Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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.)
- [X] 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:
- [X] 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

1a Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1973

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
REGIONS FINANCIAL CORPORATION

1900 5TH AVENUE NORTH
MAIL CODE ALBH11805B
BIRMINGHAM, AL 35203

2b Employer Identification Number (EIN)
63-0589368

2c Plan Sponsor's telephone number
877-562-8383

2d Business code (see instructions)
522110

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2026	CHRIS GLAUB
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	11265
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	257
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	317
b	Retired or separated participants receiving benefits	**6b**	6617
c	Other retired or separated participants entitled to future benefits	**6c**	2546
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	9480
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	764
f	Total. Add lines **6d** and **6e**.	**6f**	10244
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 3H

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

4B

9a Plan funding arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] 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)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
REGIONS FINANCIAL CORPORATION

D Employer Identification Number (EIN)
63-0589368

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	1154834992
b Actuarial value	**2b**	1152189342

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	8641	716511668	716511668
b For terminated vested participants	2450	161615589	161615589
c For active participants	259	14416685	14618590
d Total	11350	892543942	892745847

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.33 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	3040000
c Target normal cost	**6c**	3040000

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

09/16/2026
Date

STACI JAMES, FSA
Type or print name of actuary

26-06060
Most recent enrollment number

MERCER
Firm name

502-561-4500
Telephone number (including area code)

400 WEST MARKET STREET, SUITE 500
LOUISVILLE, KY 40202-3319
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	311508034	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	311508034	0
10	Interest on line 9 using prior year's actual return of 4.39 %	13675203	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.04 %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	325183237	0

Part III Funding Percentages

14	Funding target attainment percentage	14	92.63 %
15	Adjusted funding target attainment percentage	15	129.06 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	135.99 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

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

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:

a Segment rates:	1st segment: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ 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

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	3040000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	3040000

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	3040000	0	3040000

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0

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

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
REGIONS FINANCIAL CORPORATION

D Employer Identification Number (EIN)
63-0589368

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

NORTHERN TRUST

06-6275604

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

MESIROW PRIVATE EQUITY

36-2933608

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

DODGE & COX

94-1441976

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

JP MORGAN

13-3200244

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

BLACKROCK INSTITUTIONAL TRUST COMPA

94-3112180

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

MORGAN STANLEY

20-8764829

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

HARDING LOEVNER

27-0684167

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

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

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

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

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

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) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	INVESTMENT MANAGER	511100	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TELUS HEALTH

52-1883918

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
38 50	CONSULTING	323430	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LEGAL & GENERAL INVESTMENT MANAGEME

20-8058531

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT ADVISOR	285895	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

TOWERS WATSON

23-1159360

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50 64	ACTUARY	274911	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ATLANTA CAPITAL

58-2236910

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGER	245036	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MERCER HUMAN RESOURCES

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 17 50 64	ACTUARY	123329	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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)

CALLAN ASSOCIATES, INC.

94-2192581

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16 50	ACTUARY	122018	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

WARREN AVERETT

45-4084437

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	ACCOUNTING	80355	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

NISA INVESTMENT ADVISORS

48-1140940

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	INVESTMENT MANAGEMENT	53599	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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)

ERNST & YOUNG

34-6565596

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	ACCOUNTING	16915	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FLEX

63-0807007

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
36 50	COMMUNICATIONS	5580	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
REGIONS FINANCIAL CORPORATION

D Employer Identification Number (EIN)
63-0589368

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

a Name of MTIA, CCT, PSA, or 103-12 IE: HARDING LOEVNER INTERNATIONAL EQUIT

b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY

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)
27-6075499-003	C	56996453

a Name of MTIA, CCT, PSA, or 103-12 IE: COMMINGLED PENSION TRUST FUND (STRA

b Name of sponsor of entity listed in (a): JPMORGAN CHASE BANK, N.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)
13-6038770-001	C	17036348

a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INDEX NON-LENDABLE FUND

b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY NA

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)
80-0300291-001	C	122543304

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)

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)

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

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b Name of plan sponsor | **c** EIN-PN

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b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
REGIONS FINANCIAL CORPORATION

D Employer Identification Number (EIN)
63-0589368

Part I Asset and Liability Statement

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.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	9171090	8946782
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	19129704	14372623
(2) U.S. Government securities	1c(2)	264614618	274730283
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	502854584	471699506
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	30103958	28580014
(5) Partnership/joint venture interests	1c(5)	30738205	23668145
(6) Real estate (other than employer real property)	1c(6)	24007406	24597620
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	169039575	196569833
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	45994483	51156661
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	14207096	1720423

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	42313397	48753957
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	1152174116	1144795847
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	1152174116	1144795847

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	814328	
(B) U.S. Government securities	2b(1)(B)	10529347	
(C) Corporate debt instruments	2b(1)(C)	22423950	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		33767625
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	2127623	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2653017	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4780640
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	590644560	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	588816679	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		1827881
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	28008540	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		28008540

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		30232125
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		10788037
c Other income	2c		4108518
d Total income. Add all **income** amounts in column (b) and enter total	2d		113513366
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	87116562	
(2) To insurance carriers for the provision of benefits	2e(2)	30521222	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		117637784
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	97270	
(5) Investment advisory and investment management fees	2i(5)	1545374	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	393944	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	5580	
(11) Other expenses	2i(11)	1211683	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		3253851
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		120891635
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-7378269
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] 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) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: WARREN AVERETT, LLC **(2)** EIN: 45-4084437

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**	X		65302112
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 590730.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
REGIONS FINANCIAL CORPORATION

D Employer Identification Number (EIN)
63-0589368

Part I Distributions

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** 64

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Public Equity: 27.0 % Private Equity: 2.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 66.3 %
High-Yield Debt: 0.0 % Real Assets: 3.6 % Cash or Cash Equivalents: 1.1 % Other: 0.0 %

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

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

REGIONS FINANCIAL CORPORATION
RETIREMENT PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL INFORMATION

DECEMBER 31, 2025 AND 2024



Warren Averett
CPAs AND ADVISORS
www.warrenaverett.com

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

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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DECEMBER 31, 2025 AND 2024

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Warren Averett
CPAs AND ADVISORS

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Birmingham, AL 35243
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INDEPENDENT AUDITORS' REPORT

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

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit
We have performed audits of the accompanying financial statements of Regions Financial Corporation Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, 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, 2025** and 2024, 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.

Correction of Error in Previously Issued Financial Statements
As discussed in Note 2 to the financial statements, the 2024 statement of changes in net assets available for benefits has been restated to correct an error in presentation. Our opinion is not modified with respect to this matter.

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, 2025, and the schedule of reportable transactions for the year ended December 31, 2025, 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 14, 2026

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
INVESTMENTS, AT FAIR VALUE		
Cash and cash equivalents	$ 14,372,623	$ 19,135,697
Corporate bonds	471,699,506	502,854,584
Federal agency securities	-	16,941,653
Foreign government securities	1,720,423	-
U.S. Treasury securities	274,730,283	261,880,061
Common and foreign stock	77,333,971	72,417,355
Mutual funds	51,156,661	45,994,483
Collective trust funds	196,569,833	169,033,582
Real estate funds	24,597,620	24,007,406
Private equity funds	23,668,145	30,738,205
Total investments, at fair value	1,135,849,065	1,143,003,026
INTEREST AND DIVIDEND INCOME RECEIVABLE	8,946,782	9,171,090
NET ASSETS AVAILABLE FOR PLAN BENEFITS	$ 1,144,795,847	$ 1,152,174,116

See accompanying notes to the financial statements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	(As Restated) 2024
ADDITIONS (DEDUCTIONS)		
Investment income		
Net appreciation in fair value of investments	$ 74,965,101	$ 10,438,737
Interest and dividends	38,548,265	37,106,042
Net investment income	113,513,366	47,544,779
Benefit payments	(87,116,562)	(89,857,811)
Purchase of group annuity contract	(30,521,222)	(35,214,942)
Administrative expenses	(3,253,851)	(3,298,225)
NET DECREASE	(7,378,269)	(80,826,199)
NET ASSETS AVAILABLE FOR BENEFITS AT		
BEGINNING OF YEAR	1,152,174,116	1,233,000,315
END OF YEAR	$ 1,144,795,847	$ 1,152,174,116

See accompanying notes to the financial statements.

1. DESCRIPTION OF THE PLAN

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

General

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

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

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

Eligibility and Vesting

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

The Plan benefit accrual was temporarily frozen from April 16, 2009 through December 31, 2009, for all participants. Effective January 1, 2010, accrual of benefits resumed, and participants' service during this period was taken into consideration for purposes of vesting and eligibility for early retirement benefits. The Plan is closed to new entrants, and the last entry date was January 1, 2009. Benefits are frozen for all remaining active participants.

A participant becomes fully vested upon completion of five years of vesting service. If the participant was originally hired by AmSouth, the participant may also vest upon reaching age 55.

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

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

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

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

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

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

Upon termination, if the value of the vested benefit is $7,000 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 participant fails to provide the Plan administrator with payment instructions, a benefit with a value of more than $1,000 will be automatically rolled over to an IRA designated by the Plan administrator, and a benefit with a value of $1,000 or less 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.

Group Annuity Contracts
During the years ended December 31, 2025 and 2024, the Plan purchased irrevocable, nonparticipating single premium group annuity contracts from American National Insurance Company (American National) for $30,521,222 and $35,214,942, respectively, to settle its obligation for certain participants covered under the contracts. Under these contracts, American National is obligated to make the annuity payments to the covered participants and their beneficiaries, and the Plan has no further obligation to pay those benefits. The contracts are not included in Plan assets. The purchases are presented as Purchase of group annuity contract in the statements of changes in net assets available for benefits.

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.

Purchase of Group Annuity Contracts
Purchases of group annuity contracts that transfer the Plan's obligation for covered benefits to an insurance company are recorded when the contracts are purchased and are presented separately as deductions in the statements of changes in net assets available for benefits. The contracts are not included in Plan assets.

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

Funding Policy
Contributions to provide benefits under the Plan are made solely by the Company. The Plan's funding policy is for the Company to make at least the minimum required contribution to the Plan in amounts as determined by the Plan's independent actuary in accordance with ERISA. The Company met the minimum funding requirements of ERISA for the years ended December 31, 2025 and 2024.

Restatement of 2024 Financial Statements
The 2024 statement of changes in net assets available for benefits has been restated to correct an error in the presentation of the purchase of a group annuity contract from American National Insurance Company of $35,214,942. In the previously issued 2024 financial statements, the purchase was included in net depreciation in fair value of investments, and the notes to those statements described it as included in benefit payments. The purchase is now presented as a separate deduction. The correction had no effect on net assets available for benefits at December 31, 2024, or on the net decrease in net assets available for benefits for the year ended December 31, 2024.

The effect of the restatement on the 2024 statement of changes in net assets available for benefits is as follows:

2024	As Previously Reported	Adjustment	As Restated
Net (depreciation) appreciation in fair value of investments	$ (24,776,205)	$ 35,214,942	$ 10,438,737
Net investment income	12,329,837	35,214,942	47,544,779
Purchase of group annuity contract	-	(35,214,942)	(35,214,942)
Net decrease	(80,826,199)	-	(80,826,199)

Reclassifications
A collective investment fund of $20,409,672 previously presented as a real estate fund is presented as a collective trust fund, and short-term investment balances of $5,993 previously presented in real estate funds ($40) and collective trust funds ($5,953) are presented in cash and cash equivalents. These reclassifications had no effect on previously reported net assets available for benefits.

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, 2025, is as follows:

Actuarial present value of accumulated plan benefits	
Vested benefits:	
Participants currently receiving payments	$ 662,276,661
Other participants	155,706,520
Total vested benefits	817,983,181
Nonvested benefits	329,208
Total accumulated plan benefits	$ 818,312,389

The changes in the actuarial present value of accumulated plan benefits from January 1, 2024 to January 1, 2025 (the plan year ended December 31, 2024) are as follows:

Actuarial present value of accumulated plan benefits at beginning of year	$ 909,376,462
Increase (decrease) during the year attributed to:	
Benefits accumulated and losses	4,500,576
Increase for interest due to decrease in discount period	52,604,956
Change in actuarial assumptions*	(23,096,852)
Benefits paid	(89,857,811)
Purchase of group annuity contract	(35,214,942)
Net decrease	(91,064,073)
Actuarial present value of accumulated plan benefits at end of year	$ 818,312,389

* The change in actuarial assumptions consists of a change in the discount rate from 6.25% as of January 1, 2024 to 6.65% as of January 1, 2025.

The accumulated plan benefits presented above do not reflect any amendments executed after January 1, 2025, including the December 2025 amendment described in Note 9.

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

Actuarial Cost Method	Unit Credit Method
Discount Rate	6.65%
Mortality Basis	Healthy participants: Pri-2012 employee and retiree mortality tables, no collar. Surviving beneficiaries of deceased participants (with deferred benefits or receiving benefits): Pri-2012 contingent survivor mortality tables. Future beneficiaries of current retirees: Pri-2012 non-disabled annuitant mortality table. Disabled participants: Pri-2012 disabled mortality tables. All tables include generational projection based on scale MSS-2024.
Retirement	Rates for active participants vary between ages 55 and 70 and above. The commencement age for current and future vested terminated participants is 61 for AmSouth legacy Plan participants with less than 10 years of service at termination. Age 62 for AmSouth legacy plan participants with at least 10 years of service at termination. Age 65 for all other participants.

These actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The actuarial present value of accumulated plan benefits is measured as of the beginning of the plan year (January 1, 2025), the Plan's most recent actuarial valuation date, and reflects benefits earned through December 31, 2024.

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 (depreciation) in fair value of investments and interest and dividends as of and for the years ended December 31, 2025 and 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Regions Bank (the trustee), except for the Plan's investments in private equity funds of $23,668,145 and $30,738,205 at December 31, 2025 and 2024, respectively, and the related investment income, which are reported at net asset value based on capital account statements provided by the fund managers and are not covered by the trustee's certification. As restated, 2024 net appreciation in fair value of investments agrees to information certified by the trustee.

6. FAIR VALUE OF FINANCIAL INSTRUMENTS

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

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

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

Following is a description of the valuation methodologies used for assets measured at fair value at December 31, 2025 and 2024:

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

Corporate bonds, federal agency securities, foreign government securities and U.S. Treasury 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.

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.

Below is a description of investment strategies for the real estate and private equity funds. In accordance with accounting guidance, a description of the investment strategy is not required for the collective trust funds, which file Form 5500 as direct filing entities.

- Real estate funds primarily include a commingled open-ended real estate fund that invests primarily in the U.S. institutional space and receives approximately 80% of its return through income generation. The fair value of the investment in this class has been estimated using the NAV of the Plan's ownership interest in the fund. The fund's valuation is based on independent appraisal of each of the properties, which are done no less than annually. This valuation also takes into account the impact of cash and debt within the total fund.
- 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 following tables present financial assets measured at fair value on a recurring basis as of December 31, 2025 and 2024:

	Fair Value as of December 31, 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Cash equivalents	$ 14,372,623	$ -	$ -	$ 14,372,623
Corporate bonds	-	471,699,506	-	471,699,506
Foreign government securities	-	1,720,423	-	1,720,423
U.S. Treasury securities	-	274,730,283	-	274,730,283
Common and foreign stock	77,333,971	-	-	77,333,971
Mutual funds	51,156,661	-	-	51,156,661
Total assets in the fair value hierarchy	$ 142,863,255	$ 748,150,212	$ -	891,013,467
Investments measured at NAV[(1)]				244,835,598
Total investments, at fair value				$ 1,135,849,065

	Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Cash equivalents	$ 19,135,697	$ -	$ -	$ 19,135,697
Corporate bonds	-	502,854,584	-	502,854,584
Federal agency securities	-	16,941,653	-	16,941,653
U.S. Treasury securities	-	261,880,061	-	261,880,061
Common and foreign stock	72,417,355	-	-	72,417,355
Mutual funds	45,994,483	-	-	45,994,483
Total assets in the fair value hierarchy	$ 137,547,535	$ 781,676,298	$ -	919,223,833
Investments measured at NAV[(1)]				223,779,193
Total investments, at fair value				$ 1,143,003,026

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

Certain assets held in the Plan consist of investments in certain entities that calculate NAV per unit, including collective trust funds, real estate funds and private equity funds, and are recorded at fair value on a recurring basis. The following table presents information about these investments at December 31, 2025 and 2024:

Investments at December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Blackrock US Equity Indx	$ 122,537,072	None	Daily	None
Harding Loevner Intrntl Equity CIT	56,996,453	None	Daily	None
JPMCB Strategic Property Fund	17,036,308	None	Quarterly	30 days
Collective trust funds	196,569,833			
Real estate funds	24,597,620	None	Quarterly	45 days
Private equity funds	23,668,145	$ 3,150,000	Not Redeemable	N/A
Total investments measured at NAV	$ 244,835,598			

Investments at December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Blackrock US Equity Indx	$ 103,978,655	None	Daily	None
Harding Loevner Intrntl Equity CIT	44,645,255	None	Daily	None
JPMCB Strategic Property Fund	20,409,672	None	Quarterly	30 days
Collective trust funds	169,033,582			
Real estate funds	24,007,406	None	Quarterly	45 days
Private equity funds	30,738,205	$ 3,600,000	Not Redeemable	N/A
Total investments measured at NAV	$ 223,779,193			

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

7. TAX STATUS

The Plan obtained its latest determination letter on August 19, 2014, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter; however, the Plan administrator believes 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.

GAAP requires 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 administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. 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. Trustee fees are paid by the Company.

Plan investments include shares of Regions Financial Corporation common stock. The Plan held 1,799,039 shares of Regions Financial Corporation common stock at December 31, 2025 and 2024, valued at $48,753,957 and $42,313,397, respectively. There were no sales or purchases of Regions Financial Corporation common stock during the years ended December 31, 2025 and 2024.

During the years ended December 31, 2025 and 2024, the Plan earned dividend income of $1,826,025 and $1,745,067, respectively, of Regions Financial Corporation common stock.

The Plan paid fees to parties-in-interest for 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

In accordance with a Plan amendment adopted on December 18, 2025 and effective January 1, 2026, the Plan is to receive the assets and liabilities related to retired participants, terminated participants, employees not accruing additional benefits, alternate payees under qualified domestic relations orders, and beneficiaries of deceased participants, determined as of December 31, 2025, from the Regions Financial Corporation Retirement Plan for Associates. As of the date the financial statements were available to be issued, the transfer had not occurred. The amount to be transferred will be determined by the Plan's actuary, and the transfer is expected to occur on or before December 31, 2026. The Regions Financial Corporation Retirement Plan for Associates will continue to pay benefits to these participants through December 31, 2026, and the Plan will pay them beginning January 1, 2027. An estimate of the financial effect of the transfer cannot be made as of the date the financial statements were available to be issued.

Management has evaluated subsequent events through October 14, 2026, which was the date the financial statements were available to be issued. Except for the transfer described above, management has determined that there were no subsequent events that require disclosure under ASC 855, *Subsequent Events*.

SUPPLEMENTAL INFORMATION

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Cash Equivalents:			
	Fidelity Investments	Government Portfolio Class I (Fund #57)	$ 14,372,623	$ 14,372,623
	Corporate Bonds:			
	ABBVIE INC	4.70% 14 May 2045	$ 484,833	$ 481,032
	AEP TRANSMISSION CO LLC	3.75% 01 Dec 2047	340,000	260,243
	AIR LEASE CORP	3.75% 01 Jun 2026	5,285,870	5,573,395
	AKER BP ASA	4.00% 15 Jan 2031	167,024	173,752
	AKER BP ASA	5.13% 01 Oct 2034	407,621	410,844
	AKER BP ASA	5.25% 30 Oct 2035	373,241	366,352
	ALABAMA POWER CO	3.75% 01 Mar 2045	195,000	153,897
	ALABAMA POWER CO	5.10% 02 Apr 2035	169,748	174,308
	ALCON FINANCE CORP	3.00% 23 Sep 2029	235,140	253,841
	ALCON FINANCE CORP	3.80% 23 Sep 2049	245,000	187,116
	ALPHABET INC	5.25% 15 May 2055	257,450	249,025
	ALPHABET INC	5.30% 15 May 2065	705,803	681,848
	ALPHABET INC	5.45% 15 Nov 2055	1,364,504	1,343,929
	AMAZON.COM INC	4.05% 22 Aug 2047	675,000	554,472
	AMAZON.COM INC	4.35% 20 Mar 2033	299,265	299,019
	AMERICAN EXPRESS CO VAR	5.02% 25 Apr 2031	320,000	329,776
	AMERICAN EXPRESS CO VAR	5.28% 27 Jul 2029	355,000	365,629
	AMERICAN INT'L GROUP INC	4.85% 07 May 2030	194,709	199,982
	AMERICAN TOWER CORP	3.38% 15 Oct 2026	718,033	755,999
	AMERICAN TOWER CORP	4.70% 15 Dec 2032	199,370	200,044
	AMERICAN WATER CAPITAL	5.25% 01 Mar 2035	5,299,992	5,485,128
	AMGEN INC	4.40% 01 May 2045	2,432,164	1,926,113
	AMGEN INC	4.56% 15 Jun 2048	615,000	526,065
	ANGLO AMERICAN CAPITAL PLC	5.63% 01 Apr 2030	1,096,735	1,153,885
	ANGLO AMERICAN CAPITAL PLC	5.75% 05 Apr 2034	627,776	660,813
	ANHEUSER-BUSCH COS LLC	4.70% 01 Feb 2036	176,236	178,551

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ANHEUSER-BUSCH COS LLC	4.90% 01 Feb 2046	$ 404,989	$ 400,460
	ANHEUSER-BUSCH INBEV	4.44% 06 Oct 2048	655,000	564,860
	ANHEUSER-BUSCH INBEV	4.90% 23 Jan 2031	5,360,266	5,412,411
	ANHEUSER-BUSCH INBEV	5.55% 23 Jan 2049	84,382	85,054
	APOLLO GLOBAL INC	5.15% 12 Aug 2035	753,791	761,368
	APPLE INC	2.65% 08 Feb 2051	1,165,000	720,168
	APPLE INC	3.85% 04 May 2043	5,892,719	5,432,073
	ARIZONA PUBLIC SERVICE CO	5.90% 15 Aug 2055	328,948	336,611
	ASHTEAD CAPITAL INC	1.50% 12 Aug 2026	329,970	368,599
	ASHTEAD CAPITAL INC	5.55% 30 May 2033	338,478	361,116
	ASHTEAD CAPITAL INC	5.80% 15 Apr 2034	258,989	272,587
	AT&T INC	3.50% 01 Jun 2041	615,699	709,945
	AT&T INC	3.50% 15 Sep 2053	177,073	173,997
	AT&T INC	3.55% 15 Sep 2055	185,086	1,584,223
	AT&T INC	3.65% 01 Jun 2051	174,284	172,859
	AT&T INC	3.80% 01 Dec 2057	137,614	137,568
	AT&T INC	4.55% 01 Nov 2032	564,492	561,328
	AT&T INC	6.00% 15 Aug 2040	2,602,556	2,611,150
	AT&T INC	6.55% 15 Feb 2039	2,779,496	2,781,064
	BACARDI LTD	2.75% 15 Jul 2026	343,304	366,903
	BACARDI LTD	5.15% 15 May 2038	173,040	175,954
	BACARDI-MARTINI BV	5.55% 01 Feb 2030	469,145	484,796
	BAE SYSTEMS PLC	5.12% 26 Mar 2029	342,681	349,523
	BAE SYSTEMS PLC	5.30% 26 Mar 2034	833,743	864,684
	BAE SYSTEMS PLC	5.50% 26 Mar 2054	211,350	200,356
	BANCO SANTANDER SA	4.55% 06 Nov 2030	400,000	400,813
	BANCO SANTANDER SA	5.13% 06 Nov 2035	400,000	400,881
	BANK OF AMERICA CORP	6.11% 29 Jan 2037	3,597,318	3,951,054
	BANK OF AMERICA CORP VAR	1.90% 23 Jul 2031	663,388	799,442
	BANK OF AMERICA CORP VAR	2.48% 21 Sep 2036	261,734	280,819

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	BANK OF AMERICA CORP VAR	2.50% 13 Feb 2031	$ 523,124	$ 535,578
	BANK OF AMERICA CORP VAR	2.59% 29 Apr 2031	788,664	815,308
	BANK OF AMERICA CORP VAR	2.68% 19 Jun 2041	172,525	184,332
	BANK OF AMERICA CORP VAR	2.69% 22 Apr 2032	688,208	688,238
	BANK OF AMERICA CORP VAR	4.24% 24 Apr 2038	872,710	932,610
	BANK OF AMERICA CORP VAR	5.93% 15 Sep 2027	320,000	324,125
	BANK OF NEW YORK MELLON	5.06% 22 Jul 2032	540,000	559,678
	BANK OF NEW YORK MELLON	6.32% 25 Oct 2029	95,000	100,863
	BANK OF NEW YORK MELLON	4.73% 20 Apr 2029	250,000	254,118
	BANK OF NEW YORK MELLON	4.94% 11 Feb 2031	760,000	781,500
	BARCLAYS PLC	5.79% 25 Feb 2036	1,137,874	1,152,764
	BARCLAYS PLC VARIABLE	2.28% 24 Nov 2027	707,550	782,197
	BARCLAYS PLC VARIABLE	4.48% 11 Nov 2029	230,000	231,270
	BARCLAYS PLC VARIABLE	4.94% 10 Sep 2030	265,000	270,426
	BARCLAYS PLC VARIABLE	5.69% 12 Mar 2030	495,060	505,082
	BAT CAPITAL CORP	4.63% 22 Mar 2033	348,204	348,532
	BAT CAPITAL CORP	5.35% 15 Aug 2032	579,536	603,516
	BAT CAPITAL CORP	5.83% 20 Feb 2031	205,000	217,747
	BAXTER INTERNATIONAL INC	2.54% 01 Feb 2032	438,878	474,918
	BAXTER INTERNATIONAL INC	4.90% 15 Dec 2030	462,125	463,524
	BERKSHIRE HATHAWAY	4.25% 15 Jan 2049	2,605,222	2,548,793
	BERKSHIRE HATHAWAY	4.30% 15 May 2043	2,771,544	2,449,354
	BHP BILLITON FIN USA LTD	5.13% 21 Feb 2032	707,075	736,100
	BHP BILLITON FINANCE USA LTD	5.00% 30 Sep 2043	2,884,394	2,607,604
	BHP BILLITON FINANCE USA LTD	5.75% 05 Sep 2055	313,440	310,923
	BOEING CO/THE	5.04% 01 May 2027	462,108	469,808
	BOEING CO/THE	5.15% 01 May 2030	201,417	205,704
	BOEING CO/THE	5.71% 01 May 2040	296,772	1,023,433
	BOEING CO/THE	5.81% 01 May 2050	703,444	716,241
	BOEING CO/THE	6.39% 01 May 2031	328,188	352,687

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	BOEING CO/THE	6.53% 01 May 2034	$ 256,901	$ 254,463
	BP CAPITAL MKTS AMERICA INC	2.94% 04 Jun 2051	182,177	169,334
	BPCE SA VARIABLE	6.03% 28 May 2036	261,092	262,172
	BPCE SA VARIABLE	6.71% 19 Oct 2029	420,000	445,549
	BPCE SA VARIABLE	6.92% 14 Jan 2046	399,086	400,091
	BRISTOL-MYERS SQUIBB CO	4.55% 20 Feb 2048	510,000	441,216
	BRIXMOR OPERATING PART	5.20% 01 Apr 2032	718,783	738,451
	BRIXMOR OPERATING PART	5.75% 15 Feb 2035	124,028	131,544
	BRIXMOR OPERATING P'SHIP LP	4.13% 15 May 2029	449,782	493,255
	BRIXMOR OPERATING P'SHIP LP	4.85% 15 Feb 2033	69,894	70,253
	BROADCOM INC	4.80% 15 Feb 2036	149,680	148,012
	BROADCOM INC	4.90% 15 Jul 2032	578,434	592,180
	BROADCOM INC	4.93% 15 May 2037	251,066	261,558
	BROADCOM INC	4.93% 15 May 2037	427,037	473,765
	BROADCOM INC	5.20% 15 Apr 2032	245,119	248,995
	BROOKLYN UNION GAS CO/THE	3.87% 04 Mar 2029	860,650	916,552
	BURLINGTON N. SANTA FE LLC	3.90% 01 Aug 2046	315,000	252,499
	BURLINGTON N. SANTA FE LLC	5.15% 01 Sep 2043	2,852,028	2,667,230
	BURLINGTON N. SANTA FE LLC	5.50% 15 Mar 2055	179,426	172,873
	CAIXABANK SA	4.63% 03 Jul 2029	635,000	641,312
	CAPITAL ONE FINANCIAL CO	5.46% 26 Jul 2030	280,000	290,170
	CAPITAL ONE FIN. CORP VAR	4.49% 11 Sep 2031	848,914	848,750
	CAPITAL ONE FIN. CORP VAR	7.62% 30 Oct 2031	612,206	649,836
	CARDINAL HEALTH INC	4.90% 15 Sep 2045	2,801,198	2,485,351
	CARDINAL HEALTH INC	5.00% 15 Nov 2029	484,835	498,105
	CARDINAL HEALTH INC	5.12% 15 Feb 2029	549,576	566,298
	CARLISLE COS INC	5.25% 15 Sep 2035	702,568	719,565
	CENTERPOINT ENERGY INC	5.40% 01 Jun 2029	497,952	517,151
	CHARLES SCHWAB CORP/THE	0.90% 11 Mar 2026	4,849,154	5,497,578
	CHARTER COMM OPERATING LLC	4.80% 01 Mar 2050	1,125,000	845,100

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	CHARTER COMM OPERATING LLC	5.85% 01 Dec 2035	$ 99,932	$ 99,757
	CHARTER COMM OPERATING LLC	6.48% 23 Oct 2045	959,628	982,478
	CHARTER COMM OPERATING LLC	2.80% 01 Apr 2031	148,078	157,468
	CHENIERE ENERGY PARTNERS LP	5.55% 30 Oct 2035	588,413	603,204
	CHEVRON USA INC	4.50% 15 Oct 2032	5,144,308	5,218,685
	CIGNA GROUP/THE	4.88% 15 Sep 2032	179,986	182,627
	CIGNA GROUP/THE	5.25% 15 Jan 2036	576,267	581,584
	CISCO SYSTEMS INC	4.95% 24 Feb 2032	439,846	454,102
	CISCO SYSTEMS INC	5.50% 15 Jan 2040	391,096	388,680
	CITADEL LP	6.00% 23 Jan 2030	646,908	673,780
	CITIBANK NA VARIABLE	4.88% 19 Nov 2027	550,000	553,960
	CITIGROUP INC	4.64% 07 May 2028	530,000	534,304
	CITIGROUP INC VARIABLE	3.67% 24 Jul 2028	1,361,017	1,415,937
	CITIGROUP INC VARIABLE	4.41% 31 Mar 2031	946,140	999,830
	CITIGROUP INC VARIABLE	5.17% 11 Sep 2036	895,019	888,228
	CITIGROUP INC VARIABLE	5.32% 26 Mar 2041	250,128	250,320
	CLECO CORP HOLDINGS LLC	3.38% 15 Sep 2029	319,343	347,952
	CNO GLOBAL FUNDING	4.70% 11 Dec 2030	660,254	661,846
	COLUMBIA PIPELINE HOLDCO	5.10% 01 Oct 2031	220,548	223,714
	COLUMBIA PIPELINES HOLDING CO LLC	5.00% 17 Nov 2032	675,353	674,939
	COLUMBIA PIPELINES OPERATING CO LLC	6.54% 15 Nov 2053	350,288	372,684
	COMCAST CORP	3.90% 01 Mar 2038	2,230,000	1,942,442
	COMCAST CORP	3.97% 01 Nov 2047	1,605,339	1,479,255
	COMMONWEALTH EDISON CO	5.30% 01 Jun 2034	503,192	525,973
	COMMONWEALTH EDISON CO	5.95% 01 Jun 2055	205,314	218,253
	CONAGRA BRANDS INC	1.38% 01 Nov 2027	628,241	698,402
	CONAGRA BRANDS INC	4.85% 01 Nov 2028	256,762	262,138
	CONOCOPHILLIPS	6.50% 01 Feb 2039	4,464,241	4,273,397

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	CONOCOPHILLIPS CO	5.30% 15 May 2053	$ 393,644	$ 373,824
	CONOCOPHILLIPS CO	5.65% 15 Jan 2065	141,128	134,932
	CONSOL EDISON CO OF NY INC	3.85% 15 Jun 2046	89,524	86,595
	CONSOL EDISON CO OF NY INC	4.30% 01 Dec 2056	805,000	637,725
	CONSOL EDISON CO OF NY INC	4.65% 01 Dec 2048	94,817	91,162
	CONSOL EDISON CO OF NY INC	5.70% 15 May 2054	277,685	279,096
	CONSTELLATION ENERGY GENERATION LLC	6.25% 01 Oct 2039	3,291,235	3,043,439
	COREBRIDGE FINANCIAL INC	3.65% 05 Apr 2027	723,969	765,126
	COTERRA ENERGY INC	5.40% 15 Feb 2035	189,120	193,276
	COTERRA ENERGY INC	5.60% 15 Mar 2034	412,310	433,606
	COUSINS PROPERTIES LP	5.38% 15 Feb 2032	426,132	443,448
	CREDIT AGRICOLE SA LONDON BR MTNF	5.22% 27 May 2031	405,000	415,781
	CROWN CASTLE INC	2.10% 01 Apr 2031	194,832	220,841
	CROWN CASTLE INC	2.90% 15 Mar 2027	920,863	980,784
	CROWN CASTLE INC	3.65% 01 Sep 2027	576,234	590,496
	CROWN CASTLE INC	4.15% 01 Jul 2050	164,631	160,016
	CROWN CASTLE INC	5.60% 01 Jun 2029	343,830	358,124
	CSL FINANCE PLC	4.63% 27 Apr 2042	410,000	370,238
	CSX CORP	3.80% 01 Mar 2028	5,359,954	5,579,450
	CVS HEALTH CORP	1.88% 28 Feb 2031	130,074	140,536
	CVS HEALTH CORP	2.13% 15 Sep 2031	694,361	760,630
	CVS HEALTH CORP	3.75% 01 Apr 2030	197,083	205,197
	CVS HEALTH CORP	4.78% 25 Mar 2038	245,000	231,977
	CVS HEALTH CORP	5.00% 15 Sep 2032	244,250	250,494
	CVS HEALTH CORP	5.05% 25 Mar 2048	467,381	464,641
	DAIMLER TRUCK FINAN NA	5.38% 13 Jan 2032	640,440	664,731
	DEERE & CO	5.45% 16 Jan 2035	673,562	713,407

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	DEUTSCHE BANK AG/NEW YORK NY VARIABLE	4.95% 04 Aug 2031	$ 700,000	$ 707,077
	DEUTSCHE BANK AG/NEW YORK NY VARIABLE	5.30% 09 May 2031	505,000	517,408
	DEUTSCHE BANK AG/NEW YORK NY VARIABLE	6.72% 18 Jan 2029	648,386	675,276
	DEUTSCHE BANK NY	2.31% 16 Nov 2027	960,606	1,096,926
	DIAMONDBACK ENERGY INC	5.75% 18 Apr 2054	105,117	108,680
	DIAMONDBACK ENERGY INC	6.25% 15 Mar 2053	354,960	343,247
	DOMINION ENERGY INC	5.00% 15 Jun 2030	1,038,898	1,068,538
	DT MIDSTREAM INC	4.30% 15 Apr 2032	11,238	11,591
	DT MIDSTREAM INC	4.38% 15 Jun 2031	465,622	479,730
	DTE ELECTRIC CO	5.25% 15 May 2035	638,963	659,184
	DUKE ENERGY CAROLINAS LLC	4.85% 15 Mar 2030	299,574	309,078
	DUKE ENERGY CORP	3.30% 15 Jun 2041	443,232	464,051
	DUKE ENERGY CORP	3.50% 15 Jun 2051	52,154	52,861
	DUKE ENERGY CORP	4.85% 05 Jan 2029	5,419,278	5,512,213
	DUKE ENERGY CORP	4.95% 15 Sep 2035	159,475	158,966
	DUKE ENERGY CORP	5.00% 15 Aug 2052	69,507	70,015
	DUKE ENERGY FLORIDA LLC	4.85% 01 Dec 2035	249,920	249,434
	DUKE ENERGY INDIANA LLC	3.75% 15 May 2046	1,420,000	1,109,637
	DUKE ENERGY OHIO INC	5.30% 15 Jun 2035	373,609	387,221
	DUKE ENERGY PROGRESS LLC	2.00% 15 Aug 2031	464,881	506,568
	DUKE ENERGY PROGRESS LLC	5.05% 15 Mar 2035	759,227	769,076

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	DUQUESNE LIGHT HOLDINGS INC	2.78% 07 Jan 2032	$ 561,196	$ 635,385
	ELEVANCE HEALTH INC	4.95% 01 Nov 2031	359,136	368,229
	ELI LILLY & CO	4.55% 15 Oct 2032	1,049,363	1,060,835
	ELI LILLY & CO	4.90% 12 Feb 2032	604,111	626,248
	ELI LILLY & CO	5.50% 12 Feb 2055	244,463	246,442
	ENBRIDGE INC	5.50% 01 Dec 2046	207,830	222,015
	ENERGY TRANSFER LP	5.00% 15 May 2050	118,391	117,559
	ENERGY TRANSFER LP	5.15% 15 Mar 2045	146,249	594,235
	ENERGY TRANSFER LP	5.55% 15 Feb 2028	487,817	487,775
	ENERGY TRANSFER LP	5.95% 15 May 2054	232,445	241,651
	ENERGY TRANSFER LP	6.05% 01 Sep 2054	283,366	294,195
	ENI SPA	5.50% 15 May 2034	501,632	520,493
	ENTERGY LOUISIANA LLC	3.10% 15 Jun 2041	2,211,091	1,687,976
	ENTERPRISE PRODS OPER	5.20% 15 Jan 2036	207,429	209,043
	ENTERPRISE PRODS OPER	4.85% 15 Mar 2044	224,674	224,353
	ENTERPRISE PRODS OPER	5.70% 15 Feb 2042	3,078,328	2,734,344
	EOG RESOURCES INC	5.00% 15 Jul 2032	129,730	133,354
	EOG RESOURCES INC	5.35% 15 Jan 2036	294,755	303,809
	EOG RESOURCES INC	5.65% 01 Dec 2054	143,269	137,351
	EQUITABLE FINANCIAL LIFE	5.00% 27 Mar 2030	538,893	552,037
	EQUITABLE FINANCIAL LIFE GLOBAL FUNDING	1.80% 08 Mar 2028	652,205	732,994
	EVERSOURCE ENERGY	2.90% 01 Mar 2027	228,908	246,562
	EVERSOURCE ENERGY	3.45% 15 Jan 2050	132,608	128,091
	EVERSOURCE ENERGY	4.45% 15 Dec 2030	254,851	255,473
	EVERSOURCE ENERGY	5.50% 01 Jan 2034	510,016	514,772
	EXXON MOBIL CORP	2.44% 16 Aug 2029	5,133,378	5,467,025
	FEDEX CORP	4.05% 15 Feb 2048	2,662,011	2,143,185

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	FIDELITY NATIONAL INFO SERVICES INC	1.65% 01 Mar 2028	$ 5,304,880	$ 5,317,526
	FLORIDA POWER & LIGHT CO	5.60% 15 Feb 2066	59,551	59,059
	FORTIS INC/CANADA	3.06% 04 Oct 2026	191,868	203,319
	FORTITUDE GROUP HOLDINGS LLC	6.25% 01 Apr 2030	636,645	661,410
	FOUNDRY JV HOLDCO LLC	6.10% 25 Jan 2036	506,906	512,266
	FOUNDRY JV HOLDCO LLC	6.15% 25 Jan 2032	658,472	662,306
	GE HEALTHCARE TECH INC	5.86% 15 Mar 2030	468,118	481,167
	GENERAL DYNAMICS CORP	4.25% 01 Apr 2040	3,286,182	2,579,422
	GENERAL ELECTRIC CO	4.30% 29 Jul 2030	708,580	716,373
	GENERAL ELECTRIC CO	4.90% 29 Jan 2036	492,990	503,631
	GENERAL MOTORS CO	5.35% 15 Apr 2028	854,504	876,052
	GEORGIA POWER CO	3.70% 30 Jan 2050	5,064,677	5,339,153
	GEORGIA POWER CO	4.85% 15 Mar 2031	229,614	236,166
	GILEAD SCIENCES INC	4.75% 01 Mar 2046	309,741	303,647
	GILEAD SCIENCES INC	4.80% 01 Apr 2044	207,979	207,538
	GLENCORE FDG LLC SR	6.38% 06 Oct 2030	507,195	548,857
	GLENCORE FUNDING LLC	4.91% 01 Apr 2028	100,000	101,665
	GLENCORE FUNDING LLC	5.40% 08 May 2028	492,010	507,761
	GLENCORE FUNDING LLC	5.67% 01 Apr 2035	332,895	328,882
	GLENCORE FUNDING LLC	5.89% 04 Apr 2054	483,916	487,437
	GLENCORE FUNDING LLC	6.12% 06 Oct 2028	323,609	340,941
	GLP CAPITAL LP	3.25% 15 Jan 2032	404,550	452,380
	GLP CAPITAL LP	5.25% 15 Feb 2033	373,658	376,358
	GLP CAPITAL LP	5.75% 01 Jun 2028	248,350	261,640
	GOLDMAN SACHS GROUP INC	1.99% 27 Jan 2032	499,345	564,115
	GOLDMAN SACHS GROUP INC	2.65% 21 Oct 2032	5,314,324	5,783,989
	GOLDMAN SACHS GROUP INC	4.41% 23 Apr 2039	700,000	646,716
	GOLDMAN SACHS GROUP INC	4.69% 23 Oct 2030	255,000	258,478

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	GOLDMAN SACHS GROUP INC	4.94% 21 Oct 2036	$ 325,946	$ 322,634
	GOLDMAN SACHS GROUP INC	5.21% 28 Jan 2031	270,000	278,816
	GOLDMAN SACHS GROUP INC	5.22% 23 Apr 2031	680,000	702,338
	GOLDMAN SACHS GROUP INC	5.56% 19 Nov 2045	1,086,751	1,090,349
	GUARDIAN LIFE GLOB. FUNDING	4.80% 28 Apr 2030	1,210,000	1,235,616
	GULFSTREAM NAT GAS SYS LLC	5.60% 23 Jul 2035	489,853	502,206
	HALEON US CAPITAL LLC	3.38% 24 Mar 2029	391,072	415,212
	HCA INC	4.50% 15 Feb 2027	514,778	526,170
	HCA INC	4.90% 15 Nov 2035	597,870	592,911
	HEALTH CARE SERVICE CORP	2.20% 01 Jun 2030	236,561	236,080
	HERSHEY CO/THE	4.95% 24 Feb 2032	983,158	1,021,081
	HESS CORP	5.60% 15 Feb 2041	2,963,096	2,678,738
	HOME DEPOT INC/THE	4.50% 06 Dec 2048	190,044	182,059
	HOME DEPOT INC/THE	4.65% 15 Sep 2035	408,733	406,470
	HONEYWELL INTL INC	4.95% 01 Sep 2031	444,199	459,912
	HONEYWELL INTL INC	5.00% 01 Mar 2035	244,079	249,542
	HSBC HOLDINGS PLC	5.45% 03 Mar 2036	1,409,758	1,467,776
	HSBC HOLDINGS PLC VAR	3.97% 22 May 2030	5,089,715	5,534,554
	HSBC HOLDINGS PLC VAR	4.76% 09 Jun 2028	1,952,032	2,027,853
	HSBC HOLDINGS PLC VAR	5.13% 06 Nov 2036	886,860	889,691
	HSBC HOLDINGS PLC VAR	5.24% 13 May 2031	455,000	469,170
	HSBC HOLDINGS PLC VAR	5.60% 17 May 2028	270,000	275,075
	HSBC HOLDINGS PLC VAR	5.74% 10 Sep 2036	495,000	509,548
	HSBC HOLDINGS PLC VAR	6.33% 09 Mar 2044	205,000	225,246
	HUMANA INC	5.55% 01 May 2035	654,247	668,722
	IBM INTL CAPITAL PTE LTD	5.25% 05 Feb 2044	493,742	494,053
	ILLUMINA INC	5.75% 13 Dec 2027	242,820	245,130
	INGERSOLL RAND INC	5.70% 14 Aug 2033	475,911	493,424
	INTEL CORP	2.80% 12 Aug 2041	128,038	127,120
	INTEL CORP	3.05% 12 Aug 2051	484,735	491,944
	INTEL CORP	3.25% 15 Nov 2049	459,307	595,399

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	INTEL CORP	3.73% 08 Dec 2047	$ 281,408	$ 284,636
	INTEL CORP	5.63% 10 Feb 2043	46,639	45,143
	INTEL CORP	5.70% 10 Feb 2053	207,617	205,742
	INTERCONTINENTAL EXCH INC	3.00% 15 Jun 2050	238,044	262,172
	INTERCONTINENTAL EXCH INC	4.35% 15 Jun 2029	456,451	484,483
	INTERCONTINENTAL EXCH INC	4.95% 15 Jun 2052	273,598	256,446
	INTERCONTINENTAL EXCH INC	5.25% 15 Jun 2031	289,724	303,279
	INTERCONTINENTAL EXCH INC	2.65% 15 Sep 2040	125,746	129,855
	INTL BUSINESS MACHINES CORP	2.95% 15 May 2050	142,144	410,264
	INTL BUSINESS MACHINES CORP	3.45% 19 Feb 2026	5,313,214	5,488,990
	INTL BUSINESS MACHINES CORP	4.15% 15 May 2039	479,470	483,290
	INTL BUSINESS MACHINES CORP	5.00% 10 Feb 2032	553,707	570,820
	INTESA SANPAOLO SPA	7.20% 28 Nov 2033	857,798	856,530
	ITC HOLDINGS CORP	3.25% 30 Jun 2026	213,851	223,934
	J M SMUCKER CO/THE	3.38% 15 Dec 2027	5,279,359	5,555,154
	JACKSON NAT LIFE GLOBAL	5.55% 02 Jul 2027	399,540	408,248
	JBS USA FOOD CO HOLDINGS	5.95% 20 Apr 2035	847,407	872,737
	JBS USA FOOD CO HOLDINGS	6.25% 01 Mar 2056	905,084	900,728
	JBS USA HOLDING LUX	7.25% 15 Nov 2053	253,977	251,870
	JP MORGAN CHASE & CO	4.60% 22 Oct 2030	410,000	415,756
	JPMORGAN CHASE & CO	5.53% 29 Nov 2045	1,832,089	1,852,813
	JPMORGAN CHASE & CO VAR	2.52% 22 Apr 2031	784,350	815,089
	JPMORGAN CHASE & CO VAR	3.11% 22 Apr 2041	453,480	471,084
	JPMORGAN CHASE & CO VAR	3.78% 01 Feb 2028	5,413,799	5,582,523
	JPMORGAN CHASE & CO VAR	4.26% 22 Oct 2031	1,030,000	1,026,879
	JPMORGAN CHASE & CO VAR	5.00% 22 Jul 2030	650,000	667,316
	JPMORGAN CHASE & CO VAR	5.10% 22 Apr 2031	180,000	185,846
	JPMORGAN CHASE & CO VAR	5.58% 23 Jul 2036	255,000	263,785
	JPMORGAN CHASE & CO VAR	6.09% 23 Oct 2029	393,949	400,254
	KENVUE INC	4.85% 22 May 2032	214,748	220,100

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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	KEURIG DR PEPPER	4.05% 15 Apr 2032	$ 212,027	$ 211,811
	KEURIG DR PEPPER INC	2.25% 15 Mar 2031	141,520	141,965
	KEURIG DR PEPPER INC	5.15% 15 May 2035	822,678	826,609
	KEURIG DR PEPPER INC	5.30% 15 Mar 2034	461,557	459,880
	KRAFT HEINZ FOODS CO	5.20% 15 Mar 2032	465,810	478,169
	KROGER CO/THE	2.65% 15 Oct 2026	5,132,826	5,448,573
	L3HARRIS TECHNOLOGIES INC	6.15% 15 Dec 2040	350,035	365,180
	LAB CORP OF AM HOLDINGS	4.55% 01 Apr 2032	747,060	749,190
	LLOYDS BKG GROUP PLC	4.38% 22 Mar 2028	5,348,280	5,589,573
	LLOYDS BKG GROUP PLC NOTE	4.43% 04 Nov 2031	200,000	199,376
	LLOYDS BKG GROUP PLC VAR	4.94% 04 Nov 2036	340,000	336,386
	LOCKHEED MARTIN CORP	6.15% 01 Sep 2036	2,673,716	2,593,837
	LSEGA FINANCING PLC	2.00% 06 Apr 2028	505,112	559,599
	LYB INTL FINANCE III LLC	5.13% 15 Jan 2031	385,721	386,757
	MANUF & TRADERS CO	4.76% 06 Jul 2028	1,040,000	1,049,443
	MARATHON PETROLEUM CORP	5.85% 15 Dec 2045	3,130,659	2,709,261
	MARS INC	4.60% 01 Mar 2028	524,995	532,192
	MARS INC	5.20% 01 Mar 2035	349,418	349,462
	MARS INC	5.65% 01 May 2045	805,834	816,496
	MARSH & MCLENNAN COS INC	4.85% 15 Nov 2031	489,618	503,184
	MARVELL TECHNOLOGY INC	2.45% 15 Apr 2028	488,970	539,314
	MARVELL TECHNOLOGY INC	5.75% 15 Feb 2029	189,445	198,130
	MASS GENERAL BRIGHAM INC	3.19% 01 Jul 2049	107,800	103,386
	MCDONALD'S CORP	4.60% 26 May 2045	275,000	243,127
	MCDONALD'S CORP	5.00% 13 Feb 2036	696,689	705,684
	MEAD JOHNSON NUTRITION CO	4.60% 01 Jun 2044	2,115,021	1,809,206
	MERCK & CO INC	2.75% 10 Dec 2051	228,880	248,648
	MERCK & CO INC	4.45% 04 Dec 2032	134,888	135,431
	MERCK & CO INC	4.75% 04 Dec 2035	318,992	319,588
	MERCK & CO INC	5.55% 04 Dec 2055	586,464	584,312

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	META PLATFORMS INC	4.45% 15 Aug 2052	$ 128,907	$ 122,072
	META PLATFORMS INC	4.60% 15 Nov 2032	234,981	236,889
	META PLATFORMS INC	4.88% 15 Nov 2035	1,040,711	1,038,606
	META PLATFORMS INC	5.60% 15 May 2053	124,644	536,010
	META PLATFORMS INC	5.62% 15 Nov 2055	173,567	167,960
	METLIFE INC	5.70% 15 Jun 2035	2,436,425	2,674,706
	MICRON TECHNOLOGY INC	5.30% 15 Jan 2031	481,046	497,194
	MICRON TECHNOLOGY INC	5.65% 01 Nov 2032	316,480	331,109
	MICROSOFT CORP	2.92% 17 Mar 2052	5,401,004	5,263,246
	MISSISSIPPI POWER CO	4.25% 15 Mar 2042	125,882	131,438
	MOLSON COORS BEVERAGE CO	5.00% 01 May 2042	2,979,542	2,649,170
	MONONGAHELA POWER CO	5.85% 15 Feb 2034	209,624	221,932
	MORGAN STANLEY PRIVATE	4.47% 19 Nov 2031	920,000	922,410
	MORGAN STANLEY VAR	1.79% 13 Feb 2032	724,200	817,699
	MORGAN STANLEY VAR	2.24% 21 Jul 2032	1,379,116	1,519,489
	MORGAN STANLEY VAR	4.36% 22 Oct 2031	1,725,000	1,719,342
	MORGAN STANLEY VAR	4.65% 18 Oct 2030	5,413,760	5,566,550
	MORGAN STANLEY VAR	4.89% 22 Oct 2036	290,000	287,434
	MORGAN STANLEY VAR	5.17% 16 Jan 2030	500,000	513,285
	MORGAN STANLEY VAR	5.95% 19 Jan 2038	252,420	263,080
	MPLX LP	5.00% 15 Jan 2033	648,031	658,341
	MPLX LP	5.40% 15 Sep 2035	770,055	777,005
	MPLX LP	6.20% 15 Sep 2055	387,850	384,073
	NASDAQ INC	2.50% 21 Dec 2040	214,218	227,338
	NASDAQ INC	5.35% 28 Jun 2028	109,781	113,511
	NASDAQ INC	5.55% 15 Feb 2034	674,020	692,042
	NASDAQ INC	5.95% 15 Aug 2053	764,690	804,861
	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP	4.95% 07 Feb 2030	5,478,614	5,634,760

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	NEW YORK NY TXBL	4.61% 01 Sep 2037	$ 700,000	$ 683,606
	NISOURCE INC	4.38% 15 May 2047	452,290	453,110
	NISOURCE INC	5.35% 15 Jul 2035	279,689	286,762
	NISOURCE INC	5.85% 01 Apr 2055	399,749	405,273
	NORTHROP GRUMMAN CORP	4.03% 15 Oct 2047	259,574	262,060
	NORTHROP GRUMMAN CORP	4.65% 15 Jul 2030	94,975	96,768
	NORTHROP GRUMMAN CORP	4.95% 15 Mar 2053	365,000	330,259
	NORTHROP GRUMMAN CORP	5.20% 01 Jun 2054	522,974	492,453
	NORTHWESTERN MUTUAL GLOBAL FUNDING	5.16% 28 May 2031	584,830	607,277
	NSTAR ELECTRIC CO	5.20% 01 Mar 2035	215,147	214,358
	NTT FINANCE CORP	4.88% 16 Jul 2030	200,000	203,682
	NTT FINANCE CORP	5.17% 16 Jul 2032	406,003	415,542
	NTT FINANCE CORP	5.50% 16 Jul 2035	488,564	491,834
	O'REILLY AUTOMOTIVE INC	5.00% 19 Aug 2034	374,182	377,722
	OGLETHORPE POWER CORP	4.50% 01 Apr 2047	406,341	413,766
	ONEOK INC	4.95% 15 Oct 2032	204,373	205,929
	ONEOK INC	5.05% 01 Nov 2034	624,851	665,484
	ONEOK INC	5.40% 15 Oct 2035	139,630	141,455
	ONEOK INC	5.70% 01 Nov 2054	673,194	645,860
	ONEOK INC	6.63% 01 Sep 2053	106,043	105,142
	ONEOK INC NEW NOTE	4.85% 01 Feb 2049	174,735	190,355
	ONEOK PARTNERS LP	6.12% 01 Feb 2041	101,280	111,163
	ONEOK PARTNERS LP	6.85% 15 Oct 2037	244,397	265,576
	ORACLE CORP	3.60% 01 Apr 2050	133,293	115,701
	ORACLE CORP	4.13% 15 May 2045	1,766,000	1,274,336
	ORACLE CORP	4.30% 08 Jul 2034	824,492	819,815
	ORACLE CORP	4.50% 08 Jul 2044	5,106,801	4,248,622
	ORACLE CORP	4.65% 06 May 2030	913,247	912,782
	ORACLE CORP	4.80% 26 Sep 2032	173,302	174,640

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	ORACLE CORP	5.38% 27 Sep 2054	$ 64,876	$ 64,941
	ORACLE CORP	5.55% 06 Feb 2053	35,936	35,790
	ORACLE CORP	6.00% 03 Aug 2055	179,925	178,745
	OTIS WORLDWIDE CORP	5.12% 19 Nov 2031	354,979	368,544
	PACIFIC GAS AND ELECTRIC CO	3.50% 01 Aug 2050	1,835,000	1,242,116
	PACIFIC GAS AND ELECTRIC CO	4.30% 15 Mar 2045	60,337	60,461
	PACIFIC GAS AND ELECTRIC CO	4.55% 01 Jul 2030	390,492	428,151
	PACIFIC GAS AND ELECTRIC CO	4.60% 15 Jun 2043	26,797	26,795
	PACIFIC GAS AND ELECTRIC CO	4.75% 15 Feb 2044	608,483	652,467
	PACIFIC GAS AND ELECTRIC CO	5.05% 15 Oct 2032	794,545	799,436
	PACIFIC GAS AND ELECTRIC CO	5.80% 15 May 2034	266,224	270,458
	PACIFIC GAS AND ELECTRIC CO	6.75% 15 Jan 2053	31,222	32,000
	PACIFIC GAS AND ELECTRIC CO	6.95% 15 Mar 2034	43,724	44,590
	PACIFICORP	2.90% 15 Jun 2052	16,022	15,881
	PACIFICORP	5.35% 01 Dec 2053	43,807	43,981
	PACIFICORP	5.50% 15 May 2054	99,200	98,655
	PACIFICORP	5.75% 01 Apr 2037	284,838	284,302
	PACIFICORP	5.80% 15 Jan 2055	37,338	37,438
	PACIFICORP	6.25% 15 Oct 2037	45,429	44,954
	PACKAGING CORP OF AMERICA	5.20% 15 Aug 2035	1,261,664	1,279,278
	PARAMOUNT GLOBAL	4.20% 19 May 2032	1,127,487	1,098,668
	PARAMOUNT GLOBAL	4.38% 15 Mar 2043	234,595	215,624
	PARAMOUNT GLOBAL	4.95% 15 Jan 2031	146,811	153,861
	PARAMOUNT GLOBAL	5.85% 01 Sep 2043	90,628	86,449
	PENSKE TRUCK LEASING CO LP	1.70% 15 Jun 2026	930,020	1,028,030
	PENSKE TRUCK LEASING CO LP	5.25% 01 Feb 2030	284,675	293,470
	PEPSICO INC	4.65% 23 Jul 2032	1,144,656	1,166,995
	PFIZER INC	4.30% 15 Jun 2043	257,802	262,728
	PFIZER INC	4.50% 15 Nov 2032	1,027,744	1,033,616
	PFIZER INVESTMENT ENTER	5.11% 19 May 2043	613,340	627,339

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	PHILIP MORRIS INTL INC	4.75% 01 Nov 2031	$ 172,331	$ 178,836
	PHILIP MORRIS INTL INC	4.88% 30 Apr 2035	256,135	266,386
	PHILIP MORRIS INTL INC	5.50% 07 Sep 2030	118,596	126,271
	PHILIP MORRIS INTL INC	5.63% 17 Nov 2029	686,750	704,358
	PHILIP MORRIS INTL INC	6.38% 16 May 2038	271,175	279,170
	PINNACLE WEST CAPITAL CORP	5.15% 15 May 2030	406,991	418,748
	PLAINS ALL AMERICAN PIPELINE	5.60% 15 Jan 2036	545,600	551,306
	PNC FIN SERVICES GROUP INC	4.81% 21 Oct 2032	515,000	524,105
	PNC FIN SERVICES GROUP INC	4.90% 13 May 2031	1,120,000	1,146,230
	PNC FIN SERVICES GROUP INC	5.22% 29 Jan 2031	510,000	527,687
	PNC FIN SERVICES GROUP INC	6.62% 20 Oct 2027	350,000	356,979
	PROCTER & GAMBLE CO/THE	3.00% 25 Mar 2030	5,340,865	5,561,357
	PROLOGIS LP	4.75% 15 Jan 2031	649,035	665,089
	PROLOGIS TGT US LOG FUND LP	4.25% 15 Jan 2031	189,413	188,596
	PROLOGIS TGT US LOG FUND LP	4.75% 15 Jan 2036	543,516	537,212
	PROTECTIVE LIFE GLOB FUNDING	5.47% 08 Dec 2028	190,000	196,855
	PRUDENTIAL FINANCIAL INC	5.70% 14 Dec 2036	3,824,845	3,875,314
	PUBLIC SERVICE CO OF OK	5.20% 15 Jan 2035	560,564	566,054
	PUGET ENERGY INC	4.10% 15 Jun 2030	910,473	969,477
	QUEST DIAGNOSTICS INC	4.62% 15 Dec 2029	629,332	641,167
	RAYTHEON TECH CORP	2.38% 15 Mar 2032	201,895	218,604
	REALTY INCOME CORP	3.95% 01 Feb 2029	710,796	713,060
	REPUBLIC SERVICES INC	5.15% 15 Mar 2035	853,370	884,275
	REYNOLDS AMERICAN INC	5.85% 15 Aug 2045	625,187	641,433
	RGA GLOBAL FUNDING	5.00% 25 Aug 2032	339,701	342,577
	ROYAL BANK OF CANADA	0.88% 20 Jan 2026	4,953,182	5,488,987
	ROYALTY PHARMA PLC	1.75% 02 Sep 2027	630,107	703,048
	ROYALTY PHARMA PLC	2.20% 02 Sep 2030	128,902	145,040
	ROYALTY PHARMA PLC	5.15% 02 Sep 2029	93,820	97,631
	S&P GLOBAL INC	4.25% 15 Jan 2031	999,760	999,740

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	SAMMONS FINANCIAL GROUP GLOBAL FUNDING	4.95% 12 Jun 2030	$ 434,430	$ 441,164
	SAN DIEGO GAS & ELECTRIC CO	4.50% 15 Aug 2040	120,887	127,730
	SEALED AIR CORP	1.57% 15 Oct 2026	627,415	704,714
	SHELL FINANCE US INC	4.00% 10 May 2046	499,041	470,427
	SHELL FINANCE US INC	4.38% 11 May 2045	3,939,713	3,856,698
	SHERWIN-WILLIAMS CO/THE	4.30% 15 Aug 2028	1,299,896	1,308,404
	SHERWIN-WILLIAMS CO/THE	4.55% 01 Aug 2045	2,143,342	1,778,011
	SIEMENS FUNDING BV	4.90% 28 May 2032	1,098,262	1,134,958
	SIMON PROPERTY GROUP LP	3.25% 13 Sep 2049	112,076	117,698
	SIMON PROPERTY GROUP LP	4.75% 26 Sep 2034	521,372	523,374
	SMITH & NEPHEW PLC	5.40% 20 Mar 2034	219,329	227,664
	SOCIETE GENERALE	1.79% 09 Jun 2027	415,905	469,936
	SOCIETE GENERALE SA VAR	5.44% 03 Oct 2036	365,000	365,792
	SOCIETE GENERALE SA VAR	5.51% 22 May 2031	715,000	736,965
	SOLVENTUM CORP	5.40% 01 Mar 2029	242,628	251,670
	SOLVENTUM CORP	5.60% 23 Mar 2034	259,701	265,325
	SOUTHERN CA EDISON CO	3.65% 01 Feb 2050	326,489	561,667
	SOUTHERN CA EDISON CO	3.90% 15 Mar 2043	94,946	92,439
	SOUTHERN CA EDISON CO	4.00% 01 Apr 2047	27,727	27,849
	SOUTHERN CA EDISON CO	4.13% 01 Mar 2048	25,275	25,123
	SOUTHERN CA EDISON CO	5.45% 01 Jun 2052	83,775	81,156
	SOUTHERN CA EDISON CO	5.70% 01 Mar 2053	78,144	77,323
	SOUTHERN CA EDISON CO	5.88% 01 Dec 2053	229,445	228,719
	SOUTHERN CA EDISON CO	5.90% 01 Mar 2055	344,062	349,985
	SOUTHERN CA EDISON CO	5.95% 01 Feb 2038	608,550	603,987
	SOUTHERN CA EDISON CO	5.95% 01 Nov 2032	24,170	24,364
	SOUTHERN CO GAS CAP CORP	5.10% 15 Sep 2035	154,602	156,483
	SOUTHERN CO/THE	4.85% 15 Mar 2035	469,304	465,020
	SOUTHERN POWER CO	4.25% 01 Oct 2030	324,382	324,382

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	SOUTHWEST GAS CORP	4.15% 01 Jun 2049	$ 1,556,974	$ 1,222,143
	STANDARD CHARTERED PLC VAR	5.40% 12 Aug 2036	700,000	713,510
	STANDARD CHARTERED PLC VAR	5.69% 14 May 2028	550,000	561,231
	STARBUCKS CORP	4.30% 15 Jun 2045	1,826,433	1,500,713
	STATE STREET CORP VAR	4.78% 23 Oct 2036	631,450	626,724
	STATE STREET CORP VAR	5.82% 04 Nov 2028	211,250	211,923
	SUNCOR ENERGY INC	6.80% 15 May 2038	171,893	180,428
	SUTTER HEALTH	5.21% 15 Aug 2032	257,371	264,073
	SYNCHRONY FINANCIAL VAR	5.02% 29 Jul 2029	260,128	263,271
	SYNCHRONY FINANCIAL VAR	6.00% 29 Jul 2036	346,871	348,990
	SYSCO CORP	3.30% 15 Feb 2050	6,219,983	5,342,497
	T MOBILE USA INC	5.13% 15 May 2032	324,616	334,448
	T-MOBILE USA INC	3.00% 15 Feb 2041	627,224	633,378
	T-MOBILE USA INC	3.30% 15 Feb 2051	80,314	80,218
	T-MOBILE USA INC	4.20% 01 Oct 2029	444,083	445,690
	T-MOBILE USA INC	4.38% 15 Apr 2040	495,000	444,040
	TAMPA ELECTRIC CO	4.20% 15 May 2045	1,751,355	1,364,824
	TARGA RESOURCES CORP	5.40% 30 Jul 2036	574,540	575,661
	TARGA RESOURCES CORP	5.65% 15 Feb 2036	199,400	205,869
	TARGA RESOURCES CORP	6.50% 15 Feb 2053	1,045,991	1,061,286
	TEXAS INSTRUMENTS INC	1.75% 04 May 2030	5,155,977	5,535,595
	TIME WARNER CABLE LLC	5.88% 15 Nov 2040	97,265	97,162
	TOTAL CAPITAL INTL SA	2.99% 29 Jun 2041	127,178	124,818
	TOTALENERGIES CAPITAL SA	5.49% 05 Apr 2054	579,694	563,482
	TOYOTA MOTOR CREDIT CORP	1.13% 18 Jun 2026	5,020,407	5,508,394
	TRANE TECH FIN LTD	5.10% 13 Jun 2034	204,397	210,200
	TRANE TECH FIN LTD	4.50% 21 Mar 2049	270,000	233,070
	TRANSCONTINENTAL GAS PIPE LINE CO LLC	5.10% 15 Mar 2036	389,750	392,652
	TRUIST FINANCIAL CORP	1.27% 02 Mar 2027	4,894,525	5,491,239

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TWDC ENTERPRISES 18 CORP	3.70% 01 Dec 2042	$ 3,437,087	$ 2,512,074
	TYSON FOODS INC	5.10% 28 Sep 2048	141,389	147,952
	TYSON FOODS INC	5.40% 15 Mar 2029	39,935	41,338
	TYSON FOODS INC	5.70% 15 Mar 2034	408,380	427,803
	UBS GROUP AG VARIABLE	4.75% 12 May 2028	240,280	252,022
	UBS GROUP AG VARIABLE	4.84% 06 Nov 2033	900,000	900,864
	UBS GROUP AG VARIABLE	5.58% 09 May 2036	380,000	395,143
	UBS GROUP AG VARIABLE	5.70% 08 Feb 2035	224,982	236,581
	UBS GROUP AG VARIABLE	6.25% 22 Sep 2029	200,000	210,532
	UNICREDIT SPA VARIABLE	1.98% 03 Jun 2027	375,934	421,082
	UNITED HEALTH GROUP INC	5.50% 15 Jul 2044	183,300	184,136
	UNITEDHEALTH GROUP INC	4.75% 15 Jul 2045	2,700,893	2,658,144
	UNITEDHEALTH GROUP INC	4.75% 15 May 2052	461,640	432,914
	UNITEDHEALTH GROUP INC	5.62% 15 Jul 2054	892,889	885,922
	UNUM GROUP	4.50% 15 Dec 2049	3,433,058	2,652,727
	US BANCORP VARIABLE	5.08% 15 May 2031	1,170,000	1,206,024
	VALERO ENERGY CORP	6.62% 15 Jun 2037	2,556,935	2,843,206
	VENTAS REALTY LP	3.25% 15 Oct 2026	348,202	372,943
	VERIZON COMMUNICATIONS INC	4.40% 01 Nov 2034	1,604,540	1,691,917
	VERIZON COMMUNICATIONS INC	4.75% 15 Jan 2033	204,403	204,840
	VERIZON COMMUNICATIONS INC	4.86% 21 Aug 2046	102,031	761,797
	VERIZON COMMUNICATIONS INC	5.00% 15 Jan 2036	788,179	790,307
	VERIZON COMMUNICATIONS INC	5.88% 30 Nov 2055	355,016	352,686
	VERIZON COMMUNICATIONS INC	6.00% 30 Nov 2065	284,866	281,281
	VIACOMCBS INC	4.95% 19 May 2050	393,089	353,641
	VIATRIS INC	2.70% 22 Jun 2030	535,876	565,816
	VIRGINIA ELEC & POWER CO	2.95% 15 Nov 2051	619,290	626,119
	VIRGINIA ELEC & POWER CO	5.15% 15 Mar 2035	224,316	228,928
	VIRGINIA ELEC & POWER CO	2.45% 15 Dec 2050	37,879	43,250
	VIRGINIA ELEC & POWER CO	4.45% 15 Feb 2044	411,013	411,731

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	WASTE MANAGEMENT INC	4.95% 03 Jul 2031	$ 800,114	$ 834,207
	WASTE MANAGEMENT INC	4.95% 15 Mar 2035	781,028	798,703
	WELLS FARGO & CO	4.40% 14 Jun 2046	335,000	280,687
	WELLS FARGO & CO VARIABLE	2.88% 30 Oct 2030	805,774	889,456
	WELLS FARGO & CO VARIABLE	3.07% 30 Apr 2041	493,094	523,523
	WELLS FARGO & CO VARIABLE	4.61% 25 Apr 2053	248,118	258,150
	WELLS FARGO & CO VARIABLE	5.15% 23 Apr 2031	727,480	748,345
	WELLS FARGO & CO VARIABLE	5.20% 23 Jan 2030	555,000	571,567
	WELLS FARGO & CO VARIABLE	5.24% 24 Jan 2031	270,000	279,590
	WELLS FARGO & CO VARIABLE	6.30% 23 Oct 2029	355,000	375,089
	WELLTOWER OP LLC	4.50% 01 Jul 2030	822,195	834,829
	WELLTOWER OP LLC	4.95% 01 Sep 2048	303,768	335,380
	WESTINGHOUSE AIR BRAKE TECHN(	4.90% 29 May 2030	360,383	368,190
	WESTINGHOUSE AIR BRAKE TECHN(	5.61% 11 Mar 2034	150,000	157,898
	WHISTLER PIPELINE LLC	5.70% 30 Sep 2031	505,255	518,905
	WILLIAMS COS INC/THE	5.30% 30 Sep 2035	5,096,820	5,196,234
	WILLIS NORTH AMERICA INC	4.55% 15 Mar 2031	149,760	150,186
	XCEL ENERGY INC	4.75% 21 Mar 2028	498,660	506,480
	XCEL ENERGY INC	5.60% 15 Apr 2035	514,864	533,320
	Total Corporate Bonds		$ 468,767,374	$ 471,699,506
	Foreign Government Securities:			
	MEXICO GOVT INTL BOND	5.38% 22 Mar 2033	$ 856,852	$ 852,260
	MEXICO GOVT INTL BOND	5.85% 02 Jul 2032	844,569	868,163
	Total Foreign Government Securities		$ 1,701,421	$ 1,720,423
	U.S. Treasury Securities:			
	UNITED STATES TREASURY Z	0.00% 15 Feb 2044	$ 2,862,326	$ 2,771,658
	UNITED STATES TREASURY	1.13% 15 Aug 2040	4,512,983	4,481,137
	UNITED STATES TREASURY	1.25% 31 Mar 2028	1,116,434	1,118,318
	UNITED STATES TREASURY	1.38% 15 Aug 2050	5,905,265	3,530,262
	UNITED STATES TREASURY	1.38% 15 Nov 2031	4,020,979	4,102,693

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	1.88% 15 Nov 2051	$ 952,672	$ 947,932
	UNITED STATES TREASURY	1.38% 15 Nov 2040	4,998,134	4,926,365
	UNITED STATES TREASURY	1.63% 15 May 2031	3,805,493	3,874,768
	UNITED STATES TREASURY	2.00% 15 Aug 2051	3,938,722	2,580,689
	UNITED STATES TREASURY	1.63% 15 Nov 2050	2,480,644	1,525,125
	UNITED STATES TREASURY	1.88% 15 Feb 2041	5,184,137	5,061,285
	UNITED STATES TREASURY	1.88% 15 Feb 2051	3,608,500	2,254,879
	UNITED STATES TREASURY	2.00% 15 Feb 2050	1,386,513	1,354,053
	UNITED STATES TREASURY	2.00% 15 Nov 2041	6,068,376	5,880,060
	UNITED STATES TREASURY	2.25% 15 Aug 2046	861,467	852,227
	UNITED STATES TREASURY	2.25% 15 Aug 2049	1,948,997	1,191,585
	UNITED STATES TREASURY	2.25% 15 Feb 2052	2,734,265	2,681,702
	UNITED STATES TREASURY	2.25% 15 May 2041	6,936,560	6,332,741
	UNITED STATES TREASURY	2.38% 15 Feb 2042	5,462,405	5,244,641
	UNITED STATES TREASURY	2.38% 15 May 2051	2,782,704	2,041,848
	UNITED STATES TREASURY	2.38% 15 Nov 2049	1,201,453	1,140,100
	UNITED STATES TREASURY	2.50% 15 May 2046	3,425,659	2,028,751
	UNITED STATES TREASURY	2.75% 15 Aug 2032	1,932,738	1,957,515
	UNITED STATES TREASURY	2.75% 15 Aug 2042	636,030	397,534
	UNITED STATES TREASURY	2.75% 15 Nov 2042	5,601,860	4,118,838
	UNITED STATES TREASURY	2.75% 15 Nov 2047	757,281	459,485
	UNITED STATES TREASURY	2.88% 15 Aug 2045	7,805,858	4,793,011
	UNITED STATES TREASURY	2.88% 15 May 2032	3,961,305	4,011,997
	UNITED STATES TREASURY	2.88% 15 May 2052	1,645,573	1,516,288
	UNITED STATES TREASURY	3.00% 15 Aug 2052	1,669,516	1,654,445
	UNITED STATES TREASURY	3.00% 15 Feb 2047	1,567,184	1,012,583
	UNITED STATES TREASURY	3.00% 15 Feb 2049	2,891,052	3,060,739
	UNITED STATES TREASURY	3.00% 15 May 2047	3,968,624	2,286,612
	UNITED STATES TREASURY	3.13% 15 Aug 2044	10,101,568	10,328,814
	UNITED STATES TREASURY	3.13% 15 Feb 2043	3,882,300	2,660,919

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	3.63% 15 Aug 2043	$ 7,690,323	$ 7,237,932
	UNITED STATES TREASURY	3.13% 15 May 2048	3,242,223	2,912,644
	UNITED STATES TREASURY	3.25% 15 May 2042	5,023,240	5,103,958
	UNITED STATES TREASURY	3.38% 15 May 2033	1,993,114	2,014,070
	UNITED STATES TREASURY	3.38% 15 Nov 2048	2,656,758	2,373,630
	UNITED STATES TREASURY	3.50% 15 Feb 2033	2,019,938	2,040,864
	UNITED STATES TREASURY	3.63% 15 Feb 2044	4,137,639	2,845,861
	UNITED STATES TREASURY	3.63% 15 May 2053	3,157,171	3,219,621
	UNITED STATES TREASURY	3.75% 15 Apr 2028	1,913,279	1,914,906
	UNITED STATES TREASURY	3.75% 15 Aug 2041	7,208,379	6,214,119
	UNITED STATES TREASURY	3.75% 15 Nov 2043	3,990,569	2,550,237
	UNITED STATES TREASURY	3.75% 31 Aug 2031	2,777,509	2,800,671
	UNITED STATES TREASURY	3.88% 15 Aug 2033	2,235,987	2,256,072
	UNITED STATES TREASURY	3.88% 15 Aug 2034	2,480,580	2,505,832
	UNITED STATES TREASURY	3.88% 15 Feb 2043	9,938,066	9,131,042
	UNITED STATES TREASURY	3.88% 30 Sep 2032	1,624,111	1,619,979
	UNITED STATES TREASURY	3.88% 31 Aug 2032	1,389,002	1,376,384
	UNITED STATES TREASURY	4.00% 15 Feb 2034	2,499,166	2,522,106
	UNITED STATES TREASURY	4.00% 15 Nov 2042	6,313,920	5,884,315
	UNITED STATES TREASURY	4.00% 15 Nov 2052	2,185,947	1,812,344
	UNITED STATES TREASURY	4.00% 31 Jul 2032	1,230,503	1,231,407
	UNITED STATES TREASURY	4.13% 15 Aug 2044	2,349,149	2,354,080
	UNITED STATES TREASURY	4.13% 15 Aug 2053	653,323	650,644
	UNITED STATES TREASURY	4.13% 15 Nov 2032	2,099,389	2,113,930
	UNITED STATES TREASURY	4.13% 31 Mar 2031	1,530,742	1,540,740
	UNITED STATES TREASURY	4.13% 31 Mar 2032	2,813,670	2,833,319
	UNITED STATES TREASURY	4.13% 31 May 2032	3,491,711	3,520,627
	UNITED STATES TREASURY	4.13% 31 Oct 2031	2,974,084	2,995,400
	UNITED STATES TREASURY	4.25% 15 Aug 2035	2,745,394	2,724,449
	UNITED STATES TREASURY	4.25% 15 Aug 2054	4,177,444	4,131,920

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	4.38% 15 May 2034	$ 2,575,024	$ 2,595,651
	UNITED STATES TREASURY	4.25% 15 Feb 2054	2,227,930	2,205,906
	UNITED STATES TREASURY	4.25% 15 May 2035	4,264,014	4,285,190
	UNITED STATES TREASURY	4.25% 15 May 2039	2,082,899	1,988,608
	UNITED STATES TREASURY	4.25% 15 Nov 2034	2,558,892	2,581,853
	UNITED STATES TREASURY	4.38% 15 Aug 2043	3,086,567	2,994,552
	UNITED STATES TREASURY	4.38% 31 Jul 2026	2,982,290	2,983,840
	UNITED STATES TREASURY	4.50% 15 Aug 2039	2,814,293	2,744,713
	UNITED STATES TREASURY	4.50% 15 May 2038	1,686,480	1,604,657
	UNITED STATES TREASURY	4.50% 15 Nov 2033	2,486,004	2,503,910
	UNITED STATES TREASURY	4.50% 15 Nov 2054	1,445,174	1,444,982
	UNITED STATES TREASURY	4.63% 15 Feb 2035	2,953,281	2,979,089
	UNITED STATES TREASURY	4.63% 15 Feb 2040	7,409,459	6,146,029
	UNITED STATES TREASURY	4.63% 15 Feb 2055	3,080,380	3,111,265
	UNITED STATES TREASURY	4.63% 15 May 2044	7,351,541	7,358,591
	UNITED STATES TREASURY	4.63% 30 Apr 2031	2,824,221	2,904,111
	UNITED STATES TREASURY	4.75% 15 Aug 2055	2,598,480	2,536,475
	UNITED STATES TREASURY	4.75% 15 Feb 2045	1,781,050	1,780,907
	UNITED STATES TREASURY	4.75% 15 May 2055	3,777,079	3,773,414
	UNITED STATES TREASURY	4.75% 15 Nov 2053	6,604,798	6,233,668
	UNITED STATES TREASURY	4.88% 15 Aug 2045	1,156,356	1,130,853
	UNITED STATES TREASURY	5.00% 15 May 2037	2,301,534	2,188,620
	UNITED STATES TREASURY	5.00% 15 May 2045	6,439,981	6,595,648
	UNITED STATES TREASURY	4.75% 15 May 2054	3,739,892	3,443,049
	Total U.S. Treasury Securities		$ 301,385,526	$ 274,730,283
	Common Stock:			
	ADVANCED DRAINAGE SYSTEMS INC	Common Stock	$ 193,273	$ 194,941
	AFFILIATED MANAGERS GROUP INC	Common Stock	463,372	777,203

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	APTARGROUP INC	Common Stock	$ 774,268	$ 633,460
	ARAMARK	Common Stock	694,365	718,475
	AVERY DENNISON CORP	Common Stock	938,112	858,474
	BALL CORP	Common Stock	155,024	128,505
	BENTLEY SYSTEMS INC	Common Stock	290,623	255,667
	BIO-TECHNE CORP	Common Stock	624,486	557,872
	BLACKBAUD INC	Common Stock	429,977	343,828
	BOOZ ALLEN HAMILTON HOLDING CORP	Common Stock	1,049,783	595,835
	BROWN & BROWN INC	Common Stock	91,511	70,455
	BURLINGTON STORES INC	Common Stock	904,173	982,668
	CACI INTERNATIONAL INC	Common Stock	928,308	1,091,728
	CARLISLE COS INC	Common Stock	1,431,419	1,125,267
	CASEY'S GENERAL STORES INC	Common Stock	621,716	911,972
	CHOICE HOTELS INTL INC	Common Stock	699,865	533,075
	COLUMBIA BKG SYSTEM INC	Common Stock	155,128	183,883
	COLUMBIA SPORTSWEAR CO	Common Stock	396,677	268,013
	DOLBY LABORATORIES INC	Common Stock	718,584	629,035
	ENVISTA HOLDINGS CORP	Common Stock	285,111	341,889
	FACTSET RESEARCH SYS INC	Common Stock	308,955	215,901
	FTI CONSULTING INC	Common Stock	389,017	295,194
	GODADDY INC	Common Stock	1,153,431	893,624
	GRACO INC	Common Stock	309,829	310,748
	IDEX CORP	Common Stock	616,412	547,699
	INSIGHT ENTERPRISES INC	Common Stock	490,402	282,375
	JACK HENRY & ASSOCIATES INC	Common Stock	370,781	406,383
	JACOBS SOLUTIONS INC	Common Stock	458,087	440,694
	JB HUNT TRANSPORT SRV INC	Common Stock	324,420	360,889
	JONES LANG LASALLE INC	Common Stock	613,346	844,203
	KINSALE CAPITAL GROUP INC	Common Stock	402,711	333,234

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	KIRBY CORP	Common Stock	$ 501,226	$ 478,952
	LANDSTAR SYSTEM INC	Common Stock	374,961	287,975
	LENNOX INTERNATIONAL INC	Common Stock	667,467	557,931
	LKQ CORP	Common Stock	732,868	528,893
	MANHATTAN ASSOCIATES INC	Common Stock	659,632	566,204
	MARKEL GROUP INC	Common Stock	740,762	1,014,635
	MORNINGSTAR INC	Common Stock	1,001,884	697,565
	NORDSON CORP	Common Stock	464,996	455,374
	PARSONS CORP	Common Stock	269,113	214,817
	POOL CORP	Common Stock	483,427	340,380
	PROSPERITY BANCSHARES INC	Common Stock	232,008	225,091
*	REGIONS FINANCIAL CORP	Common Stock	33,043,350	48,753,957
	RPM INTERNATIONAL INC	Common Stock	772,159	690,456
	SAIA INC	Common Stock	325,896	359,172
	SEI INVESTMENTS CO	Common Stock	620,404	756,470
	SERVICE CORP INTL/US	Common Stock	310,215	317,728
	SIMPSON MANUFAC CO INC	Common Stock	337,366	306,309
	TELEFLEX INC	Common Stock	929,487	476,078
	TOPBUILD CORP	Common Stock	147,745	141,427
	TRANSUNION	Common Stock	697,077	663,534
	TRIMBLE INC	Common Stock	908,312	1,246,627
	TYLER TECHNOLOGIES INC	Common Stock	346,116	271,462
	ULTA BEAUTY INC	Common Stock	279,408	441,657
	W R BERKLEY CORP	Common Stock	718,004	874,887
	WEX INC	Common Stock	620,593	533,201
	Total Common Stock		$ 63,467,642	$ 77,333,971
	Mutual Funds:			
	DODGE & COX INTRNTL STOCK FUND	Mutual fund	$ 35,175,104	$ 51,156,661

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Collective Trust Funds:			
	BLACKROCK LARGE CAP	US Equity Index fund	$ 69,904,287	$ 122,537,072
	HARDING LOEVNER INTRNTL EQUITY CIT	Common Stock fund	4,710,658	56,996,453
	JPMCB STRATEGIC PROPERTY FUND	Property fund	13,910,674	17,036,308
	Total Collective Trust Funds		$ 88,525,619	$ 196,569,833
	Real Estate Funds:			
	MORGAN STANLEY PRIME PROPERTY FUND	Real estate funds	$ 13,322,222	$ 24,597,620
	Total Real Estate Funds		$ 13,322,222	$ 24,597,620
	Private Equity Funds:			
	MESIROW FINANCIAL PARTNERSHIP FUND V	Private equity	$ 4,157,528	$ 20,466,426
	50 SOUTH PRIVATE EQUITY CORE	Private equity	542,454	3,201,719
	Total Private Equity Funds		$ 4,699,982	$ 23,668,145
	Total Investments		$ 991,417,513	$ 1,135,849,065

* *Party-in-interest to the Plan*

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4j –
SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2025

(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
Category (iii) – Series of transactions in excess of 5% of Plan assets:						
Fidelity Government Portfolio						
(CUSIP #31607A703)	Cash and cash equivalents	$ 444,787,795	$ -	$ 444,787,795	$ 444,787,795	$ -
	Cash and cash equivalents	-	449,544,876	449,544,876	449,544,876	-

There were no Category (i), (ii) and (iv) transactions for the year ended December 31, 2025.

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, 2025

AmSouth Legacy

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39					2						2
40–44				1	11	12					24
45–49				2	11	29	6				48
50–54				2	6	26	9	5			48
55–59				1	2	15	7	5	2		32
60–64				3	6	11	5	15	1		41
65–69					2	7	5	5	1		20
70 & up						2		1			3
Total				9	40	102	32	31	4		218

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

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

Distribution of active participants as of January 1, 2025

Regions Legacy

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39											
40–44											
45–49				1							1
50–54				1	2	5					8
55–59				2	5	3	6	1			17
60–64					4	2	1	2	1		10
65–69				1	2		1				4
70 & up						1					1
Total				5	13	11	8	3	1		41

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

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

Actuarial assumptions for January 1, 2025 funding valuation

Discount rate sponsor elections			
• Segment rates or full yield curve	Segment		
• Look-back months	4		
	Stabilized	**Nonstabilized**	
• First 5 years	5.07%	5.07%	
• Next 15 years	5.31%	5.33%	
• Over 20 years	5.50%	5.36%	
• 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	N/A, all active participants have frozen benefits		
• Social Security taxable wage base increases	N/A, all active participants have frozen benefits		
• Expected investment return	5.15% per year for 2023, 5.45% per year for 2024, 5.85% per year for 2025		
• Expenses	Prior year administrative and investment expenses adjusted for any known significant changes from prior year. $3,040,000 added to current year normal cost.		
• 417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.		
Demographic assumptions			
• Withdrawal	2003 Society of Actuaries Turnover Study Basic Age Table (which is comparable to plan experience). Sample rates are:		
	Age	**Annual Turnover**	
	25	18.5%	
	30	12.2%	
	35	8.8%	
	40	7.0%	
	45	6.2%	
	50	5.6%	
	55	2.9%	
	60	2.2%	
	65	2.8%	
	70	0.0%	

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

- Disability incidence

Based on rates from the 1985 Pension Disability Study from the Conference of Consulting Actuaries. Sample rates are:

Age	Male	Female
25	0.038%	0.047%
30	0.048%	0.080%
35	0.069%	0.136%
40	0.117%	0.211%
45	0.202%	0.323%
50	0.358%	0.533%
55	0.722%	0.952%
60	1.256%	1.159%

- Retirement age

All retirements are assumed to occur in accordance with the following table:

Age	Annual Rate
55-61	7.0%
62-63	16.0%
64	20.0%
65	35.0%
66-69	25.0%
70 and above	100.0%

- Benefit commencement age for vested deferred

Age 61 for AmSouth legacy plan participants with less than 10 years of service at termination. Age 62 for AmSouth legacy plan participants with at least 10 years of service at termination. Age 65 for all other participants.

• Spouse assumptions	**Male participants**	**Female participants**
– Percentage married	80%	70%
– Spouse age difference	3 years younger	3 years older

• Form of payment	**Life Annuity**	**Lump Sum**
– Prior to attainment of age 62 and 10 years of service	100%	0%
– After attainment of age 62 and 10 years of service		
– Active	20%	80%
– Current vested deferred	75%	25%

- Unpredictable contingent event assumptions

Not applicable

Rationale for economic assumptions – funding

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

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

Rationale for demographic assumptions – funding

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

Actuarial methods for funding

Asset methods

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

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

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

Participant methods

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

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

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

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

Minimum funding methods

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

A detailed description of the calculation follows:

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

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4j –
SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2025

(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
Category (iii) – Series of transactions in excess of 5% of Plan assets:						
Fidelity Government Portfolio						
(CUSIP #31607A703)	Cash and cash equivalents	$ 444,787,795	$ -	$ 444,787,795	$ 444,787,795	$ -
	Cash and cash equivalents	-	449,544,876	449,544,876	449,544,876	-

There were no Category (i), (ii) and (iv) transactions for the year ended December 31, 2025.

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

This schedule is presented in compliance with DOL filing requirements.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
REGIONS FINANCIAL CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
REGIONS FINANCIAL CORPORATION

D Employer Identification Number (EIN)
63-0589368

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	1,154,834,992
b Actuarial value	**2b**	1,152,189,342

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	8,641	716,511,668	716,511,668
b For terminated vested participants	2,450	161,615,589	161,615,589
c For active participants	259	14,416,685	14,618,590
d Total	11,350	892,543,942	892,745,847

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.33%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	3,040,000
c Target normal cost	**6c**	3,040,000

Statement by Enrolled Actuary

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

SIGN HERE

Staci James SBJ
Signature of actuary

9/16/2026
Date

STACI JAMES, FSA
Type or print name of actuary

2606060
Most recent enrollment number

MERCER
Firm name

502-561-4500
Telephone number (including area code)

400 WEST MARKET STREET, SUITE 500

LOUISVILLE KY 40202-3319
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	311,508,034	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	311,508,034	0
10	Interest on line 9 using prior year's actual return of 4.39%	13,675,203	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.04%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	325,183,237	0

Part III Funding Percentages

14	Funding target attainment percentage	14	92.63%
15	Adjusted funding target attainment percentage	15	129.06%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	135.99%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

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

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	0

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	5.07 %	5.31 %	5.50%	☐ 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

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6c)	**31a**	3,040,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	3,040,000

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	3,040,000	0	3,040,000

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

Schedule SB, line 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) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (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

Plan: Regions Financial Corporation Retirement Plan
EIN/PN: 63-0589368/001
Valuation Date: 01/01/2025

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
2025	224,200	3,773,239	77,649,660	81,647,099
2026	363,776	4,679,338	75,079,198	80,122,312
2027	501,955	5,781,452	72,408,867	78,692,274
2028	632,637	6,722,423	69,665,107	77,020,167
2029	729,201	7,723,721	66,845,940	75,298,862
2030	812,599	8,643,203	63,936,894	73,392,696
2031	887,281	9,308,733	60,945,908	71,141,922
2032	958,480	10,065,446	57,848,162	68,872,088
2033	1,008,894	10,563,149	54,731,829	66,303,872
2034	1,061,635	11,030,171	51,562,898	63,654,704
2035	1,108,884	11,405,769	48,260,524	60,775,177
2036	1,147,228	11,753,495	45,036,153	57,936,876
2037	1,172,815	12,032,216	41,786,045	54,991,076
2038	1,195,708	12,227,702	38,558,150	51,981,560
2039	1,214,915	12,488,139	35,332,715	49,035,769
2040	1,224,561	12,720,620	32,205,515	46,150,696
2041	1,232,874	12,845,466	29,187,467	43,265,807
2042	1,228,596	12,790,526	26,271,510	40,290,632
2043	1,221,528	12,734,541	23,457,984	37,414,053
2044	1,203,939	12,611,211	20,802,696	34,617,846
2045	1,176,544	12,379,687	18,291,580	31,847,811
2046	1,144,104	12,053,684	15,970,269	29,168,057
2047	1,104,468	11,655,044	13,829,110	26,588,622
2048	1,060,692	11,202,423	11,874,124	24,137,239
2049	1,012,788	10,705,031	10,107,621	21,825,440
2050	962,531	10,183,248	8,528,348	19,674,127
2051	909,959	9,638,691	7,131,753	17,680,403
2052	855,850	9,082,893	5,910,313	15,849,056
2053	800,959	8,516,440	4,854,037	14,171,436
2054	745,794	7,945,188	3,950,934	12,641,916
2055	690,868	7,373,356	3,187,646	11,251,870
2056	636,679	6,805,636	2,549,984	9,992,299
2057	583,672	6,246,795	2,023,446	8,853,913
2058	532,202	5,701,446	1,593,704	7,827,352
2059	482,597	5,173,845	1,246,980	6,903,422
2060	435,119	4,667,744	970,402	6,073,265
2061	390,000	4,186,257	752,203	5,328,460
2062	347,417	3,731,798	581,869	4,661,084
2063	307,503	3,306,064	450,205	4,063,772
2064	270,348	2,910,091	349,329	3,529,768
2065	235,997	2,544,328	272,614	3,052,939
2066	204,455	2,208,755	214,591	2,627,801
2067	175,700	1,902,999	170,836	2,249,535
2068	149,682	1,626,380	137,849	1,913,911
2069	126,327	1,378,003	112,898	1,617,228
2070	105,551	1,156,793	93,893	1,356,237
2071	87,250	961,509	79,251	1,128,010
2072	71,303	790,777	67,795	929,875
2073	57,571	643,081	58,667	759,319
2074	45,894	516,773	51,243	613,910

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions – AmSouth Legacy

Effective date and plan year	Original plan: January 1, 1973 Restated plan: January 1, 2016 Plan year: January 1 – December 31
Most recent amendments	Amendment 7 effective January 1, 2023
Status of the plan	The plan is frozen to new entrants, and the last entry date for the plan is January 1, 2009. Benefit accruals were also temporarily frozen from April 16, 2009 through December 31, 2009 and no accruals were granted during this period. Benefit accruals resumed January 1, 2010. As of January 1, 2016, the Retirement Plan was split into the Regions Financial Corporation Retirement Plan and the Regions Financial Corporation Retirement Plan for Associates. As of January 1, 2020, deferred vested participants, retired participants and rehired participants with frozen benefits were transferred to this plan from the Regions Financial Corporation Retirement Plan for Associates.
Significant events that occurred during the year	In 2024, an annuity buyout was completed for retirees with monthly benefits less than $250.
Definitions	
• Covered employees	All regular employees of Regions Financial Corporation and affiliates hired by AmSouth Bancorporation on or before October 31, 2006.
• Participation	An employee who has been credited with 1,000 or more hours of service in his first 12 months of employment or an anniversary thereafter, will become a participant on the January 1 or July 1 following such 12-month period. Special rules apply for the 1991 Plan year due to the change in eligibility requirements. Employees hired on or after November 1, 2006 are not eligible for plan participation. The last entry date for the plan is January 1, 2009.
• Employee contributions	None
• Vesting service	Service before 1976 equals the number of full years of Credited Service from the later of date of hire or the first day of the calendar year of affiliation with AmSouth Bancorporation. Service after 1975 equals one year for each 1,000-hour calendar year of employment from date of hire or date of affiliation. Participants who are disabled under the Bank's Long Term Disability Plan on or prior to June 30, 2004 will continue to earn vesting service during their disability period. Special rules apply to merged banks. In general, pre-merger Service is counted as vesting service in the Plan.
• Credited service	Credited Service begins on the later of date of employment or date of affiliation with AmSouth Bancorporation and is equal to years and completed months before 1976 plus calendar years with 1,000 hours of service after 1975. Rehired employees who were participants during their prior period(s) of employment will not earn Credited Service if rehired on or after November 1, 2006. 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. 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.

Schedule SB, Part V — Summary of Plan Provisions

• Pensionable earnings	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. 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.
• Average monthly earnings	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.
• 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 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	
• Eligibility	The first day of the month coincident with or immediately following the participant's 65th birthday.
• Benefit	A monthly pension payable for life equal to the sum of: A. 1.3% of a participant's Average Monthly Earnings (AME) up to his 1979 Covered Compensation (1979 CC), plus 1.8% of a participant's AME in excess of his 1979 CC, all multiplied by his years of benefit accrual service to December 31, 1988, up to a maximum of 30 years; and, B. 1.3% of a participant's AME up to his floating Covered Compensation (CC), plus 1.8% of a participant's AME in excess of his CC, all multiplied by his years of benefit accrual service after December 31, 1988, up to a maximum of 30 less the years of service in A. Benefits in part A of the above formula for the participants of the prior plans at Mobile, Montgomery and Birmingham are calculated using the formula in effect for those plans until December 31, 1988. Maximum benefit for all participants is 75% of Average Monthly Earnings. Participants of the Plan on December 31, 1978 have a minimum benefit which is equal to the sum of the above formula based on benefit accrual service since December 31, 1978, plus a Dollar Amount of Accrued Benefit (DAAB) which is calculated using the benefit formula in effect on

Schedule SB, Part V — Summary of Plan Provisions

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.

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.

Schedule SB, Part V — Summary of Plan Provisions

	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.
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.

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• 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. 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 August 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 August 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	

Schedule SB, Part V — Summary of Plan Provisions

• Vested terminated participant cashouts	In 2013, lump sum cashouts were offered to vested terminated participants with lump sums under $25,000. In 2014, lump sum cashouts were offered to vested terminated participants with lump sums under $50,000. In 2015, lump sum cashouts were offered to vested terminated participants with lump sums under $125,000 and retired participants with monthly benefits of $100 or less. In 2017, lump sum cashouts were offered to vested terminated participants with lump sums under $175,000.
• Retiree annuity buyout	In 2024, an annuity buyout was completed for retirees with monthly benefits less than $250
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 2025, the limit is $350,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Summary of major plan provisions – Regions Legacy

• Effective date and plan year	Original plan: January 1, 1976 Restated plan: January 1, 2016 Plan year: January 1-December 31
• Most recent amendment	Amendment 7 effective January 1, 2023
• Status of the plan	The plan is frozen to new entrants, and the last entry date for the plan is January 1, 2009. Benefit accruals were also temporarily frozen from April 16, 2009 through December 31, 2009 and no accruals were granted during this period. Benefit accruals resumed January 1, 2010. As of January 1, 2016, the Retirement Plan was split into the Regions Financial Corporation Retirement Plan and the Regions Financial Corporation Retirement Plan for Associates. As of January 1, 2020, deferred vested participants, retired participants and rehired participants with frozen benefits were transferred to this plan from the Regions Financial Corporation Retirement Plan for Associates.
• Significant events that occurred during the year	None.
Definitions	
• Covered employees	All regular employees of Regions Financial Corporation and affiliates hired on or before December 31, 2000.
• Participation	Employees become eligible for membership in the Plan upon attaining age 21 and completing one year of Continuous Service, but not earlier than their date of affiliation. Specific participation dates apply to employees who were participants in certain prior pension plans. The last entry date for the plan is January 1, 2009.
• Employee contributions	None

Schedule SB, Part V — Summary of Plan Provisions

• Continuous service	Continuous Service before January 1, 1976 equals an employee's uninterrupted years and months of service since the latest date of hire. Continuous Service after January 1, 1976 equals one year for each calendar year of employment in which the employee completes at least 1,000 hours. Members who transfer to Morgan Keegan on or after November 1, 2008 will not continue to receive Continuous Service under the Plan while at Morgan Keegan, except for the purposes of vesting and eligibility, as required by law.
• Credited service	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. 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. 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. 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.
• 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.
Normal retirement	
• 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	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:

Schedule SB, Part V — Summary of Plan Provisions

	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: — 1.25% of Final Average Earnings (FAE) up to $7,800 times Credited Service, plus — 1.75% of FAE in excess of $7,800 times Credited Service up to 35 years, plus — 1.25% of FAE in excess of $7,800 times Credited Service in excess of 35 years A2. For participants of the Employees' Retirement Plan of the Merchant's National Bank of Mobile on October 28, 1981: — 1.25% of FAE up to Covered Compensation (CC) times Credited Service, plus — 1.75% of FAE in excess of CC times Credited Service up to 35 years, plus — 1.25% of FAE in excess of CC times Credited Service in excess of 35 years A3. For employees not covered in A1 or A2: — 1.0% of FAE up to CC times Credited Service up to a maximum of 40 years, plus — 1.5% of FAE in excess of CC times Credited Service up to 35 years, plus — 1.0% of FAE in excess of CC times Credited Service in excess of 35 years, but not more than 40 years B. $120 times full years of Continuous Service up to 25 years C. Accrued Benefit as of December 31, 1988.
Early retirement	
• Eligibility	Attainment of age 55 with 10 years of Continuous Service. Employees who were participants in certain prior pension plans are also eligible for early retirement based on the following: • First Alabama Bank of Montgomery, N.A. – 30 years of Credited Service • CB & T -- Attainment of age 50 and 15 years of Continuous Service Special early retirement provisions also apply to certain prior plan benefits.
• 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.

Schedule SB, Part V — Summary of Plan Provisions

• 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.
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 $7,000 or less • After attainment of age 62 with at least 10 years of service, unlimited lump sum
• Optional form conversion factors	The assumptions used to calculate the monthly annuity options are the tabular factors outlined in Attachment A of Appendix O of the Regions Financial Corporation Retirement Plan Document, or if more favorable, the 30-year U.S. Treasury rate in effect for August 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 August 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.

Schedule SB, Part V — Summary of Plan Provisions

Special provisions	
• Vested terminated participant cashouts	In 2013, lump sum cashouts were offered to vested terminated participants with lump sums under $25,000. In 2014, lump sum cashouts were offered to vested terminated participants with lump sums under $50,000. In 2015, lump sum cashouts were offered to vested terminated participants with lump sums under $125,000 and retired participants with monthly benefits of $100 or less. In 2017, lump sum cashouts were offered to vested terminated participants with lump sums under $175,000.
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 2025, the limit is $350,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Benefits included or excluded

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

- **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 maximum compensation and benefit limits were updated from 2024 to 2025.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
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SCHEDULE H, LINE 4i –
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(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Cash Equivalents:			
	Fidelity Investments	Government Portfolio Class I (Fund #57)	$ 14,372,623	$ 14,372,623
	Corporate Bonds:			
	ABBVIE INC	4.70% 14 May 2045	$ 484,833	$ 481,032
	AEP TRANSMISSION CO LLC	3.75% 01 Dec 2047	340,000	260,243
	AIR LEASE CORP	3.75% 01 Jun 2026	5,285,870	5,573,395
	AKER BP ASA	4.00% 15 Jan 2031	167,024	173,752
	AKER BP ASA	5.13% 01 Oct 2034	407,621	410,844
	AKER BP ASA	5.25% 30 Oct 2035	373,241	366,352
	ALABAMA POWER CO	3.75% 01 Mar 2045	195,000	153,897
	ALABAMA POWER CO	5.10% 02 Apr 2035	169,748	174,308
	ALCON FINANCE CORP	3.00% 23 Sep 2029	235,140	253,841
	ALCON FINANCE CORP	3.80% 23 Sep 2049	245,000	187,116
	ALPHABET INC	5.25% 15 May 2055	257,450	249,025
	ALPHABET INC	5.30% 15 May 2065	705,803	681,848
	ALPHABET INC	5.45% 15 Nov 2055	1,364,504	1,343,929
	AMAZON.COM INC	4.05% 22 Aug 2047	675,000	554,472
	AMAZON.COM INC	4.35% 20 Mar 2033	299,265	299,019
	AMERICAN EXPRESS CO VAR	5.02% 25 Apr 2031	320,000	329,776
	AMERICAN EXPRESS CO VAR	5.28% 27 Jul 2029	355,000	365,629
	AMERICAN INT'L GROUP INC	4.85% 07 May 2030	194,709	199,982
	AMERICAN TOWER CORP	3.38% 15 Oct 2026	718,033	755,999
	AMERICAN TOWER CORP	4.70% 15 Dec 2032	199,370	200,044
	AMERICAN WATER CAPITAL	5.25% 01 Mar 2035	5,299,992	5,485,128
	AMGEN INC	4.40% 01 May 2045	2,432,164	1,926,113
	AMGEN INC	4.56% 15 Jun 2048	615,000	526,065
	ANGLO AMERICAN CAPITAL PLC	5.63% 01 Apr 2030	1,096,735	1,153,885
	ANGLO AMERICAN CAPITAL PLC	5.75% 05 Apr 2034	627,776	660,813
	ANHEUSER-BUSCH COS LLC	4.70% 01 Feb 2036	176,236	178,551

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DECEMBER 31, 2025

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	ANHEUSER-BUSCH COS LLC	4.90% 01 Feb 2046	$ 404,989	$ 400,460
	ANHEUSER-BUSCH INBEV	4.44% 06 Oct 2048	655,000	564,860
	ANHEUSER-BUSCH INBEV	4.90% 23 Jan 2031	5,360,266	5,412,411
	ANHEUSER-BUSCH INBEV	5.55% 23 Jan 2049	84,382	85,054
	APOLLO GLOBAL INC	5.15% 12 Aug 2035	753,791	761,368
	APPLE INC	2.65% 08 Feb 2051	1,165,000	720,168
	APPLE INC	3.85% 04 May 2043	5,892,719	5,432,073
	ARIZONA PUBLIC SERVICE CO	5.90% 15 Aug 2055	328,948	336,611
	ASHTEAD CAPITAL INC	1.50% 12 Aug 2026	329,970	368,599
	ASHTEAD CAPITAL INC	5.55% 30 May 2033	338,478	361,116
	ASHTEAD CAPITAL INC	5.80% 15 Apr 2034	258,989	272,587
	AT&T INC	3.50% 01 Jun 2041	615,699	709,945
	AT&T INC	3.50% 15 Sep 2053	177,073	173,997
	AT&T INC	3.55% 15 Sep 2055	185,086	1,584,223
	AT&T INC	3.65% 01 Jun 2051	174,284	172,859
	AT&T INC	3.80% 01 Dec 2057	137,614	137,568
	AT&T INC	4.55% 01 Nov 2032	564,492	561,328
	AT&T INC	6.00% 15 Aug 2040	2,602,556	2,611,150
	AT&T INC	6.55% 15 Feb 2039	2,779,496	2,781,064
	BACARDI LTD	2.75% 15 Jul 2026	343,304	366,903
	BACARDI LTD	5.15% 15 May 2038	173,040	175,954
	BACARDI-MARTINI BV	5.55% 01 Feb 2030	469,145	484,796
	BAE SYSTEMS PLC	5.12% 26 Mar 2029	342,681	349,523
	BAE SYSTEMS PLC	5.30% 26 Mar 2034	833,743	864,684
	BAE SYSTEMS PLC	5.50% 26 Mar 2054	211,350	200,356
	BANCO SANTANDER SA	4.55% 06 Nov 2030	400,000	400,813
	BANCO SANTANDER SA	5.13% 06 Nov 2035	400,000	400,881
	BANK OF AMERICA CORP	6.11% 29 Jan 2037	3,597,318	3,951,054
	BANK OF AMERICA CORP VAR	1.90% 23 Jul 2031	663,388	799,442
	BANK OF AMERICA CORP VAR	2.48% 21 Sep 2036	261,734	280,819

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	BANK OF AMERICA CORP VAR	2.50% 13 Feb 2031	$ 523,124	$ 535,578
	BANK OF AMERICA CORP VAR	2.59% 29 Apr 2031	788,664	815,308
	BANK OF AMERICA CORP VAR	2.68% 19 Jun 2041	172,525	184,332
	BANK OF AMERICA CORP VAR	2.69% 22 Apr 2032	688,208	688,238
	BANK OF AMERICA CORP VAR	4.24% 24 Apr 2038	872,710	932,610
	BANK OF AMERICA CORP VAR	5.93% 15 Sep 2027	320,000	324,125
	BANK OF NEW YORK MELLON	5.06% 22 Jul 2032	540,000	559,678
	BANK OF NEW YORK MELLON	6.32% 25 Oct 2029	95,000	100,863
	BANK OF NEW YORK MELLON	4.73% 20 Apr 2029	250,000	254,118
	BANK OF NEW YORK MELLON	4.94% 11 Feb 2031	760,000	781,500
	BARCLAYS PLC	5.79% 25 Feb 2036	1,137,874	1,152,764
	BARCLAYS PLC VARIABLE	2.28% 24 Nov 2027	707,550	782,197
	BARCLAYS PLC VARIABLE	4.48% 11 Nov 2029	230,000	231,270
	BARCLAYS PLC VARIABLE	4.94% 10 Sep 2030	265,000	270,426
	BARCLAYS PLC VARIABLE	5.69% 12 Mar 2030	495,060	505,082
	BAT CAPITAL CORP	4.63% 22 Mar 2033	348,204	348,532
	BAT CAPITAL CORP	5.35% 15 Aug 2032	579,536	603,516
	BAT CAPITAL CORP	5.83% 20 Feb 2031	205,000	217,747
	BAXTER INTERNATIONAL INC	2.54% 01 Feb 2032	438,878	474,918
	BAXTER INTERNATIONAL INC	4.90% 15 Dec 2030	462,125	463,524
	BERKSHIRE HATHAWAY	4.25% 15 Jan 2049	2,605,222	2,548,793
	BERKSHIRE HATHAWAY	4.30% 15 May 2043	2,771,544	2,449,354
	BHP BILLITON FIN USA LTD	5.13% 21 Feb 2032	707,075	736,100
	BHP BILLITON FINANCE USA LTD	5.00% 30 Sep 2043	2,884,394	2,607,604
	BHP BILLITON FINANCE USA LTD	5.75% 05 Sep 2055	313,440	310,923
	BOEING CO/THE	5.04% 01 May 2027	462,108	469,808
	BOEING CO/THE	5.15% 01 May 2030	201,417	205,704
	BOEING CO/THE	5.71% 01 May 2040	296,772	1,023,433
	BOEING CO/THE	5.81% 01 May 2050	703,444	716,241
	BOEING CO/THE	6.39% 01 May 2031	328,188	352,687

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	BOEING CO/THE	6.53% 01 May 2034	$ 256,901	$ 254,463
	BP CAPITAL MKTS AMERICA INC	2.94% 04 Jun 2051	182,177	169,334
	BPCE SA VARIABLE	6.03% 28 May 2036	261,092	262,172
	BPCE SA VARIABLE	6.71% 19 Oct 2029	420,000	445,549
	BPCE SA VARIABLE	6.92% 14 Jan 2046	399,086	400,091
	BRISTOL-MYERS SQUIBB CO	4.55% 20 Feb 2048	510,000	441,216
	BRIXMOR OPERATING PART	5.20% 01 Apr 2032	718,783	738,451
	BRIXMOR OPERATING PART	5.75% 15 Feb 2035	124,028	131,544
	BRIXMOR OPERATING P'SHIP LP	4.13% 15 May 2029	449,782	493,255
	BRIXMOR OPERATING P'SHIP LP	4.85% 15 Feb 2033	69,894	70,253
	BROADCOM INC	4.80% 15 Feb 2036	149,680	148,012
	BROADCOM INC	4.90% 15 Jul 2032	578,434	592,180
	BROADCOM INC	4.93% 15 May 2037	251,066	261,558
	BROADCOM INC	4.93% 15 May 2037	427,037	473,765
	BROADCOM INC	5.20% 15 Apr 2032	245,119	248,995
	BROOKLYN UNION GAS CO/THE	3.87% 04 Mar 2029	860,650	916,552
	BURLINGTON N. SANTA FE LLC	3.90% 01 Aug 2046	315,000	252,499
	BURLINGTON N. SANTA FE LLC	5.15% 01 Sep 2043	2,852,028	2,667,230
	BURLINGTON N. SANTA FE LLC	5.50% 15 Mar 2055	179,426	172,873
	CAIXABANK SA	4.63% 03 Jul 2029	635,000	641,312
	CAPITAL ONE FINANCIAL CO	5.46% 26 Jul 2030	280,000	290,170
	CAPITAL ONE FIN. CORP VAR	4.49% 11 Sep 2031	848,914	848,750
	CAPITAL ONE FIN. CORP VAR	7.62% 30 Oct 2031	612,206	649,836
	CARDINAL HEALTH INC	4.90% 15 Sep 2045	2,801,198	2,485,351
	CARDINAL HEALTH INC	5.00% 15 Nov 2029	484,835	498,105
	CARDINAL HEALTH INC	5.12% 15 Feb 2029	549,576	566,298
	CARLISLE COS INC	5.25% 15 Sep 2035	702,568	719,565
	CENTERPOINT ENERGY INC	5.40% 01 Jun 2029	497,952	517,151
	CHARLES SCHWAB CORP/THE	0.90% 11 Mar 2026	4,849,154	5,497,578
	CHARTER COMM OPERATING LLC	4.80% 01 Mar 2050	1,125,000	845,100

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	CHARTER COMM OPERATING LLC	5.85% 01 Dec 2035	$ 99,932	$ 99,757
	CHARTER COMM OPERATING LLC	6.48% 23 Oct 2045	959,628	982,478
	CHARTER COMM OPERATING LLC	2.80% 01 Apr 2031	148,078	157,468
	CHENIERE ENERGY PARTNERS LP	5.55% 30 Oct 2035	588,413	603,204
	CHEVRON USA INC	4.50% 15 Oct 2032	5,144,308	5,218,685
	CIGNA GROUP/THE	4.88% 15 Sep 2032	179,986	182,627
	CIGNA GROUP/THE	5.25% 15 Jan 2036	576,267	581,584
	CISCO SYSTEMS INC	4.95% 24 Feb 2032	439,846	454,102
	CISCO SYSTEMS INC	5.50% 15 Jan 2040	391,096	388,680
	CITADEL LP	6.00% 23 Jan 2030	646,908	673,780
	CITIBANK NA VARIABLE	4.88% 19 Nov 2027	550,000	553,960
	CITIGROUP INC	4.64% 07 May 2028	530,000	534,304
	CITIGROUP INC VARIABLE	3.67% 24 Jul 2028	1,361,017	1,415,937
	CITIGROUP INC VARIABLE	4.41% 31 Mar 2031	946,140	999,830
	CITIGROUP INC VARIABLE	5.17% 11 Sep 2036	895,019	888,228
	CITIGROUP INC VARIABLE	5.32% 26 Mar 2041	250,128	250,320
	CLECO CORP HOLDINGS LLC	3.38% 15 Sep 2029	319,343	347,952
	CNO GLOBAL FUNDING	4.70% 11 Dec 2030	660,254	661,846
	COLUMBIA PIPELINE HOLDCO	5.10% 01 Oct 2031	220,548	223,714
	COLUMBIA PIPELINES HOLDING CO LLC	5.00% 17 Nov 2032	675,353	674,939
	COLUMBIA PIPELINES OPERATING CO LLC	6.54% 15 Nov 2053	350,288	372,684
	COMCAST CORP	3.90% 01 Mar 2038	2,230,000	1,942,442
	COMCAST CORP	3.97% 01 Nov 2047	1,605,339	1,479,255
	COMMONWEALTH EDISON CO	5.30% 01 Jun 2034	503,192	525,973
	COMMONWEALTH EDISON CO	5.95% 01 Jun 2055	205,314	218,253
	CONAGRA BRANDS INC	1.38% 01 Nov 2027	628,241	698,402
	CONAGRA BRANDS INC	4.85% 01 Nov 2028	256,762	262,138
	CONOCOPHILLIPS	6.50% 01 Feb 2039	4,464,241	4,273,397

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	CONOCOPHILLIPS CO	5.30% 15 May 2053	$ 393,644	$ 373,824
	CONOCOPHILLIPS CO	5.65% 15 Jan 2065	141,128	134,932
	CONSOL EDISON CO OF NY INC	3.85% 15 Jun 2046	89,524	86,595
	CONSOL EDISON CO OF NY INC	4.30% 01 Dec 2056	805,000	637,725
	CONSOL EDISON CO OF NY INC	4.65% 01 Dec 2048	94,817	91,162
	CONSOL EDISON CO OF NY INC	5.70% 15 May 2054	277,685	279,096
	CONSTELLATION ENERGY GENERATION LLC	6.25% 01 Oct 2039	3,291,235	3,043,439
	COREBRIDGE FINANCIAL INC	3.65% 05 Apr 2027	723,969	765,126
	COTERRA ENERGY INC	5.40% 15 Feb 2035	189,120	193,276
	COTERRA ENERGY INC	5.60% 15 Mar 2034	412,310	433,606
	COUSINS PROPERTIES LP	5.38% 15 Feb 2032	426,132	443,448
	CREDIT AGRICOLE SA LONDON BR MTNF	5.22% 27 May 2031	405,000	415,781
	CROWN CASTLE INC	2.10% 01 Apr 2031	194,832	220,841
	CROWN CASTLE INC	2.90% 15 Mar 2027	920,863	980,784
	CROWN CASTLE INC	3.65% 01 Sep 2027	576,234	590,496
	CROWN CASTLE INC	4.15% 01 Jul 2050	164,631	160,016
	CROWN CASTLE INC	5.60% 01 Jun 2029	343,830	358,124
	CSL FINANCE PLC	4.63% 27 Apr 2042	410,000	370,238
	CSX CORP	3.80% 01 Mar 2028	5,359,954	5,579,450
	CVS HEALTH CORP	1.88% 28 Feb 2031	130,074	140,536
	CVS HEALTH CORP	2.13% 15 Sep 2031	694,361	760,630
	CVS HEALTH CORP	3.75% 01 Apr 2030	197,083	205,197
	CVS HEALTH CORP	4.78% 25 Mar 2038	245,000	231,977
	CVS HEALTH CORP	5.00% 15 Sep 2032	244,250	250,494
	CVS HEALTH CORP	5.05% 25 Mar 2048	467,381	464,641
	DAIMLER TRUCK FINAN NA	5.38% 13 Jan 2032	640,440	664,731
	DEERE & CO	5.45% 16 Jan 2035	673,562	713,407

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	DEUTSCHE BANK AG/NEW YORK NY VARIABLE	4.95% 04 Aug 2031	$ 700,000	$ 707,077
	DEUTSCHE BANK AG/NEW YORK NY VARIABLE	5.30% 09 May 2031	505,000	517,408
	DEUTSCHE BANK AG/NEW YORK NY VARIABLE	6.72% 18 Jan 2029	648,386	675,276
	DEUTSCHE BANK NY	2.31% 16 Nov 2027	960,606	1,096,926
	DIAMONDBACK ENERGY INC	5.75% 18 Apr 2054	105,117	108,680
	DIAMONDBACK ENERGY INC	6.25% 15 Mar 2053	354,960	343,247
	DOMINION ENERGY INC	5.00% 15 Jun 2030	1,038,898	1,068,538
	DT MIDSTREAM INC	4.30% 15 Apr 2032	11,238	11,591
	DT MIDSTREAM INC	4.38% 15 Jun 2031	465,622	479,730
	DTE ELECTRIC CO	5.25% 15 May 2035	638,963	659,184
	DUKE ENERGY CAROLINAS LLC	4.85% 15 Mar 2030	299,574	309,078
	DUKE ENERGY CORP	3.30% 15 Jun 2041	443,232	464,051
	DUKE ENERGY CORP	3.50% 15 Jun 2051	52,154	52,861
	DUKE ENERGY CORP	4.85% 05 Jan 2029	5,419,278	5,512,213
	DUKE ENERGY CORP	4.95% 15 Sep 2035	159,475	158,966
	DUKE ENERGY CORP	5.00% 15 Aug 2052	69,507	70,015
	DUKE ENERGY FLORIDA LLC	4.85% 01 Dec 2035	249,920	249,434
	DUKE ENERGY INDIANA LLC	3.75% 15 May 2046	1,420,000	1,109,637
	DUKE ENERGY OHIO INC	5.30% 15 Jun 2035	373,609	387,221
	DUKE ENERGY PROGRESS LLC	2.00% 15 Aug 2031	464,881	506,568
	DUKE ENERGY PROGRESS LLC	5.05% 15 Mar 2035	759,227	769,076

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	DUQUESNE LIGHT HOLDINGS INC	2.78% 07 Jan 2032	$ 561,196	$ 635,385
	ELEVANCE HEALTH INC	4.95% 01 Nov 2031	359,136	368,229
	ELI LILLY & CO	4.55% 15 Oct 2032	1,049,363	1,060,835
	ELI LILLY & CO	4.90% 12 Feb 2032	604,111	626,248
	ELI LILLY & CO	5.50% 12 Feb 2055	244,463	246,442
	ENBRIDGE INC	5.50% 01 Dec 2046	207,830	222,015
	ENERGY TRANSFER LP	5.00% 15 May 2050	118,391	117,559
	ENERGY TRANSFER LP	5.15% 15 Mar 2045	146,249	594,235
	ENERGY TRANSFER LP	5.55% 15 Feb 2028	487,817	487,775
	ENERGY TRANSFER LP	5.95% 15 May 2054	232,445	241,651
	ENERGY TRANSFER LP	6.05% 01 Sep 2054	283,366	294,195
	ENI SPA	5.50% 15 May 2034	501,632	520,493
	ENTERGY LOUISIANA LLC	3.10% 15 Jun 2041	2,211,091	1,687,976
	ENTERPRISE PRODS OPER	5.20% 15 Jan 2036	207,429	209,043
	ENTERPRISE PRODS OPER	4.85% 15 Mar 2044	224,674	224,353
	ENTERPRISE PRODS OPER	5.70% 15 Feb 2042	3,078,328	2,734,344
	EOG RESOURCES INC	5.00% 15 Jul 2032	129,730	133,354
	EOG RESOURCES INC	5.35% 15 Jan 2036	294,755	303,809
	EOG RESOURCES INC	5.65% 01 Dec 2054	143,269	137,351
	EQUITABLE FINANCIAL LIFE	5.00% 27 Mar 2030	538,893	552,037
	EQUITABLE FINANCIAL LIFE GLOBAL FUNDING	1.80% 08 Mar 2028	652,205	732,994
	EVERSOURCE ENERGY	2.90% 01 Mar 2027	228,908	246,562
	EVERSOURCE ENERGY	3.45% 15 Jan 2050	132,608	128,091
	EVERSOURCE ENERGY	4.45% 15 Dec 2030	254,851	255,473
	EVERSOURCE ENERGY	5.50% 01 Jan 2034	510,016	514,772
	EXXON MOBIL CORP	2.44% 16 Aug 2029	5,133,378	5,467,025
	FEDEX CORP	4.05% 15 Feb 2048	2,662,011	2,143,185

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	FIDELITY NATIONAL INFO SERVICES INC	1.65% 01 Mar 2028	$ 5,304,880	$ 5,317,526
	FLORIDA POWER & LIGHT CO	5.60% 15 Feb 2066	59,551	59,059
	FORTIS INC/CANADA	3.06% 04 Oct 2026	191,868	203,319
	FORTITUDE GROUP HOLDINGS LLC	6.25% 01 Apr 2030	636,645	661,410
	FOUNDRY JV HOLDCO LLC	6.10% 25 Jan 2036	506,906	512,266
	FOUNDRY JV HOLDCO LLC	6.15% 25 Jan 2032	658,472	662,306
	GE HEALTHCARE TECH INC	5.86% 15 Mar 2030	468,118	481,167
	GENERAL DYNAMICS CORP	4.25% 01 Apr 2040	3,286,182	2,579,422
	GENERAL ELECTRIC CO	4.30% 29 Jul 2030	708,580	716,373
	GENERAL ELECTRIC CO	4.90% 29 Jan 2036	492,990	503,631
	GENERAL MOTORS CO	5.35% 15 Apr 2028	854,504	876,052
	GEORGIA POWER CO	3.70% 30 Jan 2050	5,064,677	5,339,153
	GEORGIA POWER CO	4.85% 15 Mar 2031	229,614	236,166
	GILEAD SCIENCES INC	4.75% 01 Mar 2046	309,741	303,647
	GILEAD SCIENCES INC	4.80% 01 Apr 2044	207,979	207,538
	GLENCORE FDG LLC SR	6.38% 06 Oct 2030	507,195	548,857
	GLENCORE FUNDING LLC	4.91% 01 Apr 2028	100,000	101,665
	GLENCORE FUNDING LLC	5.40% 08 May 2028	492,010	507,761
	GLENCORE FUNDING LLC	5.67% 01 Apr 2035	332,895	328,882
	GLENCORE FUNDING LLC	5.89% 04 Apr 2054	483,916	487,437
	GLENCORE FUNDING LLC	6.12% 06 Oct 2028	323,609	340,941
	GLP CAPITAL LP	3.25% 15 Jan 2032	404,550	452,380
	GLP CAPITAL LP	5.25% 15 Feb 2033	373,658	376,358
	GLP CAPITAL LP	5.75% 01 Jun 2028	248,350	261,640
	GOLDMAN SACHS GROUP INC	1.99% 27 Jan 2032	499,345	564,115
	GOLDMAN SACHS GROUP INC	2.65% 21 Oct 2032	5,314,324	5,783,989
	GOLDMAN SACHS GROUP INC	4.41% 23 Apr 2039	700,000	646,716
	GOLDMAN SACHS GROUP INC	4.69% 23 Oct 2030	255,000	258,478

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
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SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	GOLDMAN SACHS GROUP INC	4.94% 21 Oct 2036	$ 325,946	$ 322,634
	GOLDMAN SACHS GROUP INC	5.21% 28 Jan 2031	270,000	278,816
	GOLDMAN SACHS GROUP INC	5.22% 23 Apr 2031	680,000	702,338
	GOLDMAN SACHS GROUP INC	5.56% 19 Nov 2045	1,086,751	1,090,349
	GUARDIAN LIFE GLOB. FUNDING	4.80% 28 Apr 2030	1,210,000	1,235,616
	GULFSTREAM NAT GAS SYS LLC	5.60% 23 Jul 2035	489,853	502,206
	HALEON US CAPITAL LLC	3.38% 24 Mar 2029	391,072	415,212
	HCA INC	4.50% 15 Feb 2027	514,778	526,170
	HCA INC	4.90% 15 Nov 2035	597,870	592,911
	HEALTH CARE SERVICE CORP	2.20% 01 Jun 2030	236,561	236,080
	HERSHEY CO/THE	4.95% 24 Feb 2032	983,158	1,021,081
	HESS CORP	5.60% 15 Feb 2041	2,963,096	2,678,738
	HOME DEPOT INC/THE	4.50% 06 Dec 2048	190,044	182,059
	HOME DEPOT INC/THE	4.65% 15 Sep 2035	408,733	406,470
	HONEYWELL INTL INC	4.95% 01 Sep 2031	444,199	459,912
	HONEYWELL INTL INC	5.00% 01 Mar 2035	244,079	249,542
	HSBC HOLDINGS PLC	5.45% 03 Mar 2036	1,409,758	1,467,776
	HSBC HOLDINGS PLC VAR	3.97% 22 May 2030	5,089,715	5,534,554
	HSBC HOLDINGS PLC VAR	4.76% 09 Jun 2028	1,952,032	2,027,853
	HSBC HOLDINGS PLC VAR	5.13% 06 Nov 2036	886,860	889,691
	HSBC HOLDINGS PLC VAR	5.24% 13 May 2031	455,000	469,170
	HSBC HOLDINGS PLC VAR	5.60% 17 May 2028	270,000	275,075
	HSBC HOLDINGS PLC VAR	5.74% 10 Sep 2036	495,000	509,548
	HSBC HOLDINGS PLC VAR	6.33% 09 Mar 2044	205,000	225,246
	HUMANA INC	5.55% 01 May 2035	654,247	668,722
	IBM INTL CAPITAL PTE LTD	5.25% 05 Feb 2044	493,742	494,053
	ILLUMINA INC	5.75% 13 Dec 2027	242,820	245,130
	INGERSOLL RAND INC	5.70% 14 Aug 2033	475,911	493,424
	INTEL CORP	2.80% 12 Aug 2041	128,038	127,120
	INTEL CORP	3.05% 12 Aug 2051	484,735	491,944
	INTEL CORP	3.25% 15 Nov 2049	459,307	595,399

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	INTEL CORP	3.73% 08 Dec 2047	$ 281,408	$ 284,636
	INTEL CORP	5.63% 10 Feb 2043	46,639	45,143
	INTEL CORP	5.70% 10 Feb 2053	207,617	205,742
	INTERCONTINENTAL EXCH INC	3.00% 15 Jun 2050	238,044	262,172
	INTERCONTINENTAL EXCH INC	4.35% 15 Jun 2029	456,451	484,483
	INTERCONTINENTAL EXCH INC	4.95% 15 Jun 2052	273,598	256,446
	INTERCONTINENTAL EXCH INC	5.25% 15 Jun 2031	289,724	303,279
	INTERCONTINENTAL EXCH INC	2.65% 15 Sep 2040	125,746	129,855
	INTL BUSINESS MACHINES CORP	2.95% 15 May 2050	142,144	410,264
	INTL BUSINESS MACHINES CORP	3.45% 19 Feb 2026	5,313,214	5,488,990
	INTL BUSINESS MACHINES CORP	4.15% 15 May 2039	479,470	483,290
	INTL BUSINESS MACHINES CORP	5.00% 10 Feb 2032	553,707	570,820
	INTESA SANPAOLO SPA	7.20% 28 Nov 2033	857,798	856,530
	ITC HOLDINGS CORP	3.25% 30 Jun 2026	213,851	223,934
	J M SMUCKER CO/THE	3.38% 15 Dec 2027	5,279,359	5,555,154
	JACKSON NAT LIFE GLOBAL	5.55% 02 Jul 2027	399,540	408,248
	JBS USA FOOD CO HOLDINGS	5.95% 20 Apr 2035	847,407	872,737
	JBS USA FOOD CO HOLDINGS	6.25% 01 Mar 2056	905,084	900,728
	JBS USA HOLDING LUX	7.25% 15 Nov 2053	253,977	251,870
	JP MORGAN CHASE & CO	4.60% 22 Oct 2030	410,000	415,756
	JPMORGAN CHASE & CO	5.53% 29 Nov 2045	1,832,089	1,852,813
	JPMORGAN CHASE & CO VAR	2.52% 22 Apr 2031	784,350	815,089
	JPMORGAN CHASE & CO VAR	3.11% 22 Apr 2041	453,480	471,084
	JPMORGAN CHASE & CO VAR	3.78% 01 Feb 2028	5,413,799	5,582,523
	JPMORGAN CHASE & CO VAR	4.26% 22 Oct 2031	1,030,000	1,026,879
	JPMORGAN CHASE & CO VAR	5.00% 22 Jul 2030	650,000	667,316
	JPMORGAN CHASE & CO VAR	5.10% 22 Apr 2031	180,000	185,846
	JPMORGAN CHASE & CO VAR	5.58% 23 Jul 2036	255,000	263,785
	JPMORGAN CHASE & CO VAR	6.09% 23 Oct 2029	393,949	400,254
	KENVUE INC	4.85% 22 May 2032	214,748	220,100

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	KEURIG DR PEPPER	4.05% 15 Apr 2032	$ 212,027	$ 211,811
	KEURIG DR PEPPER INC	2.25% 15 Mar 2031	141,520	141,965
	KEURIG DR PEPPER INC	5.15% 15 May 2035	822,678	826,609
	KEURIG DR PEPPER INC	5.30% 15 Mar 2034	461,557	459,880
	KRAFT HEINZ FOODS CO	5.20% 15 Mar 2032	465,810	478,169
	KROGER CO/THE	2.65% 15 Oct 2026	5,132,826	5,448,573
	L3HARRIS TECHNOLOGIES INC	6.15% 15 Dec 2040	350,035	365,180
	LAB CORP OF AM HOLDINGS	4.55% 01 Apr 2032	747,060	749,190
	LLOYDS BKG GROUP PLC	4.38% 22 Mar 2028	5,348,280	5,589,573
	LLOYDS BKG GROUP PLC NOTE	4.43% 04 Nov 2031	200,000	199,376
	LLOYDS BKG GROUP PLC VAR	4.94% 04 Nov 2036	340,000	336,386
	LOCKHEED MARTIN CORP	6.15% 01 Sep 2036	2,673,716	2,593,837
	LSEGA FINANCING PLC	2.00% 06 Apr 2028	505,112	559,599
	LYB INTL FINANCE III LLC	5.13% 15 Jan 2031	385,721	386,757
	MANUF & TRADERS CO	4.76% 06 Jul 2028	1,040,000	1,049,443
	MARATHON PETROLEUM CORP	5.85% 15 Dec 2045	3,130,659	2,709,261
	MARS INC	4.60% 01 Mar 2028	524,995	532,192
	MARS INC	5.20% 01 Mar 2035	349,418	349,462
	MARS INC	5.65% 01 May 2045	805,834	816,496
	MARSH & MCLENNAN COS INC	4.85% 15 Nov 2031	489,618	503,184
	MARVELL TECHNOLOGY INC	2.45% 15 Apr 2028	488,970	539,314
	MARVELL TECHNOLOGY INC	5.75% 15 Feb 2029	189,445	198,130
	MASS GENERAL BRIGHAM INC	3.19% 01 Jul 2049	107,800	103,386
	MCDONALD'S CORP	4.60% 26 May 2045	275,000	243,127
	MCDONALD'S CORP	5.00% 13 Feb 2036	696,689	705,684
	MEAD JOHNSON NUTRITION CO	4.60% 01 Jun 2044	2,115,021	1,809,206
	MERCK & CO INC	2.75% 10 Dec 2051	228,880	248,648
	MERCK & CO INC	4.45% 04 Dec 2032	134,888	135,431
	MERCK & CO INC	4.75% 04 Dec 2035	318,992	319,588
	MERCK & CO INC	5.55% 04 Dec 2055	586,464	584,312

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	META PLATFORMS INC	4.45% 15 Aug 2052	$ 128,907	$ 122,072
	META PLATFORMS INC	4.60% 15 Nov 2032	234,981	236,889
	META PLATFORMS INC	4.88% 15 Nov 2035	1,040,711	1,038,606
	META PLATFORMS INC	5.60% 15 May 2053	124,644	536,010
	META PLATFORMS INC	5.62% 15 Nov 2055	173,567	167,960
	METLIFE INC	5.70% 15 Jun 2035	2,436,425	2,674,706
	MICRON TECHNOLOGY INC	5.30% 15 Jan 2031	481,046	497,194
	MICRON TECHNOLOGY INC	5.65% 01 Nov 2032	316,480	331,109
	MICROSOFT CORP	2.92% 17 Mar 2052	5,401,004	5,263,246
	MISSISSIPPI POWER CO	4.25% 15 Mar 2042	125,882	131,438
	MOLSON COORS BEVERAGE CO	5.00% 01 May 2042	2,979,542	2,649,170
	MONONGAHELA POWER CO	5.85% 15 Feb 2034	209,624	221,932
	MORGAN STANLEY PRIVATE	4.47% 19 Nov 2031	920,000	922,410
	MORGAN STANLEY VAR	1.79% 13 Feb 2032	724,200	817,699
	MORGAN STANLEY VAR	2.24% 21 Jul 2032	1,379,116	1,519,489
	MORGAN STANLEY VAR	4.36% 22 Oct 2031	1,725,000	1,719,342
	MORGAN STANLEY VAR	4.65% 18 Oct 2030	5,413,760	5,566,550
	MORGAN STANLEY VAR	4.89% 22 Oct 2036	290,000	287,434
	MORGAN STANLEY VAR	5.17% 16 Jan 2030	500,000	513,285
	MORGAN STANLEY VAR	5.95% 19 Jan 2038	252,420	263,080
	MPLX LP	5.00% 15 Jan 2033	648,031	658,341
	MPLX LP	5.40% 15 Sep 2035	770,055	777,005
	MPLX LP	6.20% 15 Sep 2055	387,850	384,073
	NASDAQ INC	2.50% 21 Dec 2040	214,218	227,338
	NASDAQ INC	5.35% 28 Jun 2028	109,781	113,511
	NASDAQ INC	5.55% 15 Feb 2034	674,020	692,042
	NASDAQ INC	5.95% 15 Aug 2053	764,690	804,861
	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP	4.95% 07 Feb 2030	5,478,614	5,634,760

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	NEW YORK NY TXBL	4.61% 01 Sep 2037	$ 700,000	$ 683,606
	NISOURCE INC	4.38% 15 May 2047	452,290	453,110
	NISOURCE INC	5.35% 15 Jul 2035	279,689	286,762
	NISOURCE INC	5.85% 01 Apr 2055	399,749	405,273
	NORTHROP GRUMMAN CORP	4.03% 15 Oct 2047	259,574	262,060
	NORTHROP GRUMMAN CORP	4.65% 15 Jul 2030	94,975	96,768
	NORTHROP GRUMMAN CORP	4.95% 15 Mar 2053	365,000	330,259
	NORTHROP GRUMMAN CORP	5.20% 01 Jun 2054	522,974	492,453
	NORTHWESTERN MUTUAL GLOBAL FUNDING	5.16% 28 May 2031	584,830	607,277
	NSTAR ELECTRIC CO	5.20% 01 Mar 2035	215,147	214,358
	NTT FINANCE CORP	4.88% 16 Jul 2030	200,000	203,682
	NTT FINANCE CORP	5.17% 16 Jul 2032	406,003	415,542
	NTT FINANCE CORP	5.50% 16 Jul 2035	488,564	491,834
	O'REILLY AUTOMOTIVE INC	5.00% 19 Aug 2034	374,182	377,722
	OGLETHORPE POWER CORP	4.50% 01 Apr 2047	406,341	413,766
	ONEOK INC	4.95% 15 Oct 2032	204,373	205,929
	ONEOK INC	5.05% 01 Nov 2034	624,851	665,484
	ONEOK INC	5.40% 15 Oct 2035	139,630	141,455
	ONEOK INC	5.70% 01 Nov 2054	673,194	645,860
	ONEOK INC	6.63% 01 Sep 2053	106,043	105,142
	ONEOK INC NEW NOTE	4.85% 01 Feb 2049	174,735	190,355
	ONEOK PARTNERS LP	6.12% 01 Feb 2041	101,280	111,163
	ONEOK PARTNERS LP	6.85% 15 Oct 2037	244,397	265,576
	ORACLE CORP	3.60% 01 Apr 2050	133,293	115,701
	ORACLE CORP	4.13% 15 May 2045	1,766,000	1,274,336
	ORACLE CORP	4.30% 08 Jul 2034	824,492	819,815
	ORACLE CORP	4.50% 08 Jul 2044	5,106,801	4,248,622
	ORACLE CORP	4.65% 06 May 2030	913,247	912,782
	ORACLE CORP	4.80% 26 Sep 2032	173,302	174,640

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
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DECEMBER 31, 2025

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	ORACLE CORP	5.38% 27 Sep 2054	$ 64,876	$ 64,941
	ORACLE CORP	5.55% 06 Feb 2053	35,936	35,790
	ORACLE CORP	6.00% 03 Aug 2055	179,925	178,745
	OTIS WORLDWIDE CORP	5.12% 19 Nov 2031	354,979	368,544
	PACIFIC GAS AND ELECTRIC CO	3.50% 01 Aug 2050	1,835,000	1,242,116
	PACIFIC GAS AND ELECTRIC CO	4.30% 15 Mar 2045	60,337	60,461
	PACIFIC GAS AND ELECTRIC CO	4.55% 01 Jul 2030	390,492	428,151
	PACIFIC GAS AND ELECTRIC CO	4.60% 15 Jun 2043	26,797	26,795
	PACIFIC GAS AND ELECTRIC CO	4.75% 15 Feb 2044	608,483	652,467
	PACIFIC GAS AND ELECTRIC CO	5.05% 15 Oct 2032	794,545	799,436
	PACIFIC GAS AND ELECTRIC CO	5.80% 15 May 2034	266,224	270,458
	PACIFIC GAS AND ELECTRIC CO	6.75% 15 Jan 2053	31,222	32,000
	PACIFIC GAS AND ELECTRIC CO	6.95% 15 Mar 2034	43,724	44,590
	PACIFICORP	2.90% 15 Jun 2052	16,022	15,881
	PACIFICORP	5.35% 01 Dec 2053	43,807	43,981
	PACIFICORP	5.50% 15 May 2054	99,200	98,655
	PACIFICORP	5.75% 01 Apr 2037	284,838	284,302
	PACIFICORP	5.80% 15 Jan 2055	37,338	37,438
	PACIFICORP	6.25% 15 Oct 2037	45,429	44,954
	PACKAGING CORP OF AMERICA	5.20% 15 Aug 2035	1,261,664	1,279,278
	PARAMOUNT GLOBAL	4.20% 19 May 2032	1,127,487	1,098,668
	PARAMOUNT GLOBAL	4.38% 15 Mar 2043	234,595	215,624
	PARAMOUNT GLOBAL	4.95% 15 Jan 2031	146,811	153,861
	PARAMOUNT GLOBAL	5.85% 01 Sep 2043	90,628	86,449
	PENSKE TRUCK LEASING CO LP	1.70% 15 Jun 2026	930,020	1,028,030
	PENSKE TRUCK LEASING CO LP	5.25% 01 Feb 2030	284,675	293,470
	PEPSICO INC	4.65% 23 Jul 2032	1,144,656	1,166,995
	PFIZER INC	4.30% 15 Jun 2043	257,802	262,728
	PFIZER INC	4.50% 15 Nov 2032	1,027,744	1,033,616
	PFIZER INVESTMENT ENTER	5.11% 19 May 2043	613,340	627,339

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
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DECEMBER 31, 2025

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	PHILIP MORRIS INTL INC	4.75% 01 Nov 2031	$ 172,331	$ 178,836
	PHILIP MORRIS INTL INC	4.88% 30 Apr 2035	256,135	266,386
	PHILIP MORRIS INTL INC	5.50% 07 Sep 2030	118,596	126,271
	PHILIP MORRIS INTL INC	5.63% 17 Nov 2029	686,750	704,358
	PHILIP MORRIS INTL INC	6.38% 16 May 2038	271,175	279,170
	PINNACLE WEST CAPITAL CORP	5.15% 15 May 2030	406,991	418,748
	PLAINS ALL AMERICAN PIPELINE	5.60% 15 Jan 2036	545,600	551,306
	PNC FIN SERVICES GROUP INC	4.81% 21 Oct 2032	515,000	524,105
	PNC FIN SERVICES GROUP INC	4.90% 13 May 2031	1,120,000	1,146,230
	PNC FIN SERVICES GROUP INC	5.22% 29 Jan 2031	510,000	527,687
	PNC FIN SERVICES GROUP INC	6.62% 20 Oct 2027	350,000	356,979
	PROCTER & GAMBLE CO/THE	3.00% 25 Mar 2030	5,340,865	5,561,357
	PROLOGIS LP	4.75% 15 Jan 2031	649,035	665,089
	PROLOGIS TGT US LOG FUND LP	4.25% 15 Jan 2031	189,413	188,596
	PROLOGIS TGT US LOG FUND LP	4.75% 15 Jan 2036	543,516	537,212
	PROTECTIVE LIFE GLOB FUNDING	5.47% 08 Dec 2028	190,000	196,855
	PRUDENTIAL FINANCIAL INC	5.70% 14 Dec 2036	3,824,845	3,875,314
	PUBLIC SERVICE CO OF OK	5.20% 15 Jan 2035	560,564	566,054
	PUGET ENERGY INC	4.10% 15 Jun 2030	910,473	969,477
	QUEST DIAGNOSTICS INC	4.62% 15 Dec 2029	629,332	641,167
	RAYTHEON TECH CORP	2.38% 15 Mar 2032	201,895	218,604
	REALTY INCOME CORP	3.95% 01 Feb 2029	710,796	713,060
	REPUBLIC SERVICES INC	5.15% 15 Mar 2035	853,370	884,275
	REYNOLDS AMERICAN INC	5.85% 15 Aug 2045	625,187	641,433
	RGA GLOBAL FUNDING	5.00% 25 Aug 2032	339,701	342,577
	ROYAL BANK OF CANADA	0.88% 20 Jan 2026	4,953,182	5,488,987
	ROYALTY PHARMA PLC	1.75% 02 Sep 2027	630,107	703,048
	ROYALTY PHARMA PLC	2.20% 02 Sep 2030	128,902	145,040
	ROYALTY PHARMA PLC	5.15% 02 Sep 2029	93,820	97,631
	S&P GLOBAL INC	4.25% 15 Jan 2031	999,760	999,740

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	SAMMONS FINANCIAL GROUP GLOBAL FUNDING	4.95% 12 Jun 2030	$ 434,430	$ 441,164
	SAN DIEGO GAS & ELECTRIC CO	4.50% 15 Aug 2040	120,887	127,730
	SEALED AIR CORP	1.57% 15 Oct 2026	627,415	704,714
	SHELL FINANCE US INC	4.00% 10 May 2046	499,041	470,427
	SHELL FINANCE US INC	4.38% 11 May 2045	3,939,713	3,856,698
	SHERWIN-WILLIAMS CO/THE	4.30% 15 Aug 2028	1,299,896	1,308,404
	SHERWIN-WILLIAMS CO/THE	4.55% 01 Aug 2045	2,143,342	1,778,011
	SIEMENS FUNDING BV	4.90% 28 May 2032	1,098,262	1,134,958
	SIMON PROPERTY GROUP LP	3.25% 13 Sep 2049	112,076	117,698
	SIMON PROPERTY GROUP LP	4.75% 26 Sep 2034	521,372	523,374
	SMITH & NEPHEW PLC	5.40% 20 Mar 2034	219,329	227,664
	SOCIETE GENERALE	1.79% 09 Jun 2027	415,905	469,936
	SOCIETE GENERALE SA VAR	5.44% 03 Oct 2036	365,000	365,792
	SOCIETE GENERALE SA VAR	5.51% 22 May 2031	715,000	736,965
	SOLVENTUM CORP	5.40% 01 Mar 2029	242,628	251,670
	SOLVENTUM CORP	5.60% 23 Mar 2034	259,701	265,325
	SOUTHERN CA EDISON CO	3.65% 01 Feb 2050	326,489	561,667
	SOUTHERN CA EDISON CO	3.90% 15 Mar 2043	94,946	92,439
	SOUTHERN CA EDISON CO	4.00% 01 Apr 2047	27,727	27,849
	SOUTHERN CA EDISON CO	4.13% 01 Mar 2048	25,275	25,123
	SOUTHERN CA EDISON CO	5.45% 01 Jun 2052	83,775	81,156
	SOUTHERN CA EDISON CO	5.70% 01 Mar 2053	78,144	77,323
	SOUTHERN CA EDISON CO	5.88% 01 Dec 2053	229,445	228,719
	SOUTHERN CA EDISON CO	5.90% 01 Mar 2055	344,062	349,985
	SOUTHERN CA EDISON CO	5.95% 01 Feb 2038	608,550	603,987
	SOUTHERN CA EDISON CO	5.95% 01 Nov 2032	24,170	24,364
	SOUTHERN CO GAS CAP CORP	5.10% 15 Sep 2035	154,602	156,483
	SOUTHERN CO/THE	4.85% 15 Mar 2035	469,304	465,020
	SOUTHERN POWER CO	4.25% 01 Oct 2030	324,382	324,382

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	SOUTHWEST GAS CORP	4.15% 01 Jun 2049	$ 1,556,974	$ 1,222,143
	STANDARD CHARTERED PLC VAR	5.40% 12 Aug 2036	700,000	713,510
	STANDARD CHARTERED PLC VAR	5.69% 14 May 2028	550,000	561,231
	STARBUCKS CORP	4.30% 15 Jun 2045	1,826,433	1,500,713
	STATE STREET CORP VAR	4.78% 23 Oct 2036	631,450	626,724
	STATE STREET CORP VAR	5.82% 04 Nov 2028	211,250	211,923
	SUNCOR ENERGY INC	6.80% 15 May 2038	171,893	180,428
	SUTTER HEALTH	5.21% 15 Aug 2032	257,371	264,073
	SYNCHRONY FINANCIAL VAR	5.02% 29 Jul 2029	260,128	263,271
	SYNCHRONY FINANCIAL VAR	6.00% 29 Jul 2036	346,871	348,990
	SYSCO CORP	3.30% 15 Feb 2050	6,219,983	5,342,497
	T MOBILE USA INC	5.13% 15 May 2032	324,616	334,448
	T-MOBILE USA INC	3.00% 15 Feb 2041	627,224	633,378
	T-MOBILE USA INC	3.30% 15 Feb 2051	80,314	80,218
	T-MOBILE USA INC	4.20% 01 Oct 2029	444,083	445,690
	T-MOBILE USA INC	4.38% 15 Apr 2040	495,000	444,040
	TAMPA ELECTRIC CO	4.20% 15 May 2045	1,751,355	1,364,824
	TARGA RESOURCES CORP	5.40% 30 Jul 2036	574,540	575,661
	TARGA RESOURCES CORP	5.65% 15 Feb 2036	199,400	205,869
	TARGA RESOURCES CORP	6.50% 15 Feb 2053	1,045,991	1,061,286
	TEXAS INSTRUMENTS INC	1.75% 04 May 2030	5,155,977	5,535,595
	TIME WARNER CABLE LLC	5.88% 15 Nov 2040	97,265	97,162
	TOTAL CAPITAL INTL SA	2.99% 29 Jun 2041	127,178	124,818
	TOTALENERGIES CAPITAL SA	5.49% 05 Apr 2054	579,694	563,482
	TOYOTA MOTOR CREDIT CORP	1.13% 18 Jun 2026	5,020,407	5,508,394
	TRANE TECH FIN LTD	5.10% 13 Jun 2034	204,397	210,200
	TRANE TECH FIN LTD	4.50% 21 Mar 2049	270,000	233,070
	TRANSCONTINENTAL GAS PIPE LINE CO LLC	5.10% 15 Mar 2036	389,750	392,652
	TRUIST FINANCIAL CORP	1.27% 02 Mar 2027	4,894,525	5,491,239

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TWDC ENTERPRISES 18 CORP	3.70% 01 Dec 2042	$ 3,437,087	$ 2,512,074
	TYSON FOODS INC	5.10% 28 Sep 2048	141,389	147,952
	TYSON FOODS INC	5.40% 15 Mar 2029	39,935	41,338
	TYSON FOODS INC	5.70% 15 Mar 2034	408,380	427,803
	UBS GROUP AG VARIABLE	4.75% 12 May 2028	240,280	252,022
	UBS GROUP AG VARIABLE	4.84% 06 Nov 2033	900,000	900,864
	UBS GROUP AG VARIABLE	5.58% 09 May 2036	380,000	395,143
	UBS GROUP AG VARIABLE	5.70% 08 Feb 2035	224,982	236,581
	UBS GROUP AG VARIABLE	6.25% 22 Sep 2029	200,000	210,532
	UNICREDIT SPA VARIABLE	1.98% 03 Jun 2027	375,934	421,082
	UNITED HEALTH GROUP INC	5.50% 15 Jul 2044	183,300	184,136
	UNITEDHEALTH GROUP INC	4.75% 15 Jul 2045	2,700,893	2,658,144
	UNITEDHEALTH GROUP INC	4.75% 15 May 2052	461,640	432,914
	UNITEDHEALTH GROUP INC	5.62% 15 Jul 2054	892,889	885,922
	UNUM GROUP	4.50% 15 Dec 2049	3,433,058	2,652,727
	US BANCORP VARIABLE	5.08% 15 May 2031	1,170,000	1,206,024
	VALERO ENERGY CORP	6.62% 15 Jun 2037	2,556,935	2,843,206
	VENTAS REALTY LP	3.25% 15 Oct 2026	348,202	372,943
	VERIZON COMMUNICATIONS INC	4.40% 01 Nov 2034	1,604,540	1,691,917
	VERIZON COMMUNICATIONS INC	4.75% 15 Jan 2033	204,403	204,840
	VERIZON COMMUNICATIONS INC	4.86% 21 Aug 2046	102,031	761,797
	VERIZON COMMUNICATIONS INC	5.00% 15 Jan 2036	788,179	790,307
	VERIZON COMMUNICATIONS INC	5.88% 30 Nov 2055	355,016	352,686
	VERIZON COMMUNICATIONS INC	6.00% 30 Nov 2065	284,866	281,281
	VIACOMCBS INC	4.95% 19 May 2050	393,089	353,641
	VIATRIS INC	2.70% 22 Jun 2030	535,876	565,816
	VIRGINIA ELEC & POWER CO	2.95% 15 Nov 2051	619,290	626,119
	VIRGINIA ELEC & POWER CO	5.15% 15 Mar 2035	224,316	228,928
	VIRGINIA ELEC & POWER CO	2.45% 15 Dec 2050	37,879	43,250
	VIRGINIA ELEC & POWER CO	4.45% 15 Feb 2044	411,013	411,731

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	WASTE MANAGEMENT INC	4.95% 03 Jul 2031	$ 800,114	$ 834,207
	WASTE MANAGEMENT INC	4.95% 15 Mar 2035	781,028	798,703
	WELLS FARGO & CO	4.40% 14 Jun 2046	335,000	280,687
	WELLS FARGO & CO VARIABLE	2.88% 30 Oct 2030	805,774	889,456
	WELLS FARGO & CO VARIABLE	3.07% 30 Apr 2041	493,094	523,523
	WELLS FARGO & CO VARIABLE	4.61% 25 Apr 2053	248,118	258,150
	WELLS FARGO & CO VARIABLE	5.15% 23 Apr 2031	727,480	748,345
	WELLS FARGO & CO VARIABLE	5.20% 23 Jan 2030	555,000	571,567
	WELLS FARGO & CO VARIABLE	5.24% 24 Jan 2031	270,000	279,590
	WELLS FARGO & CO VARIABLE	6.30% 23 Oct 2029	355,000	375,089
	WELLTOWER OP LLC	4.50% 01 Jul 2030	822,195	834,829
	WELLTOWER OP LLC	4.95% 01 Sep 2048	303,768	335,380
	WESTINGHOUSE AIR BRAKE TECHN(	4.90% 29 May 2030	360,383	368,190
	WESTINGHOUSE AIR BRAKE TECHN(	5.61% 11 Mar 2034	150,000	157,898
	WHISTLER PIPELINE LLC	5.70% 30 Sep 2031	505,255	518,905
	WILLIAMS COS INC/THE	5.30% 30 Sep 2035	5,096,820	5,196,234
	WILLIS NORTH AMERICA INC	4.55% 15 Mar 2031	149,760	150,186
	XCEL ENERGY INC	4.75% 21 Mar 2028	498,660	506,480
	XCEL ENERGY INC	5.60% 15 Apr 2035	514,864	533,320
	Total Corporate Bonds		$ 468,767,374	$ 471,699,506
	Foreign Government Securities:			
	MEXICO GOVT INTL BOND	5.38% 22 Mar 2033	$ 856,852	$ 852,260
	MEXICO GOVT INTL BOND	5.85% 02 Jul 2032	844,569	868,163
	Total Foreign Government Securities		$ 1,701,421	$ 1,720,423
	U.S. Treasury Securities:			
	UNITED STATES TREASURY Z	0.00% 15 Feb 2044	$ 2,862,326	$ 2,771,658
	UNITED STATES TREASURY	1.13% 15 Aug 2040	4,512,983	4,481,137
	UNITED STATES TREASURY	1.25% 31 Mar 2028	1,116,434	1,118,318
	UNITED STATES TREASURY	1.38% 15 Aug 2050	5,905,265	3,530,262
	UNITED STATES TREASURY	1.38% 15 Nov 2031	4,020,979	4,102,693

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	1.88% 15 Nov 2051	$ 952,672	$ 947,932
	UNITED STATES TREASURY	1.38% 15 Nov 2040	4,998,134	4,926,365
	UNITED STATES TREASURY	1.63% 15 May 2031	3,805,493	3,874,768
	UNITED STATES TREASURY	2.00% 15 Aug 2051	3,938,722	2,580,689
	UNITED STATES TREASURY	1.63% 15 Nov 2050	2,480,644	1,525,125
	UNITED STATES TREASURY	1.88% 15 Feb 2041	5,184,137	5,061,285
	UNITED STATES TREASURY	1.88% 15 Feb 2051	3,608,500	2,254,879
	UNITED STATES TREASURY	2.00% 15 Feb 2050	1,386,513	1,354,053
	UNITED STATES TREASURY	2.00% 15 Nov 2041	6,068,376	5,880,060
	UNITED STATES TREASURY	2.25% 15 Aug 2046	861,467	852,227
	UNITED STATES TREASURY	2.25% 15 Aug 2049	1,948,997	1,191,585
	UNITED STATES TREASURY	2.25% 15 Feb 2052	2,734,265	2,681,702
	UNITED STATES TREASURY	2.25% 15 May 2041	6,936,560	6,332,741
	UNITED STATES TREASURY	2.38% 15 Feb 2042	5,462,405	5,244,641
	UNITED STATES TREASURY	2.38% 15 May 2051	2,782,704	2,041,848
	UNITED STATES TREASURY	2.38% 15 Nov 2049	1,201,453	1,140,100
	UNITED STATES TREASURY	2.50% 15 May 2046	3,425,659	2,028,751
	UNITED STATES TREASURY	2.75% 15 Aug 2032	1,932,738	1,957,515
	UNITED STATES TREASURY	2.75% 15 Aug 2042	636,030	397,534
	UNITED STATES TREASURY	2.75% 15 Nov 2042	5,601,860	4,118,838
	UNITED STATES TREASURY	2.75% 15 Nov 2047	757,281	459,485
	UNITED STATES TREASURY	2.88% 15 Aug 2045	7,805,858	4,793,011
	UNITED STATES TREASURY	2.88% 15 May 2032	3,961,305	4,011,997
	UNITED STATES TREASURY	2.88% 15 May 2052	1,645,573	1,516,288
	UNITED STATES TREASURY	3.00% 15 Aug 2052	1,669,516	1,654,445
	UNITED STATES TREASURY	3.00% 15 Feb 2047	1,567,184	1,012,583
	UNITED STATES TREASURY	3.00% 15 Feb 2049	2,891,052	3,060,739
	UNITED STATES TREASURY	3.00% 15 May 2047	3,968,624	2,286,612
	UNITED STATES TREASURY	3.13% 15 Aug 2044	10,101,568	10,328,814
	UNITED STATES TREASURY	3.13% 15 Feb 2043	3,882,300	2,660,919

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	3.63% 15 Aug 2043	$ 7,690,323	$ 7,237,932
	UNITED STATES TREASURY	3.13% 15 May 2048	3,242,223	2,912,644
	UNITED STATES TREASURY	3.25% 15 May 2042	5,023,240	5,103,958
	UNITED STATES TREASURY	3.38% 15 May 2033	1,993,114	2,014,070
	UNITED STATES TREASURY	3.38% 15 Nov 2048	2,656,758	2,373,630
	UNITED STATES TREASURY	3.50% 15 Feb 2033	2,019,938	2,040,864
	UNITED STATES TREASURY	3.63% 15 Feb 2044	4,137,639	2,845,861
	UNITED STATES TREASURY	3.63% 15 May 2053	3,157,171	3,219,621
	UNITED STATES TREASURY	3.75% 15 Apr 2028	1,913,279	1,914,906
	UNITED STATES TREASURY	3.75% 15 Aug 2041	7,208,379	6,214,119
	UNITED STATES TREASURY	3.75% 15 Nov 2043	3,990,569	2,550,237
	UNITED STATES TREASURY	3.75% 31 Aug 2031	2,777,509	2,800,671
	UNITED STATES TREASURY	3.88% 15 Aug 2033	2,235,987	2,256,072
	UNITED STATES TREASURY	3.88% 15 Aug 2034	2,480,580	2,505,832
	UNITED STATES TREASURY	3.88% 15 Feb 2043	9,938,066	9,131,042
	UNITED STATES TREASURY	3.88% 30 Sep 2032	1,624,111	1,619,979
	UNITED STATES TREASURY	3.88% 31 Aug 2032	1,389,002	1,376,384
	UNITED STATES TREASURY	4.00% 15 Feb 2034	2,499,166	2,522,106
	UNITED STATES TREASURY	4.00% 15 Nov 2042	6,313,920	5,884,315
	UNITED STATES TREASURY	4.00% 15 Nov 2052	2,185,947	1,812,344
	UNITED STATES TREASURY	4.00% 31 Jul 2032	1,230,503	1,231,407
	UNITED STATES TREASURY	4.13% 15 Aug 2044	2,349,149	2,354,080
	UNITED STATES TREASURY	4.13% 15 Aug 2053	653,323	650,644
	UNITED STATES TREASURY	4.13% 15 Nov 2032	2,099,389	2,113,930
	UNITED STATES TREASURY	4.13% 31 Mar 2031	1,530,742	1,540,740
	UNITED STATES TREASURY	4.13% 31 Mar 2032	2,813,670	2,833,319
	UNITED STATES TREASURY	4.13% 31 May 2032	3,491,711	3,520,627
	UNITED STATES TREASURY	4.13% 31 Oct 2031	2,974,084	2,995,400
	UNITED STATES TREASURY	4.25% 15 Aug 2035	2,745,394	2,724,449
	UNITED STATES TREASURY	4.25% 15 Aug 2054	4,177,444	4,131,920

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	UNITED STATES TREASURY	4.38% 15 May 2034	$ 2,575,024	$ 2,595,651
	UNITED STATES TREASURY	4.25% 15 Feb 2054	2,227,930	2,205,906
	UNITED STATES TREASURY	4.25% 15 May 2035	4,264,014	4,285,190
	UNITED STATES TREASURY	4.25% 15 May 2039	2,082,899	1,988,608
	UNITED STATES TREASURY	4.25% 15 Nov 2034	2,558,892	2,581,853
	UNITED STATES TREASURY	4.38% 15 Aug 2043	3,086,567	2,994,552
	UNITED STATES TREASURY	4.38% 31 Jul 2026	2,982,290	2,983,840
	UNITED STATES TREASURY	4.50% 15 Aug 2039	2,814,293	2,744,713
	UNITED STATES TREASURY	4.50% 15 May 2038	1,686,480	1,604,657
	UNITED STATES TREASURY	4.50% 15 Nov 2033	2,486,004	2,503,910
	UNITED STATES TREASURY	4.50% 15 Nov 2054	1,445,174	1,444,982
	UNITED STATES TREASURY	4.63% 15 Feb 2035	2,953,281	2,979,089
	UNITED STATES TREASURY	4.63% 15 Feb 2040	7,409,459	6,146,029
	UNITED STATES TREASURY	4.63% 15 Feb 2055	3,080,380	3,111,265
	UNITED STATES TREASURY	4.63% 15 May 2044	7,351,541	7,358,591
	UNITED STATES TREASURY	4.63% 30 Apr 2031	2,824,221	2,904,111
	UNITED STATES TREASURY	4.75% 15 Aug 2055	2,598,480	2,536,475
	UNITED STATES TREASURY	4.75% 15 Feb 2045	1,781,050	1,780,907
	UNITED STATES TREASURY	4.75% 15 May 2055	3,777,079	3,773,414
	UNITED STATES TREASURY	4.75% 15 Nov 2053	6,604,798	6,233,668
	UNITED STATES TREASURY	4.88% 15 Aug 2045	1,156,356	1,130,853
	UNITED STATES TREASURY	5.00% 15 May 2037	2,301,534	2,188,620
	UNITED STATES TREASURY	5.00% 15 May 2045	6,439,981	6,595,648
	UNITED STATES TREASURY	4.75% 15 May 2054	3,739,892	3,443,049
	Total U.S. Treasury Securities		$ 301,385,526	$ 274,730,283
	Common Stock:			
	ADVANCED DRAINAGE SYSTEMS INC	Common Stock	$ 193,273	$ 194,941
	AFFILIATED MANAGERS GROUP INC	Common Stock	463,372	777,203

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	APTARGROUP INC	Common Stock	$ 774,268	$ 633,460
	ARAMARK	Common Stock	694,365	718,475
	AVERY DENNISON CORP	Common Stock	938,112	858,474
	BALL CORP	Common Stock	155,024	128,505
	BENTLEY SYSTEMS INC	Common Stock	290,623	255,667
	BIO-TECHNE CORP	Common Stock	624,486	557,872
	BLACKBAUD INC	Common Stock	429,977	343,828
	BOOZ ALLEN HAMILTON HOLDING CORP	Common Stock	1,049,783	595,835
	BROWN & BROWN INC	Common Stock	91,511	70,455
	BURLINGTON STORES INC	Common Stock	904,173	982,668
	CACI INTERNATIONAL INC	Common Stock	928,308	1,091,728
	CARLISLE COS INC	Common Stock	1,431,419	1,125,267
	CASEY'S GENERAL STORES INC	Common Stock	621,716	911,972
	CHOICE HOTELS INTL INC	Common Stock	699,865	533,075
	COLUMBIA BKG SYSTEM INC	Common Stock	155,128	183,883
	COLUMBIA SPORTSWEAR CO	Common Stock	396,677	268,013
	DOLBY LABORATORIES INC	Common Stock	718,584	629,035
	ENVISTA HOLDINGS CORP	Common Stock	285,111	341,889
	FACTSET RESEARCH SYS INC	Common Stock	308,955	215,901
	FTI CONSULTING INC	Common Stock	389,017	295,194
	GODADDY INC	Common Stock	1,153,431	893,624
	GRACO INC	Common Stock	309,829	310,748
	IDEX CORP	Common Stock	616,412	547,699
	INSIGHT ENTERPRISES INC	Common Stock	490,402	282,375
	JACK HENRY & ASSOCIATES INC	Common Stock	370,781	406,383
	JACOBS SOLUTIONS INC	Common Stock	458,087	440,694
	JB HUNT TRANSPORT SRV INC	Common Stock	324,420	360,889
	JONES LANG LASALLE INC	Common Stock	613,346	844,203
	KINSALE CAPITAL GROUP INC	Common Stock	402,711	333,234

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	KIRBY CORP	Common Stock	$ 501,226	$ 478,952
	LANDSTAR SYSTEM INC	Common Stock	374,961	287,975
	LENNOX INTERNATIONAL INC	Common Stock	667,467	557,931
	LKQ CORP	Common Stock	732,868	528,893
	MANHATTAN ASSOCIATES INC	Common Stock	659,632	566,204
	MARKEL GROUP INC	Common Stock	740,762	1,014,635
	MORNINGSTAR INC	Common Stock	1,001,884	697,565
	NORDSON CORP	Common Stock	464,996	455,374
	PARSONS CORP	Common Stock	269,113	214,817
	POOL CORP	Common Stock	483,427	340,380
	PROSPERITY BANCSHARES INC	Common Stock	232,008	225,091
*	REGIONS FINANCIAL CORP	Common Stock	33,043,350	48,753,957
	RPM INTERNATIONAL INC	Common Stock	772,159	690,456
	SAIA INC	Common Stock	325,896	359,172
	SEI INVESTMENTS CO	Common Stock	620,404	756,470
	SERVICE CORP INTL/US	Common Stock	310,215	317,728
	SIMPSON MANUFAC CO INC	Common Stock	337,366	306,309
	TELEFLEX INC	Common Stock	929,487	476,078
	TOPBUILD CORP	Common Stock	147,745	141,427
	TRANSUNION	Common Stock	697,077	663,534
	TRIMBLE INC	Common Stock	908,312	1,246,627
	TYLER TECHNOLOGIES INC	Common Stock	346,116	271,462
	ULTA BEAUTY INC	Common Stock	279,408	441,657
	W R BERKLEY CORP	Common Stock	718,004	874,887
	WEX INC	Common Stock	620,593	533,201
	Total Common Stock		$ 63,467,642	$ 77,333,971
	Mutual Funds:			
	DODGE & COX INTRNTL STOCK FUND	Mutual fund	$ 35,175,104	$ 51,156,661

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN
EMPLOYER # 63-0589368
PLAN # 001
SCHEDULE H, LINE 4i –
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Collective Trust Funds:			
	BLACKROCK LARGE CAP	US Equity Index fund	$ 69,904,287	$ 122,537,072
	HARDING LOEVNER INTRNTL EQUITY CIT	Common Stock fund	4,710,658	56,996,453
	JPMCB STRATEGIC PROPERTY FUND	Property fund	13,910,674	17,036,308
	Total Collective Trust Funds		$ 88,525,619	$ 196,569,833
	Real Estate Funds:			
	MORGAN STANLEY PRIME PROPERTY FUND	Real estate funds	$ 13,322,222	$ 24,597,620
	Total Real Estate Funds		$ 13,322,222	$ 24,597,620
	Private Equity Funds:			
	MESIROW FINANCIAL PARTNERSHIP FUND V	Private equity	$ 4,157,528	$ 20,466,426
	50 SOUTH PRIVATE EQUITY CORE	Private equity	542,454	3,201,719
	Total Private Equity Funds		$ 4,699,982	$ 23,668,145
	Total Investments		$ 991,417,513	$ 1,135,849,065

* *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 2024 to 2025 in accordance with PPA, HATFA, BBA, ARPA and IIJA.
- Expenses included in the target normal cost changed from $2,780,000 to $3,040,000 to reflect our expectations for the current plan year.
- The expected investment return changed from 5.45% in 2024 to 5.85% in 2025 to reflect updates in capital market assumptions.