038  | 937,001      | 792,587                 |
|     | RTX CORP  | 6.40% 15 Mar 2054  | 60,118       | 59,916                  |
|     | SABAL TRAIL TRANSMISSION LLC                                    | 4.68% 01 May 2038  | 106,686      | 96,971                  |
|     | SABAL TRAIL TRANSMISSION LLC                                    | 4.83% 01 May 2048  | 142,684      | 117,204                 |
|     | SALESFORCE.COM INC  | 2.70% 15 Jul 2041  | 32,032       | 31,783                  |
|     | SHELL FINANCE US INC  | 3.25% 06 Apr 2050  | 3,681        | 3,369                   |
|     | SHELL FINANCE US INC  | 4.38% 11 May 2045  | 687,326      | 627,827                 |
|     | SHELL INT'L FINANCE BV  | 300% 26 Nov 2051   | 17,801       | 12,681                  |
|     | SHELL INT'L FINANCE BV  | 3.63% 21 Aug 2042  | 32,306       | 27,276                  |
|     | SHERWIN-WILLIAMS CO/THE   | 4.55% 01 Aug 2045  | 657,928      | 525,530                 |
|     | SIMON PROPERTY GROUP LP   | 3.25% 13 Sep 2049  | 75,009       | 77,373                  |
|     | SIMON PROPERTY GROUP LP   | 3.80% 15 Jul 2050  | 26,354       | 28,751                  |
|     | SIMON PROPERTY GROUP LP   | 4.25% 30 Nov 2046  | 26,162       | 20,415                  |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | SIMON PROPERTY GROUP LP   | 5.85% 08 Mar 2053  | \$ 150,461  | \$ 151,359              |
|     | SIMON PROPERTY GROUP LP   | 6.65% 15 Jan 2054  | 100,622     | 105,888                 |
|     | SOLVENTUM CORP  | 5.90% 30 Apr 2054  | 439,717     | 413,406                 |
|     | SOLVENTUM CORP  | 6.00% 15 May 2064  | 101,593     | 97,518                  |
|     | SOUTHERN CA EDISON CO   | 4.00% 01 Apr 2047  | 132,889     | 104,012                 |
|     | SOUTHERN CA GAS CO  | 5.60% 01 Apr 2054  | 153,450     | 151,957                 |
|     | SOUTHERN CA GAS CO  | 5.75% 01 Jun 2053  | 186,588     | 185,085                 |
|     | SOUTHWEST GAS CORP  | 4.15% 01 Jun 2049  | 1,052,596   | 931,207                 |
|     | STATE OF ISRAEL   | 3.88% 03 Jul 2050  | 51,747      | 52,986                  |
|     | SUN COMMUNITIES OP LP   | 4.20% 15 Apr 2032  | 240,636     | 228,145                 |
|     | SUN COMMUNITIES OP LP   | 5.70% 15 Jan 2033  | 74,813      | 74,700                  |
|     | SYSCO CORP  | 3.30% 15 Feb 2050  | 1,213,847   | 895,821                 |
|     | TAMPA ELECTRIC CO   | 4.20% 15 May 2045  | 898,233     | 783,965                 |
|     | TAMPA ELECTRIC CO   | 4.30% 15 Jun 2048  | 409,887     | 342,559                 |
|     | TEXAS ST PRIV ACTIVITY BOND SU                                  | 3.92% 31 Dec 2049  | 70,000      | 55,382                  |
|     | TIME WARNER CABLE LLC   | 6.55% 01 May 2037  | 52,837      | 43,510                  |
|     | TIME WARNER CABLE LLC   | 7.30% 01 Jul 2038  | 348,757     | 315,372                 |
|     | TOTALENERGIES CAPITAL   | 5.43% 10 Sep 2064  | 145,057     | 134,630                 |
|     | TOTALENERGIES CAP INT'L SA                                      | 3.13% 29 May 2050  | 373,962     | 262,446                 |
|     | TOTALENERGIES CAP SA  | 5.28% 10 Sep 2054  | 74,829      | 69,452                  |
|     | TOTALENERGIES CAP SA  | 5.49% 05 Apr 2054  | 135,000     | 129,611                 |
|     | TOTALENERGIES CAP SA  | 5.64% 05 Apr 2064  | 349,390     | 335,330                 |
|     | TRAVELERS COS INC/THE   | 5.45% 25 May 2053  | 25,559      | 24,361                  |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.12% 26 Jan 2034  | 83,937      | 82,609                  |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.71% 24 Jan 2035  | 35,074      | 35,268                  |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.71% 24 Jan 2035  | 312,321     | 312,437                 |
|     | TRUIST FINANCIAL COR VRBLE                                      | 5.87% 08 Jun 2034  | 185,395     | 188,349                 |
|     | TWDC ENTERPRISES 18 CORP  | 3.70 01 Dec 2042   | 950,589     | 671,038                 |
|     | UNION ELECTRIC CO   | 5.13% 15 Mar 2055  | 59,929      | 55,059                  |
|     | UNION PACIFIC CORP  | 3.38% 01 Feb 2035  | 363,808     | 347,140                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | UNION PACIFIC CORP  | 3.38% 14 Feb 2042  | \$ 42,899   | \$ 34,258               |
|     | UNION PACIFIC CORP  | 3.55% 15 Aug 2039  | 57,939      | 48,715                  |
|     | UNION PACIFIC CORP  | 4.50% 10 Sep 2048  | 531,980     | 494,589                 |
|     | UNITED AIRLINES 2019-1 CL AA                                    | 4.15% 25 Aug 2031  | 71,010      | 68,217                  |
|     | UNITEDHEALTH GROUP INC  | 3.05% 15 May 2041  | 176,144     | 133,850                 |
|     | UNITEDHEALTH GROUP INC  | 4.75 15 May 2052   | 245,247     | 218,863                 |
|     | UNITEDHEALTH GROUP INC  | 4.95% 15 May 2062  | 68,576      | 60,425                  |
|     | UNITEDHEALTH GROUP INC  | 5.50% 15 Apr 2064  | 209,515     | 196,554                 |
|     | UNITEDHEALTH GROUP INC  | 5.50% 15 Jul 2044  | 341,829     | 335,281                 |
|     | UNITEDHEALTH GROUP INC  | 5.75% 15 Jul 2064  | 89,457      | 87,765                  |
|     | UNITEDHEALTH GROUP INC  | 5.95% 15 Feb 2041  | 10,820      | 10,253                  |
|     | UNITED MEXICAN STATES   | 4.28% 14 Aug 2041  | 107,386     | 82,133                  |
|     | UNUM GROUP  | 4.50% 15 Dec 2049  | 939,481     | 714,891                 |
|     | US BANCORP VRBLE  | 4.84% 01 Feb 2034  | 37,397      | 38,289                  |
|     | US BANCORP VRBLE  | 5.68% 23 Jan 2035  | 25,142      | 25,211                  |
|     | US BANCORP VRBLE  | 5.84% 12 Jun 2034  | 110,398     | 112,134                 |
|     | VALERO ENRGY CORP   | 6.63% 15 Jun 2037  | 781,368     | 746,884                 |
|     | VERIZON COMMUNICATIONS INC                                      | 2.99% 30 Oct 2056  | 120,266     | 112,676                 |
|     | VERIZON COMMUNICATIONS INC                                      | 3.40% 22 Mar 2041  | 277,146     | 223,351                 |
|     | VERIZON COMMUNICATIONS INC                                      | 4.27% 15 Jan 2036  | 949,992     | 719,706                 |
|     | VICI PROPERTIES LP  | 5.63% 15 May 2052  | 146,239     | 148,863                 |
|     | VIRGINIA ELECTRIC & POWER CO                                    | 5.45% 01 Apr 2053  | 178,715     | 171,561                 |
|     | VIRGINIA ELECTRIC & POWER CO                                    | 8.88% 15 Nov 2038  | 805,113     | 661,944                 |
|     | VODAFONE GROUP PLC  | 5.75% 28 Jun 2054  | 337,779     | 328,242                 |
|     | VODAFONE GROUP PLC  | 5.88% 28 Jun 2064  | 169,856     | 164,838                 |
|     | WACHOVIA CORP   | 5.50% 01 Aug 2035  | 1,165,120   | 934,695                 |
|     | WARNERMEDIA HOLDINGS INC  | 5.05% 15 Mar 2042  | 277,543     | 260,963                 |
|     | WARNERMEDIA HOLDINGS INC  | 5.41% 15 Mar 2052  | 642,005     | 590,685                 |
|     | WELLS FARGO BANK NA   | 6.60% 15 Jan 2038  | 822,313     | 725,453                 |
|     | WELLS FARGO & CO VRBLE  | 5.50% 23 Jan 2035  | 207,404     | 204,129                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost           | (e)<br>Current<br>Value |
|-----|---|--|-----------------------|-------------------------|
|     | WELLS FARGO & CO VRBLE  | 5.56% 25 Jul 2034  | \$ 500,430            | \$ 499,335              |
|     | WESTPAC BANKING CORP  | 3.13% 18 Nov 2041  | 125,811               | 96,834                  |
|     | WESTPAC BANKING CORP  | 4.42% 24 Jul 2039  | 1,022,146             | 886,630                 |
|     | WESTPAC BANKING CORP  | 5.62% 20 Nov 2035  | 155,000               | 152,267                 |
|     | WESTPAC BANKING CORP  | 2.668% 15 Nov 2035   | 24,013                | 21,267                  |
|     | <b>Total Corporate Bonds</b>                                    |  | <u>\$ 109,656,723</u> | <u>\$ 96,019,075</u>    |
|     | <b>Federal Agency Securities:</b>                               |  |                       |                         |
|     | TENNESSEE VALLEY AUTHORITY                                      | 5.25% 15 Sep 2039  | \$ 1,116,028          | \$ 897,586              |
|     | TENNESSEE VALLEY AUTHORITY                                      | 5.50% 15 Jun 2038  | 2,614,871             | 2,227,014               |
|     | <b>Total Federal Agency Securities</b>                          |  | <u>\$ 3,730,899</u>   | <u>\$ 3,124,600</u>     |
|     | <b>Foreign Treasury Securities:</b>                             |  |                       |                         |
|     | MEXICO GOVERNMENT INTNL   | 6.35% 09 Feb 2035  | \$ 75,209             | \$ 73,256               |
|     | <b>Total Foreign Treasury Securities</b>                        |  | <u>\$ 75,209</u>      | <u>\$ 73,256</u>        |
|     | <b>U.S. Treasury Securities:</b>                                |  |                       |                         |
|     | UNITED STATES TREASURY  | 1.13 15 Aug 2040   | \$ 163,944            | \$ 149,068              |
|     | UNITED STATES TREASURY  | 1.25% 15 May 2050  | 10,414,358            | 7,910,666               |
|     | UNITED STATES TREASURY  | 1.38% 15 Aug 2050  | 2,190,994             | 1,585,058               |
|     | UNITED STATES TREASURY  | 1.38% 15 Nov 2040  | 49,059                | 37,136                  |
|     | UNITED STATES TREASURY  | 1.63% 15 Nov 2050  | 759,623               | 531,838                 |
|     | UNITED STATES TREASURY  | 1.88% 15 Feb 2051  | 2,639,209             | 1,626,563               |
|     | UNITED STATES TREASURY  | 1.88% 15 Nov 2051  | 1,903,606             | 1,239,960               |
|     | UNITED STATES TREASURY  | 2.25 15 Aug 2046   | 1,976,122             | 1,859,213               |
|     | UNITED STATES TREASURY  | 2.25% 15 Aug 2049  | 2,248,879             | 1,470,458               |
|     | UNITED STATES TREASURY  | 2.25% 15 May 2052  | 1,057,369             | 1,048,795               |
|     | UNITED STATES TREASURY  | 2.38% 15 May 2041  | 1,971,142             | 1,476,051               |
|     | UNITED STATES TREASURY  | 2.38% 15 Nov 2049  | 10,283,935            | 7,083,028               |
|     | UNITED STATES TREASURY  | 2.75% 15 Aug 2042  | 2,498,628             | 1,887,227               |
|     | UNITED STATES TREASURY  | 2.75% 15 Aug 2042  | 199,386               | 146,500                 |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost           | (e)<br>Current<br>Value |
|-----|---|--|-----------------------|-------------------------|
|     | UNITED STATES TREASURY  | 2.75% 15 Nov 2042  | \$ 1,616,817          | \$ 1,371,369            |
|     | UNITED STATES TREASURY  | 2.75% 15 Nov 2047  | 12,433,505            | 9,064,302               |
|     | UNITED STATES TREASURY  | 2.88% 15 May 2043  | 13,529,658            | 12,133,111              |
|     | UNITED STATES TREASURY  | 2.88% 15 May 2052  | 1,663,078             | 1,535,029               |
|     | UNITED STATES TREASURY  | 3.13% 15 Aug 2044  | 1,733,284             | 1,308,605               |
|     | UNITED STATES TREASURY  | 3.13% 15 Feb 2043  | 2,056,735             | 1,579,860               |
|     | UNITED STATES TREASURY  | 3.00% 15 Feb 2047  | 1,823,244             | 1,293,045               |
|     | UNITED STATES TREASURY  | 3.00% 15 Feb 2048  | 8,999,418             | 6,340,073               |
|     | UNITED STATES TREASURY  | 3.00% 15 Feb 2049  | 666,752               | 534,742                 |
|     | UNITED STATES TREASURY  | 3.00% 15 May 2047  | 1,953,786             | 1,529,730               |
|     | UNITED STATES TREASURY  | 3.38% 15 Nov 2048  | 630,814               | 519,385                 |
|     | UNITED STATES TREASURY  | 3.63% 15 Feb 2044  | 1,888,817             | 1,544,099               |
|     | UNITED STATES TREASURY  | 3.75% 15 Aug 2041  | 1,146,006             | 936,859                 |
|     | UNITED STATES TREASURY  | 3.75% 15 Nov 2043  | 1,073,142             | 861,060                 |
|     | UNITED STATES TREASURY  | 4.00% 15 Nov 2052  | 1,025,416             | 871,110                 |
|     | UNITED STATES TREASURY  | 4.25% 15 Aug 2054  | 8,773,933             | 8,406,006               |
|     | UNITED STATES TREASURY  | 4.25% 15 Nov 2034  | 1,226,428             | 1,197,946               |
|     | UNITED STATES TREASURY  | 4.25% 15 Nov 2040  | 620,895               | 507,524                 |
|     | UNITED STATES TREASURY  | 4.63% 15 Feb 2040  | 585,595               | 477,458                 |
|     | UNITED STATES TREASURY  | 4.63% 15 May 2044  | 1,804,830             | 1,740,181               |
|     | UNITED STATES TREASURY  | 4.63% 15 Nov 2044  | 679,156               | 654,487                 |
|     | UNITED STATES TREASURY  | 4.75% 15 Nov 2053  | 2,575,873             | 2,413,868               |
|     | UNITED STATES TREASURY  | Zero 15 Aug 2045   | 1,299,504             | 838,744                 |
|     | UNITED STATES TREASURY  | Zero 15 Nov 2047   | 765,677               | 625,735                 |
|     | UNITED STATES TREASURY  | 4.75% 15 May 2054  | 1,640,994             | 1,428,252               |
|     | <b>Total U.S. Treasury Securities</b>                           |  | <b>\$ 110,569,611</b> | <b>\$ 87,764,141</b>    |

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**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost | (e)<br>Current<br>Value |
|-----|---|--|-------------|-------------------------|
|     | <b>Common Stock:</b>  |  |             |                         |
|     | ADV DRAINAGE SYSTEMS INC  | Common stock   | \$ 132,987  | \$ 99,069               |
|     | AFFILIATED MANAGERS GROUP INC                                   | Common stock   | 468,185     | 503,772                 |
|     | APTARGROUP INC  | Common stock   | 663,807     | 699,566                 |
|     | ARAMARK   | Common stock   | 595,796     | 624,010                 |
|     | AVERY DENNISON CORP   | Common stock   | 484,499     | 421,230                 |
|     | BALL CORP   | Common stock   | 132,914     | 114,670                 |
|     | BIO-TECHNE CORP   | Common stock   | 331,753     | 330,113                 |
|     | BLACKBAUD INC   | Common stock   | 399,887     | 373,296                 |
|     | BOOZ ALLEN HAMILTON HLDG CORP                                   | Common stock   | 798,498     | 671,557                 |
|     | BROADRIDGE FIN SOLUTIONS INC                                    | Common stock   | 265,144     | 284,195                 |
|     | BROWN & BROWN INC   | Common stock   | 747,926     | 737,095                 |
|     | BURLINGTON STORES INC   | Common stock   | 662,240     | 691,841                 |
|     | CACI INTERNATIONAL INC  | Common stock   | 861,555     | 739,834                 |
|     | CARLISLE COS INC  | Common stock   | 1,135,501   | 1,016,892               |
|     | CASEY'S GENERAL STORES INC                                      | Common stock   | 664,671     | 698,950                 |
|     | CHOICE HOTELS INT'L INC   | Common stock   | 600,313     | 681,504                 |
|     | COLUMBIA BANKING SYSTEM INC                                     | Common stock   | 133,057     | 152,417                 |
|     | COLUMBIA SPORTSWEAR CO  | Common stock   | 464,108     | 477,730                 |
| *   | DOLBY LABORATORIES INC  | Common stock   | 663,415     | 706,258                 |
|     | EVISTA HOLDINGS CORP  | Common stock   | 334,700     | 356,614                 |
|     | FACTSET REASEARCH SYS INC                                       | Common stock   | 264,937     | 306,419                 |
|     | FTI CONSULTING INC  | Common stock   | 333,411     | 283,064                 |
|     | GODADDY INC   | Common stock   | 988,752     | 1,184,615               |
|     | GRACO INC   | Common stock   | 265,696     | 274,027                 |
|     | IDEX CORP   | Common stock   | 464,293     | 479,693                 |
|     | INSIGHT ENTERPRISES INC   | Common stock   | 132,472     | 97,040                  |
|     | JACK HENRY & ASSOCIATES INC                                     | Common stock   | 264,331     | 280,305                 |
|     | JB HUNT TRANSPORT SERVICES INC                                  | Common stock   | 397,619     | 388,422                 |
|     | JONES LANG LASALLE INC  | Common stock   | 465,787     | 480,966                 |

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost          | (e)<br>Current<br>Value |
|-----|---|--|----------------------|-------------------------|
|     | KINSALE CAPITAL GROUP INC                                       | Common stock   | \$ 283,236           | \$ 276,287              |
|     | KIRBY CORP  | Common stock   | 399,523              | 364,693                 |
|     | LANDSTAR SYSTEM INC   | Common stock   | 598,741              | 549,952                 |
|     | LENNOX INT'L INC  | Common stock   | 662,820              | 695,211                 |
|     | LKQ CORP  | Common stock   | 728,349              | 639,634                 |
|     | MANHATTAN ASSOCIATES INC  | Common stock   | 264,832              | 274,564                 |
|     | MARKEL CORP   | Common stock   | 795,691              | 875,199                 |
|     | MORNINGSTAR INC   | Common stock   | 859,560              | 927,437                 |
|     | NORDSON CORP  | Common stock   | 398,954              | 340,015                 |
|     | POOL CORP   | Common stock   | 331,794              | 322,188                 |
|     | PROSPERITY BANCSHARES INC                                       | Common stock   | 198,884              | 210,377                 |
|     | REGIONS FINANCIAL CORP  | Common stock   | 19,406,422           | 24,850,738              |
|     | RPM INT'L INC   | Common stock   | 662,133              | 700,581                 |
|     | SEI INVESTMENTS CO  | Common stock   | 531,746              | 652,004                 |
|     | SERVICE CORP INT'L/US   | Common stock   | 266,290              | 279,210                 |
|     | SIMPSON MANUFACTURING CO INC                                    | Common stock   | 266,662              | 245,760                 |
|     | TELEFLEX INC  | Common stock   | 797,014              | 595,291                 |
|     | TRANSUNION  | Common stock   | 463,796              | 459,193                 |
|     | TRIMBLE INC   | Common stock   | 663,985              | 831,315                 |
|     | TYLER TECHNOLOGIES INC  | Common stock   | 403,416              | 401,918                 |
|     | ULTA BEAUTY INC   | Common stock   | 266,778              | 303,146                 |
|     | WEX INC   | Common stock   | 530,945              | 512,636                 |
|     | W R BERKLEY CORP  | Common stock   | 1,189,250            | 1,209,374               |
|     | <b>Total Common Stock</b>                                       |  | <b>\$ 45,089,075</b> | <b>\$ 50,671,887</b>    |
|     | <b>Mutual Funds:</b>  |  |                      |                         |
|     | DODGE & COX INTNL STOCK FND                                     | Mutual fund  | \$ 39,583,905        | \$ 43,348,927           |

This schedule is presented in compliance with DOL filing requirements.

**REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES**  
**EMPLOYER # 63-0591257**  
**PLAN # 013**  
**SCHEDULE H, LINE 4i –**  
**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2024**

| (a) | (b)<br>Identity of Issuer, Borrower,<br>Lessor or Similar Party | (c)<br>Description of<br>Investment, Including<br>Maturity Date,<br>Rate of Interest,<br>Collateral,<br>Par or<br>Maturity Value | (d)<br>Cost           | (e)<br>Current<br>Value |
|-----|---|--|-----------------------|-------------------------|
|     | <b>Collective Trust Funds:</b>                                  |  |                       |                         |
|     | BLACKROCK US EQUITY INDX  | Collective trust fund  | \$ 84,462,146         | \$ 125,855,221          |
|     | WELLINGTON TRUST CO LDB   | Collective trust fund  | 129,683,736           | 106,409,627             |
|     | BNYM NEWTON GLBL R RETURN                                       | Collective trust fund  | 1,912,903             | 36,555,573              |
|     | <b>Total Collective Trust Funds</b>                             |  | <u>\$ 216,058,785</u> | <u>\$ 268,820,421</u>   |
|     | <b>Real Estate Funds:</b>                                       |  |                       |                         |
|     | INVESCO CORE REAL ESTATE  | Real estate fund   | <u>\$ 50,635,305</u>  | <u>\$ 72,528,241</u>    |
|     | <b>Private Equity Funds:</b>                                    |  |                       |                         |
|     | MESIROW FINANCIAL PRVT EQTY<br>PARTNERSHIP FUND VI, L.P.        | Private equity fund  | \$ 32,751,119         | \$ 36,298,265           |
|     | HARDING LOEVNER INTRNTL<br>EQUITY CIT                           | Private equity fund  | 3,518,360             | 36,647,770              |
|     | PANTHEON GLOBAL SECONDARY<br>FUND IV, L.P                       | Private equity fund  | 8,928                 | 2,201,263               |
|     | <b>Total Private Equity Funds</b>                               |  | <u>\$ 36,278,407</u>  | <u>\$ 75,147,298</u>    |
|     | <b>Total Investments</b>  |  | <u>\$ 619,859,110</u> | <u>\$ 705,679,037</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 \$1,150,000 to \$1,260,000 to reflect our expectations for the current plan year.
- The expected investment return changed from 6.15% in 2023 to 6.30% in 2024 to reflect updates in capital market assumptions.