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 FOR ASSOCIATES

1b Three-digit plan number (PN) ▶ 013

1c Effective date of plan 01/01/2016

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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	2720
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)**	2008
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1809
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	0
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1809
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	1810
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:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(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 FOR ASSOCIATES

B Three-digit plan number (PN) ▶ 013

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**	711887464
b Actuarial value	**2b**	716408918

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	345	84908642	84908642
b For terminated vested participants	379	75928699	75928699
c For active participants	2026	430311131	433392038
d Total	2750	591148472	594229379

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**	5.40 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	28248028
b Expected plan-related expenses	**6b**	1850000
c Target normal cost	**6c**	30098028

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)	134408661	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)	134408661	0
10	Interest on line 9 using prior year's actual return of 4.31 %	5793013	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 5.23 %		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)	140201674	0

Part III Funding Percentages

14	Funding target attainment percentage	14	96.96 %
15	Adjusted funding target attainment percentage	15	120.56 %
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	133.41 %
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**	30098028
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**	30098028

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	30098028	0	30098028

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 FOR ASSOCIATES

B Three-digit plan number (PN) ▶ 013

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

MESIROW PRIVATE EQUITY

36-2933608

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

DODGE & COX

94-1441976

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

INVESCO INSTITUTIONAL NA INC

58-1707262

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

BLACKROCK INSTITUTIONAL TRUST COMPA

94-3112180

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

PANTHEON GLOBAL

27-2278613

(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

WELLINGTON

04-2755549

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

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

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(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)

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	COMMUNICATIO N	234507	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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	224131	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?
18 50	CUSTODIAL	191046	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)

NEWTON INVESTMENT MANAGEMENT

13-2614959

(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	INVESTMENT MANAGER	164182	Yes [ ] No [X]	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	138700	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	107913	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	CONSULTING	95388	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 LLC

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 ADVISOR	46985	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 [X]	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 [ ]

(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 FOR ASSOCIATES

B Three-digit plan number (PN) ▶ 013

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: 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	113515073

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	36684977

a Name of MTIA, CCT, PSA, or 103-12 IE: WTC-CIF II LONG BOND PORTFOLIO

b Name of sponsor of entity listed in (a): WELLINGTON 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)
04-6913417-080	C	97504310

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

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

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 FOR ASSOCIATES

B Three-digit plan number (PN) ▶ 013

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)	0	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	2455781	1369612
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	8181191	17223690
(2) U.S. Government securities	1c(2)	87764141	230233461
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	96019075	50098954
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	25821149	21188909
(5) Partnership/joint venture interests	1c(5)	38499528	30993433
(6) Real estate (other than employer real property)	1c(6)	72528241	52790137
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	305468191	247704360
(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)	43348927	48491105
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	3197856	2292464

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	24850738	28633291
(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	708134818	731019416
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	708134818	731019416

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)	835672	
(B) U.S. Government securities	2b(1)(B)	2713281	
(C) Corporate debt instruments	2b(1)(C)	3968992	
(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)		7517945
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	1304967	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2331477	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		3636444
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	583396080	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	527287268	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		56108812
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	4400624	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		4400624

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-22205643
(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)		10472715
c Other income	2c		1860158
d Total income. Add all **income** amounts in column (b) and enter total	2d		61791055
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	37148532	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		37148532
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)	870808	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	332044	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	457803	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		1757925
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		38906457
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		22884598
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		83783570
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 590723.

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 FOR ASSOCIATES

B Three-digit plan number (PN) ▶ 013

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** 78

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: 34.0 % Private Equity: 4.1 % Investment-Grade Debt and Interest Rate Hedging Assets: 52.1 %
High-Yield Debt: 0.0 % Real Assets: 7.4 % Cash or Cash Equivalents: 2.4 % Other: 0.0 %

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

REGIONS FINANCIAL CORPORATION
RETIREMENT PLAN FOR ASSOCIATES

FINANCIAL STATEMENTS
AND SUPPLEMENTAL INFORMATION

DECEMBER 31, 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 FOR ASSOCIATES
TABLE OF CONTENTS
DECEMBER 31, 2025 AND 2024

INDEPENDENT AUDITORS' REPORT 1

FINANCIAL STATEMENTS

Statements of Net Assets Available for Benefits 5

Statements of Changes in Net Assets Available for Benefits 6

Notes to the Financial Statements 7

SUPPLEMENTAL INFORMATION

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) 19

Schedule H, Line 4j – Schedule of Reportable Transactions 27

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 for Associates

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

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 FOR ASSOCIATES
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
INVESTMENTS AT FAIR VALUE		
Cash and cash equivalents	$ 17,223,690	$ 8,181,191
Corporate bonds	50,098,954	96,019,075
Federal agency securities	2,292,464	3,124,600
Foreign Treasury securities	-	73,256
U.S. Treasury securities	230,233,461	87,764,141
Common and foreign stock	49,822,200	50,671,887
Mutual funds	48,491,105	43,348,927
Collective trust funds	247,704,360	305,468,191
Real estate funds	52,790,137	72,528,241
Private equity funds	30,993,433	38,499,528
Total investments at fair value	729,649,804	705,679,037
INTEREST AND DIVIDEND INCOME RECEIVABLE	1,369,612	2,455,781
NET ASSETS AVAILABLE FOR BENEFITS	$ 731,019,416	$ 708,134,818

See accompanying notes to the financial statements.

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

	2025	2024
ADDITIONS (DEDUCTIONS)		
Investment income:		
Net appreciation in fair value of investments	$ 50,636,666	$ 14,121,794
Interest and dividends	11,154,389	11,775,343
Net investment income	61,791,055	25,897,137
Benefit payments	(37,148,532)	(31,887,078)
Administrative expenses	(1,757,925)	(2,176,513)
NET INCREASE (DECREASE)	22,884,598	(8,166,454)
NET ASSETS AVAILABLE FOR BENEFITS AT		
BEGINNING OF YEAR	708,134,818	716,301,272
END OF YEAR	$ 731,019,416	$ 708,134,818

See accompanying notes to the financial statements.

1. DESCRIPTION OF THE PLAN

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

General

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

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

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

Eligibility and Vesting

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

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

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

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

Benefits

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

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

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

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

Upon termination, if the value of the vested benefit is $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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

Use of Estimates

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

Risks and Uncertainties

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

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

Investment Valuation and Income Recognition

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

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

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.

Reclassifications
A collective investment fund of $36,647,770 previously presented as a private equity fund is presented as a collective trust fund. This reclassification 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' average monthly compensation, which, depending on the employer, is determined as either (a) 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, or (b) compensation during their highest 60 consecutive months of earnings out of the 120 months 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	$ 73,227,800
Other participants	422,435,617
Total vested benefits	495,663,417
Nonvested benefits	7,731,278
Total accumulated plan benefits	$ 503,394,695

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	$ 461,910,707
Increase (decrease) during the year attributed to:	
Benefits accumulated and losses	31,222,634
Increase for interest due to decrease in discount period	31,996,282
Change in actuarial assumptions*	10,152,150
Benefits paid	(31,887,078)
Net increase	41,483,988
Actuarial present value of accumulated plan benefits at end of year	$ 503,394,695

* The change in actuarial assumptions consists of a change in the discount rate from 7.20% as of January 1, 2024 to 7.15% as of January 1, 2025.

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

Actuarial Cost Method	Unit Credit Method
Discount Rate	7.15%
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 and Age 65 for all other participants.

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.

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 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 $30,993,433 and $38,499,528 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.

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 treasury 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, such as quoted prices for similar securities, benchmark yields and maturity.

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. and global private companies and partnerships for capital appreciation. 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 cannot be redeemed. Distributions from each fund will be received as the underlying investments of the funds are liquidated. It is estimated that the underlying assets of the funds will be liquidated over the next three to five years. In addition, $10,000,000 of prior distributions from a private equity fund are subject to recall.

The following table presents 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	$ 17,223,690	$ -	$ -	$ 17,223,690
Corporate bonds	-	50,098,954	-	50,098,954
Federal agency securities	-	2,292,464	-	2,292,464
U.S. Treasury securities	-	230,233,461	-	230,233,461
Common and foreign stock	49,822,200	-	-	49,822,200
Mutual funds	48,491,105	-	-	48,491,105
Total assets in the fair value hierarchy	$ 115,536,995	$ 282,624,879	$ -	398,161,874
Investments measured at NAV[(1)]				331,487,930
Total investments, at fair value				$ 729,649,804

	Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Cash equivalents	$ 8,181,191	$ -	$ -	$ 8,181,191
Corporate bonds	-	96,019,075	-	96,019,075
Federal agency securities	-	3,124,600	-	3,124,600
Foreign treasury securities	-	73,256	-	73,256
U.S. Treasury securities	-	87,764,141	-	87,764,141
Common and foreign stock	50,671,887	-	-	50,671,887
Mutual funds	43,348,927	-	-	43,348,927
Total assets in the fair value hierarchy	$ 102,202,005	$ 186,981,072	$ -	289,183,077
Investments measured at NAV[(1)]				416,495,960
Total investments, at fair value				$ 705,679,037

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

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	$ 113,515,073	None	Daily	None
Wellington Trust Co LDB	97,504,310	None	Daily	None
Harding Loevner Intrntl Equity CIT	36,684,977	None	Daily	None
Collective trust funds	247,704,360			
Real estate funds	52,790,137	None	Quarterly	45 days
Private equity funds	30,993,433	$20,510,000	Not Redeemable	N/A
Total investments measured at NAV	$ 331,487,930			

Investments at December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Blackrock US Equity Indx	$ 125,855,221	None	Daily	None
Wellington Trust Co LDB	106,409,627	None	Daily	None
Harding Loevner Intrntl Equity CIT	36,647,770	None	Daily	None
Newton Global Real Return	36,555,573	None	Daily	None
Collective trust funds	305,468,191			
Real estate funds	72,528,241	None	Quarterly	45 days
Private equity funds	38,499,528	$20,670,000	Not Redeemable	N/A
Total investments measured at NAV	$ 416,495,960			

7. TAX STATUS

The Plan obtained a determination letter on December 27, 2017, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan 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 1,056,579 shares of Regions Financial Corporation common stock at December 31, 2025 and 2024, valued at $28,633,291 and $24,850,738, 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 $1,072,428 and $1,024,882, 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 transfer 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, to the Regions Financial Corporation Retirement Plan. 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 Plan will continue to pay benefits to these participants through December 31, 2026, and the Regions Financial Corporation Retirement 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 FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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 (Fund #57)	$ 17,223,690	$ 17,223,690
	Corporate Bonds:			
	AFLAC INC	6.45% 15 Aug 2040	922,986	880,656
	ALABAMA POWER CO	3.00% 15 Mar 2052	1,269,032	906,515
	AMGEN INC	4.40% 01 May 2045	997,794	860,422
	ANHEUSER-BUSCH INBEV FIN INC	4.90% 01 Feb 2046	792,354	694,205
	APPLE INC	3.85% 04 May 2043	866,826	739,086
	ARIZONA PUBLIC SERVICE CO	3.35% 15 May 2050	871,949	587,957
	AT&T INC	6.00% 15 Aug 2040	823,683	783,345
	AT&T INC	6.55% 15 Feb 2039	888,190	831,566
	ATMOS ENERGY CORP	2.85% 15 Feb 2052	994,566	622,297
	BAKER HUGHES HOLDINGS LLC	4.08% 15 Dec 2047	775,952	617,188
	BANK OF AMERICA CORP	6.11% 29 Jan 2037	1,116,001	1,101,715
	BAXTER INTERNATIONAL INC	3.50% 15 Aug 2046	1,096,269	939,304
	BERKSHIRE HATHAWAY FIN CORP	4.30% 15 May 2043	796,814	669,466
	BHP BILLITON FINANCE USA LTD	5.00% 30 Sep 2043	828,915	715,326
	BLACKROCK FUNDING INC	5.25% 14 Mar 2054	938,543	913,797
	BRISTOL-MYERS SQUIBB CO	4.12% 15 Jun 2039	952,941	753,474
	BURLINGTON N. SANTA FE LLC	5.15% 01 Sep 2043	832,979	733,076
	CANADIAN PACIFIC RAILWAY CO	4.80% 01 Aug 2045	967,480	865,299
	CARDINAL HEALTH INC	4.90% 15 Sep 2045	778,872	678,069
	CATERPILLAR INC	5.20% 27 May 2041	916,914	763,309
	CITIGROUP INC	4.65% 23 Jul 2048	238,402	203,682
	CITIGROUP INC VARIABLE	3.88% 24 Jan 2039	667,002	548,495
	COMCAST CORP	3.97% 01 Nov 2047	912,881	799,172

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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
	CONOCOPHILLIPS	6.50% 01 Feb 2039	$ 788,126	$ 709,792
	CONSOL EDISON CO OF NY INC	4.00% 15 Nov 2057	273,911	205,130
	CONSTELLATION ENERGY GENERATION LLC	6.25% 01 Oct 2039	903,758	836,431
	CSX CORP	5.50% 15 Apr 2041	878,881	673,523
	DUKE ENERGY CORP	4.20% 15 Jun 2049	926,105	867,680
	ENTERGY LOUISIANA LLC	3.10% 15 Jun 2041	601,338	457,033
	ENTERGY MISSISSIPPI LLC	3.85% 01 Jun 2049	231,520	176,047
	ENTERPRISE PRODUCTS OPER LLC	5.70% 15 Feb 2042	874,433	766,639
	FEDEX CORP	4.05% 15 Feb 2048	736,103	590,696
	FIDELITY NATL INFO SERVICES INC	3.10% 01 Mar 2041	1,022,260	743,991
	FLORIDA POWER & LIGHT CO	3.95% 01 Mar 2048	935,157	921,769
	GENERAL DYNAMICS CORP	4.25% 01 Apr 2040	897,683	709,663
	GILEAD SCIENCES INC	4.75% 01 Mar 2046	967,069	837,523
	GOLDMAN SACHS GROUP INC	6.25% 01 Feb 2041	935,356	878,221
	HESS CORP	5.60% 15 Feb 2041	784,585	737,819
	INDIANA MICHIGAN POWER CO	3.75% 01 Jul 2047	198,608	153,144
	INDIANA MICHIGAN POWER CO	4.25% 15 Aug 2048	713,725	689,557
	JPMORGAN CHASE & CO	5.60% 15 Jul 2041	902,445	799,906
	KROGER CO/THE	5.15% 01 Aug 2043	826,063	705,312
	LOCKHEED MARTIN CORP	6.15% 01 Sep 2036	772,226	707,815
	LOWE'S COS INC	4.25% 15 Sep 2044	177,684	142,488
	MARATHON PETROLEUM CORP	5.85% 15 Dec 2045	864,719	747,181
	MCDONALD'S CORP	4.60% 26 May 2045	981,682	845,199
	MEAD JOHNSON NUTRITION CO	4.60% 01 Jun 2044	1,039,795	921,420
	MOLSON COORS BEVERAGE CO	5.00% 01 May 2042	949,514	846,327
	ONEOK INC NEW NOTE	4.85% 01 Feb 2049	902,062	843,483
	ORACLE CORP	4.50% 08 Jul 2044	1,001,060	784,196
	PFIZER INC	7.20% 15 Mar 2039	745,112	645,251

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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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
	PIEDMONT NATURAL GAS CO INC	3.64% 01 Nov 2046	$ 944,436	$ 914,147
	PPL ELECTRIC UTILITIES CORP	4.15% 01 Oct 2045	947,370	672,921
	PRUDENTIAL FINANCIAL INC	3.90% 07 Dec 2047	1,101,009	938,970
	QUEST DIAGNOSTICS INC	4.70% 30 Mar 2045	513,128	450,185
	RTX CORP	6.12% 15 Jul 2038	937,001	827,541
	SHELL FINANCE US INC	4.38% 11 May 2045	687,326	647,387
	SHERWIN-WILLIAMS CO/THE	4.55% 01 Aug 2045	657,928	531,261
	SOUTHWEST GAS CORP	4.15% 01 Jun 2049	1,052,596	961,157
	SYSCO CORP	3.30% 15 Feb 2050	1,213,847	929,312
	TAMPA ELECTRIC CO	4.20% 15 May 2045	898,233	814,005
	TAMPA ELECTRIC CO	4.30% 15 Jun 2048	99,464	82,636
	TWDC ENTERPRISES 18 CORP	3.70% 01 Dec 2042	950,589	694,414
	UNION PACIFIC CORP	3.38% 01 Feb 2035	363,808	361,870
	UNION PACIFIC CORP	4.50% 10 Sep 2048	531,980	502,695
	UNUM GROUP	4.50% 15 Dec 2049	939,481	726,332
	VALERO ENERGY CORP	6.62% 15 Jun 2037	781,368	785,550
	VERIZON COMMUNICATIONS INC	4.27% 15 Jan 2036	949,992	751,015
	VIRGINIA ELECTRIC AND POWER CO	8.88% 15 Nov 2038	805,113	682,992
	WELLS FARGO BANK NA	6.60% 15 Jan 2038	822,313	743,871
	WESTPAC BANKING CORP	4.42% 24 Jul 2039	1,022,146	930,036
	Total Corporate Bonds		$ 58,297,453	$ 50,098,954
	Federal Agency Securities:			
	TENNESSEE VALLEY AUTHORITY	5.50% 15 Jun 2038	$ 2,614,871	$ 2,292,464
	Total Federal Agency Securities		$ 2,614,871	$ 2,292,464
	U.S. Treasury Securities:			
	UNITED STATES TREASURY	1.25% 15 May 2050	$ 11,270,256	$ 8,824,759
	UNITED STATES TREASURY	2.38% 15 May 2051	9,434,286	6,380,144
	UNITED STATES TREASURY	2.75% 15 Nov 2047	12,143,920	8,971,001
	UNITED STATES TREASURY	2.88% 15 May 2043	13,876,808	12,784,720

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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
	UNITED STATES TREASURY	3.00% 15 Feb 2048	$ 10,562,318	$ 7,994,296
	UNITED STATES TREASURY	4.75% 15 May 2055	1,777,805	1,749,135
	UNITED STATES TREASURY	4.88% 15 Aug 2045	816,312	807,752
	UNITED STATES TREASURY	0.00% 15 AUG 2046	1,362,738	1,382,782
	UNITED STATES TREASURY	0.00% 15 AUG 2047	824,058	830,515
	UNITED STATES TREASURY	0.00% 15 AUG 2048	559,434	558,642
	UNITED STATES TREASURY	0.00% 15 AUG 2049	774,554	757,116
	UNITED STATES TREASURY	0.00% 15 AUG 2050	856,512	842,653
	UNITED STATES TREASURY	0.00% 15 AUG 2051	260,593	257,201
	UNITED STATES TREASURY	0.00% 15 FEB 2046	1,680,784	1,702,516
	UNITED STATES TREASURY	0.00% 15 FEB 2047	1,117,519	1,132,086
	UNITED STATES TREASURY	0.00% 15 FEB 2048	1,111,834	1,115,573
	UNITED STATES TREASURY	0.00% 15 FEB 2049	950,697	941,260
	UNITED STATES TREASURY	0.00% 15 FEB 2050	745,449	734,602
	UNITED STATES TREASURY	0.00% 15 FEB 2051	838,887	814,394
	UNITED STATES TREASURY	0.00% 15 FEB 2052	572,459	565,323
	UNITED STATES TREASURY	0.00% 15 FEB 2054	90,717	86,208
	UNITED STATES TREASURY	0.00% 15 MAY 2046	1,742,084	1,765,841
	UNITED STATES TREASURY	0.00% 15 MAY 2047	1,100,920	1,115,268
	UNITED STATES TREASURY	0.00% 15 MAY 2048	864,539	864,243
	UNITED STATES TREASURY	0.00% 15 MAY 2049	684,625	681,474
	UNITED STATES TREASURY	0.00% 15 MAY 2050	734,757	725,225
	UNITED STATES TREASURY	0.00% 15 MAY 2051	423,191	415,054
	UNITED STATES TREASURY	0.00% 15 MAY 2052	286,154	281,274
	UNITED STATES TREASURY	0.00% 15 MAY 2053	117,490	112,684
	UNITED STATES TREASURY	0.00% 15 NOV 2046	1,312,627	1,331,059
	UNITED STATES TREASURY	0.00% 15 NOV 2047	1,146,667	1,161,100
	UNITED STATES TREASURY	0.00% 15 NOV 2048	586,731	586,021
	UNITED STATES TREASURY	0.00% 15 NOV 2049	408,202	420,142

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REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES
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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	0.00% 15 NOV 2050	$ 360,616	$ 357,772
	UNITED STATES TREASURY	0.00% 15 NOV 2051	99,862	95,396
	UNITED STATES TREASURY	0.00% 15 AUG 2046	2,460,057	2,425,223
	UNITED STATES TREASURY	0.00% 15 AUG 2047	5,778,762	5,732,882
	UNITED STATES TREASURY	0.00% 15 AUG 2048	5,309,246	5,339,102
	UNITED STATES TREASURY	0.00% 15 AUG 2051	8,105,670	8,010,545
	UNITED STATES TREASURY	0.00% 15 AUG 2052	4,971,501	4,882,774
	UNITED STATES TREASURY	0.00% 15 AUG 2053	1,215,878	1,166,572
	UNITED STATES TREASURY	0.00% 15 AUG 2054	9,064,245	8,748,969
	UNITED STATES TREASURY	0.00% 15 AUG 2055	2,053,761	1,929,316
	UNITED STATES TREASURY	0.00% 15 FEB 2046	2,215,093	2,140,681
	UNITED STATES TREASURY	0.00% 15 FEB 2047	927,927	909,288
	UNITED STATES TREASURY	0.00% 15 FEB 2048	2,050,780	2,001,168
	UNITED STATES TREASURY	0.00% 15 FEB 2049	10,081,319	9,865,155
	UNITED STATES TREASURY	0.00% 15 FEB 2050	1,200,981	1,141,295
	UNITED STATES TREASURY	0.00% 15 FEB 2051	7,571,134	7,469,194
	UNITED STATES TREASURY	0.00% 15 FEB 2052	7,177,991	6,959,137
	UNITED STATES TREASURY	0.00% 15 FEB 2053	6,230,656	5,964,168
	UNITED STATES TREASURY	0.00% 15 FEB 2054	6,593,668	6,431,202
	UNITED STATES TREASURY	0.00% 15 MAY 2046	1,128,850	1,114,892
	UNITED STATES TREASURY	0.00% 15 MAY 2047	900,377	891,516
	UNITED STATES TREASURY	0.00% 15 MAY 2048	3,443,453	3,456,534
	UNITED STATES TREASURY	0.00% 15 MAY 2049	5,391,140	5,382,377
	UNITED STATES TREASURY	0.00% 15 MAY 2051	8,335,006	8,092,116
	UNITED STATES TREASURY	0.00% 15 MAY 2052	7,999,530	7,867,981
	UNITED STATES TREASURY	0.00% 15 MAY 2053	6,603,306	6,419,610
	UNITED STATES TREASURY	0.00% 15 MAY 2054	8,450,113	8,354,686
	UNITED STATES TREASURY	0.00% 15 NOV 2046	216,863	215,132
	UNITED STATES TREASURY	0.00% 15 NOV 2047	3,523,427	3,347,300

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PLAN # 013
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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
	UNITED STATES TREASURY	0.00% 15 NOV 2048	$ 5,205,715	$ 5,082,761
	UNITED STATES TREASURY	0.00% 15 NOV 2049	4,318,039	4,244,800
	UNITED STATES TREASURY	0.00% 15 NOV 2050	10,666,127	10,348,539
	UNITED STATES TREASURY	0.00% 15 NOV 2051	3,851,360	3,736,477
	UNITED STATES TREASURY	0.00% 15 NOV 2053	1,628,585	1,575,734
	UNITED STATES TREASURY	0.00% 15 NOV 2054	4,064,846	3,860,018
	UNITED STATES TREASURY	0.00% 15 NOV 2055	6,179,294	5,981,086
	Total U.S. Treasury Securities		$ 246,411,105	$ 230,233,461
	Common Stock:			
	ADVANCED DRAINAGE SYS INC	Common stock	$ 123,790	$ 128,030
	AFFILIATED MANAGERS GROUP INC	Common stock	386,651	597,893
	APTARGROUP INC	Common stock	554,343	458,814
	ARAMARK	Common stock	531,187	544,680
	AVERY DENNISON CORP	Common stock	684,755	636,216
	BALL CORP	Common stock	139,373	121,513
	BENTLEY SYSTEMS INC	Common stock	220,891	189,527
	BIO-TECHNE CORP	Common stock	411,819	376,149
	BLACKBAUD INC	Common stock	325,863	265,944
	BOOZ ALLEN HAMILTON HOLDCO	Common stock	793,050	468,029
	BROWN & BROWN INC	Common stock	67,805	52,204
	BURLINGTON STORES INC	Common stock	681,193	746,388
	CACI INTERNATIONAL INC	Common stock	685,921	809,338
	CARLISLE COS INC	Common stock	1,012,443	807,007
	CASEY'S GENERAL STORES INC	Common stock	486,339	683,702
	CHOICE HOTELS INTL INC	Common stock	503,663	387,137
	COLUMBIA BANKING SYSTEM INC	Common stock	106,342	126,054
	COLUMBIA SPORTSWEAR CO	Common stock	277,225	187,306
	DOLBY LABORATORIES INC	Common stock	532,684	466,301
	ENVISTA HOLDINGS CORP	Common stock	195,149	234,012

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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
	FACTSET RESEARCH SYS INC	Common stock	$ 225,813	$ 167,730
	FTI CONSULTING INC	Common stock	304,162	236,258
	GODADDY INC	Common stock	860,931	666,806
	GRACO INC	Common stock	217,246	217,139
	IDEX CORP	Common stock	476,899	432,572
	INSIGHT ENTERPRISES INC	Common stock	343,775	209,296
	JACK HENRY & ASSOCIATES INC	Common stock	300,440	335,216
	JACOBS SOLUTIONS INC	Common stock	337,759	326,779
	JB HUNT TRANSPORT SERV INC	Common stock	227,510	267,606
	JONES LANG LASALLE INC	Common stock	435,392	590,841
	KINSALE CAPITAL GROUP INC	Common stock	302,893	256,575
	KIRBY CORP	Common stock	365,960	370,535
	LANDSTAR SYSTEM INC	Common stock	258,527	213,538
	LENNOX INTERNATIONAL INC	Common stock	490,358	413,714
	LKQ CORP	Common stock	523,890	385,745
	MANHATTAN ASSOCIATES INC	Common stock	402,482	359,445
	MARKEL GROUP INC	Common stock	555,142	741,629
	MORNINGSTAR INC	Common stock	720,400	518,284
	NORDSON CORP	Common stock	355,744	348,383
	PARSONS CORP	Common stock	199,755	159,259
	POOL CORP	Common stock	364,483	252,311
	PROSPERITY BANCSHARES INC	Common stock	179,323	175,470
*	REGIONS FINANCIAL CORP	Common stock	19,406,422	28,633,291
	RPM INTERNATIONAL INC	Common stock	549,781	491,608
	SAIA INC	Common stock	219,831	242,278
	SEI INVESTMENTS CO	Common stock	501,269	584,885
	SERVICE CORP INTL/US	Common stock	215,680	219,953
	SIMPSON MANUFACTURING CO INC	Common stock	232,026	211,203
	TELEFLEX INC	Common stock	631,073	330,240

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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
	TOPBUILD CORP	Common stock	$ 109,826	$ 105,132
	TRANSUNION	Common stock	546,794	523,246
	TRIMBLE INC	Common stock	724,789	943,804
	TYLER TECHNOLOGIES INC	Common stock	299,971	238,324
	ULTA BEAUTY INC	Common stock	210,211	323,075
	W R BERKLEY CORP	Common stock	546,550	648,540
	WEX INC	Common stock	447,261	395,246
	Total Common Stock		$ 41,810,854	$ 49,822,200
	Mutual Funds:			
	DODGE & COX INTNL STOCK FND	Mutual fund	$ 34,253,368	$ 48,491,105
	Collective Trust Funds:			
	BLACKROCK US EQUITY INDX	Collective trust fund	$ 65,001,977	$ 113,515,073
	WELLINGTON TRUST CO LDB	Collective trust fund	116,149,767	97,504,310
	HARDING LOEVNER INTRNTL EQUITY CIT	Collective trust fund	2,867,213	36,684,977
	Total Collective Trust Funds		$ 184,018,957	$ 247,704,360
	Real Estate Funds:			
	INVESCO CORE REAL ESTATE	Real estate fund	$ 41,627,665	$ 52,790,137
	Private Equity Funds:			
	MESIROW FINANCIAL PRVT EQTY PARTNERSHIP FUND VI, L.P.	Private equity fund	$ 25,672,028	$ 29,632,765
	PANTHEON GLOBAL SECONDARY FUND IV, L.P	Private equity fund	8,928	1,360,668
	Total Private Equity Funds		$ 25,680,956	$ 30,993,433
	Total Investments		$ 651,938,919	$ 729,649,804

* Party-in-interest to the Plan

This schedule is presented in compliance with DOL filing requirements.

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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 (i) – A single transaction in excess of 5% of Plan assets:						
Government Portfolio Class I (Fund #57)						
(CUSIP #31607A703)	Cash and cash equivalents	$ 37,894,605	$ -	$ 37,894,605	$ 37,894,605	$ -
	Cash and cash equivalents	84,500,000	-	84,500,000	84,500,000	-
	Cash and cash equivalents	-	37,894,605	37,894,605	37,894,605	-
	Cash and cash equivalents	-	46,948,319	46,948,319	46,948,319	-
	Cash and cash equivalents	-	85,671,302	85,671,302	85,671,302	-
Category (iii) – Series of transactions in excess of 5% of Plan assets:						
Government Portfolio Class I (Fund #57)						
(CUSIP #31607A703)	Cash and cash equivalent	$ 319,966,246	$ -	$ 319,966,246	$ 319,966,246	$ -
	Cash and cash equivalent	-	310,923,747	310,923,747	310,923,747	-
United States Treasury Note/Bond						
(CUSIP #912810UG1)	4.625% 15 Feb 2055	29,971,027	-	29,971,027	29,971,027	-
	4.625% 15 Feb 2055	-	29,937,333	30,014,732	29,937,333	(77,399)

There were no Category (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					8						8
40–44		1			74	66	3				144
					103,579	101,853					
45–49		1	3	1	76	159	40	1			281
					107,347	109,921	93,612				
50–54		2	1	3	61	138	102	35			342
					105,001	98,655	106,809	100,887			
55–59		1	1	3	58	109	79	83	4		338
					92,586	97,667	112,281	102,551			
60–64		2	3	2	43	99	66	92	24		331
					106,857	94,877	103,566	102,964	117,624		
65–69		1	3	2	8	22	20	24	3		83
						81,158	89,915	120,461			
70 & up				1	6	2	6	6	3		24
Total		8	11	12	334	595	316	241	34		1,551

In each cell, the top number is the count of active participants for each age/service combination and the bottom number is average pay for 2024 limited to $345,000. Average pay is not shown for cells with fewer than 20 participants.

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

Distribution of active participants as of January 1, 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						8					8
45–49		1		3	2	45	34				85
						85,682	85,566				
50–54				1	2	29	64	14			110
						104,358	86,547				
55–59				3	1	26	47	26	15		118
						71,125	70,113	87,492			
60–64					3	24	50	28	8	2	115
						68,711	66,892	65,934			
65–69						8	9	7	4	5	33
70 & up							6				6
Total		1		7	8	140	210	75	27	7	475

In each cell, the top number is the count of active participants for each age/service combination and the bottom number is average pay for 2024 limited to $345,000. Average pay is not shown for cells with fewer than 20 participants.

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

Actuarial assumptions for January 1, 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	Age-related table with higher increases at younger ages and lower increases at older ages. Sample rates are:	
		Age	**Rate**
		25	6.50%
		30	6.00%
		35	5.00%
		40	4.50%
		45	3.50%
		50	3.25%
		55	2.75%
		60	2.50%
•	Social Security wage base	3.25% per year	
•	Expected investment return	6.15% per year for 2023, 6.30% per year for 2024, 6.30% per year for 2025	
•	Expenses	Prior year administrative and investment expenses adjusted for any known significant changes from prior year. $1,850,000 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

<table>
<tr><td>• Disability incidence</td><td>Based on rates from the 1985 Pension Disability Study from the Conference of Consulting Actuaries. Sample rates are:
<table><tr><th>Age</th><th>Male</th><th>Female</th></tr><tr><td>25</td><td>0.038%</td><td>0.047%</td></tr><tr><td>30</td><td>0.048%</td><td>0.080%</td></tr><tr><td>35</td><td>0.069%</td><td>0.136%</td></tr><tr><td>40</td><td>0.117%</td><td>0.211%</td></tr><tr><td>45</td><td>0.202%</td><td>0.323%</td></tr><tr><td>50</td><td>0.358%</td><td>0.533%</td></tr><tr><td>55</td><td>0.722%</td><td>0.952%</td></tr><tr><td>60</td><td>1.256%</td><td>1.159%</td></tr></table></td></tr>
<tr><td>• Retirement age</td><td>All retirements are assumed to occur in accordance with the following table:
<table><tr><th>Attained age</th><th>Annual rate</th></tr><tr><td>55-61</td><td>7.0%</td></tr><tr><td>62-63</td><td>16.0%</td></tr><tr><td>64</td><td>20.0%</td></tr><tr><td>65</td><td>35.0%</td></tr><tr><td>66-69</td><td>25.0%</td></tr><tr><td>70 and above</td><td>100.0%</td></tr></table></td></tr>
<tr><td>• Benefit commencement age for vested deferred</td><td>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.</td></tr>
</table>

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

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

Rationale for demographic assumptions - funding

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

Actuarial methods for funding

Asset methods

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

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

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

Participant methods

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

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

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

Minimum funding methods

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

A detailed description of the calculation follows:

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

REGIONS FINANCIAL CORPORATION RETIREMENT PLAN FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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 (i) – A single transaction in excess of 5% of Plan assets:						
Government Portfolio Class I (Fund #57)						
(CUSIP #31607A703)	Cash and cash equivalents	$ 37,894,605	$ -	$ 37,894,605	$ 37,894,605	$ -
	Cash and cash equivalents	84,500,000	-	84,500,000	84,500,000	-
	Cash and cash equivalents	-	37,894,605	37,894,605	37,894,605	-
	Cash and cash equivalents	-	46,948,319	46,948,319	46,948,319	-
	Cash and cash equivalents	-	85,671,302	85,671,302	85,671,302	-
Category (iii) – Series of transactions in excess of 5% of Plan assets:						
Government Portfolio Class I (Fund #57)						
(CUSIP #31607A703)	Cash and cash equivalent	$ 319,966,246	$ -	$ 319,966,246	$ 319,966,246	$ -
	Cash and cash equivalent	-	310,923,747	310,923,747	310,923,747	-
United States Treasury Note/Bond						
(CUSIP #912810UG1)	4.625% 15 Feb 2055	29,971,027	-	29,971,027	29,971,027	-
	4.625% 15 Feb 2055	-	29,937,333	30,014,732	29,937,333	(77,399)

There were no Category (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 for Associates

B Three-digit plan number (PN) ▶ 013

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**	711,887,464
b Actuarial value	**2b**	716,408,918

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	345	84,908,642	84,908,642
b For terminated vested participants	379	75,928,699	75,928,699
c For active participants	2,026	430,311,131	433,392,038
d Total	2,750	591,148,472	594,229,379

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**	5.40%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	28,248,028
b Expected plan-related expenses	**6b**	1,850,000
c Target normal cost	**6c**	30,098,028

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 SKJ
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)	134,408,661	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)	134,408,661	0
10	Interest on line 9 using prior year's actual return of 4.31%	5,793,013	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 5.23%		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)	140,201,674	0

Part III Funding Percentages

14	Funding target attainment percentage	14	96.96%
15	Adjusted funding target attainment percentage	15	120.56%
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	133.41%
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 [X] 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**	30,098,028
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**	30,098,028

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	30,098,028	0	30,098,028

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 for Associates
EIN/PN: 63-0589368/013
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	4,809,794	1,082,158	6,820,755	12,712,707
2026	8,651,335	1,513,652	6,745,480	16,910,467
2027	12,219,351	2,114,171	6,572,606	20,906,128
2028	15,479,725	2,631,828	6,497,396	24,608,949
2029	18,476,997	2,945,616	6,430,884	27,853,497
2030	21,176,361	3,225,559	6,368,060	30,769,980
2031	23,589,824	3,732,950	6,285,009	33,607,783
2032	25,793,859	4,192,251	6,207,899	36,194,009
2033	27,785,378	4,262,277	6,124,104	38,171,759
2034	29,625,081	4,646,016	6,030,359	40,301,456
2035	31,367,276	5,066,054	5,928,524	42,361,854
2036	32,953,591	5,415,973	5,813,932	44,183,496
2037	34,323,793	5,553,416	5,681,730	45,558,939
2038	35,540,123	5,925,067	5,548,267	47,013,457
2039	36,595,653	6,135,648	5,391,305	48,122,606
2040	37,474,364	6,144,590	5,225,163	48,844,117
2041	38,176,334	6,354,358	5,022,555	49,553,247
2042	38,802,771	6,458,089	4,833,915	50,094,775
2043	39,058,017	6,498,003	4,588,328	50,144,348
2044	39,228,464	6,722,383	4,363,971	50,314,818
2045	39,017,494	6,726,529	4,130,465	49,874,488
2046	38,582,864	6,601,061	3,884,633	49,068,558
2047	37,769,943	6,452,983	3,627,876	47,850,802
2048	36,746,508	6,252,102	3,362,136	46,360,746
2049	35,516,763	6,024,178	3,090,002	44,630,943
2050	34,169,029	5,784,397	2,814,694	42,768,120
2051	32,691,945	5,533,716	2,539,914	40,765,575
2052	31,139,830	5,273,059	2,269,535	38,682,424
2053	29,524,008	5,003,490	2,007,351	36,534,849
2054	27,861,658	4,726,424	1,756,926	34,345,008
2055	26,171,240	4,443,611	1,521,360	32,136,211
2056	24,467,012	4,157,077	1,303,168	29,927,257
2057	22,763,426	3,869,033	1,104,172	27,736,631
2058	21,072,540	3,581,756	925,468	25,579,764
2059	19,406,771	3,297,524	767,444	23,471,739
2060	17,777,095	3,018,523	629,830	21,425,448
2061	16,193,703	2,746,752	511,820	19,452,275
2062	14,665,840	2,484,061	412,141	17,562,042
2063	13,201,574	2,232,134	329,177	15,762,885
2064	11,807,730	1,992,375	261,111	14,061,216
2065	10,489,960	1,765,932	206,013	12,461,905
2066	9,252,732	1,553,704	161,975	10,968,411
2067	8,099,390	1,356,330	127,186	9,582,906
2068	7,032,213	1,174,197	99,991	8,306,401
2069	6,052,502	1,007,463	78,911	7,138,876
2070	5,160,732	856,099	62,673	6,079,504
2071	4,356,550	719,935	50,208	5,126,693
2072	3,638,695	598,684	40,645	4,278,024
2073	3,004,986	491,934	33,290	3,530,210
2074	2,452,212	399,111	27,596	2,878,919

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 from this plan to the Regions Financial Corporation Retirement Plan.
Significant events that occurred during the year	None.
Definitions	
• Covered employees	All regular employees of Regions Financial Corporation and affiliates hired by AmSouth Bancorporation on or before October 31, 2006.
• Participation	An employee who has been credited with 1,000 or more hours of service in his first 12 months of employment or an anniversary thereafter, will become a participant on the January 1 or July 1 following such 12-month period. Special rules apply for the 1991 Plan year due to the change in eligibility requirements. Employees hired on or after November 1, 2006 are not eligible for plan participation. The last entry date for the plan is January 1, 2009.
• Employee contributions	None
• Vesting service	Service before 1976 equals the number of full years of Credited Service from the later of date of hire or the first day of the calendar year of affiliation with AmSouth Bancorporation. Service after 1975 equals one year for each 1,000-hour calendar year of employment from date of hire or date of affiliation. 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.
• 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.

Schedule SB, Part V — Summary of Plan Provisions

	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 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.

Schedule SB, Part V — Summary of Plan Provisions

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.

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.

Schedule SB, Part V — Summary of Plan Provisions

	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.
• 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	

Schedule SB, Part V — Summary of Plan Provisions

• 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	
• Vested terminated participant cashouts	In 2017, lump sum cashouts were offered to vested terminated participants.
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 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

Schedule SB, Part V — Summary of Plan Provisions

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

Schedule SB, Part V — Summary of Plan Provisions

• 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: 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.

Schedule SB, Part V — Summary of Plan Provisions

Early retirement	
• Eligibility	Attainment of age 55 with 10 years of Continuous Service. Employees who were participants in certain prior pension plans are also eligible for early retirement based on the following: • First Alabama Bank of Montgomery, N.A. – 30 years of Credited Service • CB & T -- Attainment of age 50 and 15 years of Continuous Service Special early retirement provisions also apply to certain prior plan benefits.
• Benefit	Annual pension determined as of the early retirement date, reduced 1/180th for each of the first 60 months preceding Normal Retirement Date (NRD) and 1/360th for each month in excess of 60 by which the date of commencement precedes NRD. Participants or employees who would have become participants in the Employees' Retirement Plan of the First Alabama Bank of Montgomery, N.A. in effect December 31, 1979, who retire with 30 years of Credited Service are eligible for an unreduced early retirement benefit. In addition, they are entitled to a temporary benefit equal to 0.50% of Final Average Earnings up to $7,800 times Credited Service, payable for life until Normal Retirement Date, or eligibility for Social Security Disability, if earlier. The annual minimum benefit of $120 times full years of Continuous Service up to 25 years is unreduced for early retirement.
Late retirement	
• Eligibility	Retirement after Normal Retirement Date.
• Benefit	Annual pension equal to the greater of the benefit earned as of the Late Retirement Date or the actuarial equivalent of the Normal Retirement Benefit, or if greater, the actuarial equivalent of the accrued benefit as of the close of any plan year thereafter.
Deferred vested	
• Eligibility	Termination for reasons other than death or retirement after completing five years of Continuous Service after age 18.
• Benefit	Accrued benefit determined as of termination date payable for life as of Normal Retirement Date. If the participant satisfies the service requirement for early retirement, he may commence his benefits at his earliest retirement age. Benefits are reduced in the same manner as for early retirement.
Disability	
• Eligibility	Completion of 10 years of Continuous Service and in receipt of a Social Security disability benefit.
• Benefit	Annual benefit equal to the participant's accrued benefit at date of disability (unreduced for early commencement). These benefits are reduced by any Worker's Compensation benefits that the participant is receiving.
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

Schedule SB, Part V — Summary of Plan Provisions

• 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.
Special provisions	
• Vested terminated participant cashouts	In 2017, lump sum cashouts were offered to vested terminated participants.
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in which the 12-month period begins. This limit is indexed annually. For 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.

Schedule SB, Part V — Summary of Plan Provisions

- **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 FOR ASSOCIATES
EMPLOYER # 63-0589368
PLAN # 013
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 (Fund #57)	$ 17,223,690	$ 17,223,690
	Corporate Bonds:			
	AFLAC INC	6.45% 15 Aug 2040	922,986	880,656
	ALABAMA POWER CO	3.00% 15 Mar 2052	1,269,032	906,515
	AMGEN INC	4.40% 01 May 2045	997,794	860,422
	ANHEUSER-BUSCH INBEV FIN INC	4.90% 01 Feb 2046	792,354	694,205
	APPLE INC	3.85% 04 May 2043	866,826	739,086
	ARIZONA PUBLIC SERVICE CO	3.35% 15 May 2050	871,949	587,957
	AT&T INC	6.00% 15 Aug 2040	823,683	783,345
	AT&T INC	6.55% 15 Feb 2039	888,190	831,566
	ATMOS ENERGY CORP	2.85% 15 Feb 2052	994,566	622,297
	BAKER HUGHES HOLDINGS LLC	4.08% 15 Dec 2047	775,952	617,188
	BANK OF AMERICA CORP	6.11% 29 Jan 2037	1,116,001	1,101,715
	BAXTER INTERNATIONAL INC	3.50% 15 Aug 2046	1,096,269	939,304
	BERKSHIRE HATHAWAY FIN CORP	4.30% 15 May 2043	796,814	669,466
	BHP BILLITON FINANCE USA LTD	5.00% 30 Sep 2043	828,915	715,326
	BLACKROCK FUNDING INC	5.25% 14 Mar 2054	938,543	913,797
	BRISTOL-MYERS SQUIBB CO	4.12% 15 Jun 2039	952,941	753,474
	BURLINGTON N. SANTA FE LLC	5.15% 01 Sep 2043	832,979	733,076
	CANADIAN PACIFIC RAILWAY CO	4.80% 01 Aug 2045	967,480	865,299
	CARDINAL HEALTH INC	4.90% 15 Sep 2045	778,872	678,069
	CATERPILLAR INC	5.20% 27 May 2041	916,914	763,309
	CITIGROUP INC	4.65% 23 Jul 2048	238,402	203,682
	CITIGROUP INC VARIABLE	3.88% 24 Jan 2039	667,002	548,495
	COMCAST CORP	3.97% 01 Nov 2047	912,881	799,172

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DECEMBER 31, 2025

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	CONOCOPHILLIPS	6.50% 01 Feb 2039	$ 788,126	$ 709,792
	CONSOL EDISON CO OF NY INC	4.00% 15 Nov 2057	273,911	205,130
	CONSTELLATION ENERGY GENERATION LLC	6.25% 01 Oct 2039	903,758	836,431
	CSX CORP	5.50% 15 Apr 2041	878,881	673,523
	DUKE ENERGY CORP	4.20% 15 Jun 2049	926,105	867,680
	ENTERGY LOUISIANA LLC	3.10% 15 Jun 2041	601,338	457,033
	ENTERGY MISSISSIPPI LLC	3.85% 01 Jun 2049	231,520	176,047
	ENTERPRISE PRODUCTS OPER LLC	5.70% 15 Feb 2042	874,433	766,639
	FEDEX CORP	4.05% 15 Feb 2048	736,103	590,696
	FIDELITY NATL INFO SERVICES INC	3.10% 01 Mar 2041	1,022,260	743,991
	FLORIDA POWER & LIGHT CO	3.95% 01 Mar 2048	935,157	921,769
	GENERAL DYNAMICS CORP	4.25% 01 Apr 2040	897,683	709,663
	GILEAD SCIENCES INC	4.75% 01 Mar 2046	967,069	837,523
	GOLDMAN SACHS GROUP INC	6.25% 01 Feb 2041	935,356	878,221
	HESS CORP	5.60% 15 Feb 2041	784,585	737,819
	INDIANA MICHIGAN POWER CO	3.75% 01 Jul 2047	198,608	153,144
	INDIANA MICHIGAN POWER CO	4.25% 15 Aug 2048	713,725	689,557
	JPMORGAN CHASE & CO	5.60% 15 Jul 2041	902,445	799,906
	KROGER CO/THE	5.15% 01 Aug 2043	826,063	705,312
	LOCKHEED MARTIN CORP	6.15% 01 Sep 2036	772,226	707,815
	LOWE'S COS INC	4.25% 15 Sep 2044	177,684	142,488
	MARATHON PETROLEUM CORP	5.85% 15 Dec 2045	864,719	747,181
	MCDONALD'S CORP	4.60% 26 May 2045	981,682	845,199
	MEAD JOHNSON NUTRITION CO	4.60% 01 Jun 2044	1,039,795	921,420
	MOLSON COORS BEVERAGE CO	5.00% 01 May 2042	949,514	846,327
	ONEOK INC NEW NOTE	4.85% 01 Feb 2049	902,062	843,483
	ORACLE CORP	4.50% 08 Jul 2044	1,001,060	784,196
	PFIZER INC	7.20% 15 Mar 2039	745,112	645,251

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DECEMBER 31, 2025

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	PIEDMONT NATURAL GAS CO INC	3.64% 01 Nov 2046	$ 944,436	$ 914,147
	PPL ELECTRIC UTILITIES CORP	4.15% 01 Oct 2045	947,370	672,921
	PRUDENTIAL FINANCIAL INC	3.90% 07 Dec 2047	1,101,009	938,970
	QUEST DIAGNOSTICS INC	4.70% 30 Mar 2045	513,128	450,185
	RTX CORP	6.12% 15 Jul 2038	937,001	827,541
	SHELL FINANCE US INC	4.38% 11 May 2045	687,326	647,387
	SHERWIN-WILLIAMS CO/THE	4.55% 01 Aug 2045	657,928	531,261
	SOUTHWEST GAS CORP	4.15% 01 Jun 2049	1,052,596	961,157
	SYSCO CORP	3.30% 15 Feb 2050	1,213,847	929,312
	TAMPA ELECTRIC CO	4.20% 15 May 2045	898,233	814,005
	TAMPA ELECTRIC CO	4.30% 15 Jun 2048	99,464	82,636
	TWDC ENTERPRISES 18 CORP	3.70% 01 Dec 2042	950,589	694,414
	UNION PACIFIC CORP	3.38% 01 Feb 2035	363,808	361,870
	UNION PACIFIC CORP	4.50% 10 Sep 2048	531,980	502,695
	UNUM GROUP	4.50% 15 Dec 2049	939,481	726,332
	VALERO ENERGY CORP	6.62% 15 Jun 2037	781,368	785,550
	VERIZON COMMUNICATIONS INC	4.27% 15 Jan 2036	949,992	751,015
	VIRGINIA ELECTRIC AND POWER CO	8.88% 15 Nov 2038	805,113	682,992
	WELLS FARGO BANK NA	6.60% 15 Jan 2038	822,313	743,871
	WESTPAC BANKING CORP	4.42% 24 Jul 2039	1,022,146	930,036
	Total Corporate Bonds		$ 58,297,453	$ 50,098,954
	Federal Agency Securities:			
	TENNESSEE VALLEY AUTHORITY	5.50% 15 Jun 2038	$ 2,614,871	$ 2,292,464
	Total Federal Agency Securities		$ 2,614,871	$ 2,292,464
	U.S. Treasury Securities:			
	UNITED STATES TREASURY	1.25% 15 May 2050	$ 11,270,256	$ 8,824,759
	UNITED STATES TREASURY	2.38% 15 May 2051	9,434,286	6,380,144
	UNITED STATES TREASURY	2.75% 15 Nov 2047	12,143,920	8,971,001
	UNITED STATES TREASURY	2.88% 15 May 2043	13,876,808	12,784,720

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DECEMBER 31, 2025

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	UNITED STATES TREASURY	3.00% 15 Feb 2048	$ 10,562,318	$ 7,994,296
	UNITED STATES TREASURY	4.75% 15 May 2055	1,777,805	1,749,135
	UNITED STATES TREASURY	4.88% 15 Aug 2045	816,312	807,752
	UNITED STATES TREASURY	0.00% 15 AUG 2046	1,362,738	1,382,782
	UNITED STATES TREASURY	0.00% 15 AUG 2047	824,058	830,515
	UNITED STATES TREASURY	0.00% 15 AUG 2048	559,434	558,642
	UNITED STATES TREASURY	0.00% 15 AUG 2049	774,554	757,116
	UNITED STATES TREASURY	0.00% 15 AUG 2050	856,512	842,653
	UNITED STATES TREASURY	0.00% 15 AUG 2051	260,593	257,201
	UNITED STATES TREASURY	0.00% 15 FEB 2046	1,680,784	1,702,516
	UNITED STATES TREASURY	0.00% 15 FEB 2047	1,117,519	1,132,086
	UNITED STATES TREASURY	0.00% 15 FEB 2048	1,111,834	1,115,573
	UNITED STATES TREASURY	0.00% 15 FEB 2049	950,697	941,260
	UNITED STATES TREASURY	0.00% 15 FEB 2050	745,449	734,602
	UNITED STATES TREASURY	0.00% 15 FEB 2051	838,887	814,394
	UNITED STATES TREASURY	0.00% 15 FEB 2052	572,459	565,323
	UNITED STATES TREASURY	0.00% 15 FEB 2054	90,717	86,208
	UNITED STATES TREASURY	0.00% 15 MAY 2046	1,742,084	1,765,841
	UNITED STATES TREASURY	0.00% 15 MAY 2047	1,100,920	1,115,268
	UNITED STATES TREASURY	0.00% 15 MAY 2048	864,539	864,243
	UNITED STATES TREASURY	0.00% 15 MAY 2049	684,625	681,474
	UNITED STATES TREASURY	0.00% 15 MAY 2050	734,757	725,225
	UNITED STATES TREASURY	0.00% 15 MAY 2051	423,191	415,054
	UNITED STATES TREASURY	0.00% 15 MAY 2052	286,154	281,274
	UNITED STATES TREASURY	0.00% 15 MAY 2053	117,490	112,684
	UNITED STATES TREASURY	0.00% 15 NOV 2046	1,312,627	1,331,059
	UNITED STATES TREASURY	0.00% 15 NOV 2047	1,146,667	1,161,100
	UNITED STATES TREASURY	0.00% 15 NOV 2048	586,731	586,021
	UNITED STATES TREASURY	0.00% 15 NOV 2049	408,202	420,142

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DECEMBER 31, 2025

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	UNITED STATES TREASURY	0.00% 15 NOV 2050	$ 360,616	$ 357,772
	UNITED STATES TREASURY	0.00% 15 NOV 2051	99,862	95,396
	UNITED STATES TREASURY	0.00% 15 AUG 2046	2,460,057	2,425,223
	UNITED STATES TREASURY	0.00% 15 AUG 2047	5,778,762	5,732,882
	UNITED STATES TREASURY	0.00% 15 AUG 2048	5,309,246	5,339,102
	UNITED STATES TREASURY	0.00% 15 AUG 2051	8,105,670	8,010,545
	UNITED STATES TREASURY	0.00% 15 AUG 2052	4,971,501	4,882,774
	UNITED STATES TREASURY	0.00% 15 AUG 2053	1,215,878	1,166,572
	UNITED STATES TREASURY	0.00% 15 AUG 2054	9,064,245	8,748,969
	UNITED STATES TREASURY	0.00% 15 AUG 2055	2,053,761	1,929,316
	UNITED STATES TREASURY	0.00% 15 FEB 2046	2,215,093	2,140,681
	UNITED STATES TREASURY	0.00% 15 FEB 2047	927,927	909,288
	UNITED STATES TREASURY	0.00% 15 FEB 2048	2,050,780	2,001,168
	UNITED STATES TREASURY	0.00% 15 FEB 2049	10,081,319	9,865,155
	UNITED STATES TREASURY	0.00% 15 FEB 2050	1,200,981	1,141,295
	UNITED STATES TREASURY	0.00% 15 FEB 2051	7,571,134	7,469,194
	UNITED STATES TREASURY	0.00% 15 FEB 2052	7,177,991	6,959,137
	UNITED STATES TREASURY	0.00% 15 FEB 2053	6,230,656	5,964,168
	UNITED STATES TREASURY	0.00% 15 FEB 2054	6,593,668	6,431,202
	UNITED STATES TREASURY	0.00% 15 MAY 2046	1,128,850	1,114,892
	UNITED STATES TREASURY	0.00% 15 MAY 2047	900,377	891,516
	UNITED STATES TREASURY	0.00% 15 MAY 2048	3,443,453	3,456,534
	UNITED STATES TREASURY	0.00% 15 MAY 2049	5,391,140	5,382,377
	UNITED STATES TREASURY	0.00% 15 MAY 2051	8,335,006	8,092,116
	UNITED STATES TREASURY	0.00% 15 MAY 2052	7,999,530	7,867,981
	UNITED STATES TREASURY	0.00% 15 MAY 2053	6,603,306	6,419,610
	UNITED STATES TREASURY	0.00% 15 MAY 2054	8,450,113	8,354,686
	UNITED STATES TREASURY	0.00% 15 NOV 2046	216,863	215,132
	UNITED STATES TREASURY	0.00% 15 NOV 2047	3,523,427	3,347,300

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	UNITED STATES TREASURY	0.00% 15 NOV 2048	$ 5,205,715	$ 5,082,761
	UNITED STATES TREASURY	0.00% 15 NOV 2049	4,318,039	4,244,800
	UNITED STATES TREASURY	0.00% 15 NOV 2050	10,666,127	10,348,539
	UNITED STATES TREASURY	0.00% 15 NOV 2051	3,851,360	3,736,477
	UNITED STATES TREASURY	0.00% 15 NOV 2053	1,628,585	1,575,734
	UNITED STATES TREASURY	0.00% 15 NOV 2054	4,064,846	3,860,018
	UNITED STATES TREASURY	0.00% 15 NOV 2055	6,179,294	5,981,086
	Total U.S. Treasury Securities		$ 246,411,105	$ 230,233,461
	Common Stock:			
	ADVANCED DRAINAGE SYS INC	Common stock	$ 123,790	$ 128,030
	AFFILIATED MANAGERS GROUP INC	Common stock	386,651	597,893
	APTARGROUP INC	Common stock	554,343	458,814
	ARAMARK	Common stock	531,187	544,680
	AVERY DENNISON CORP	Common stock	684,755	636,216
	BALL CORP	Common stock	139,373	121,513
	BENTLEY SYSTEMS INC	Common stock	220,891	189,527
	BIO-TECHNE CORP	Common stock	411,819	376,149
	BLACKBAUD INC	Common stock	325,863	265,944
	BOOZ ALLEN HAMILTON HOLDCO	Common stock	793,050	468,029
	BROWN & BROWN INC	Common stock	67,805	52,204
	BURLINGTON STORES INC	Common stock	681,193	746,388
	CACI INTERNATIONAL INC	Common stock	685,921	809,338
	CARLISLE COS INC	Common stock	1,012,443	807,007
	CASEY'S GENERAL STORES INC	Common stock	486,339	683,702
	CHOICE HOTELS INTL INC	Common stock	503,663	387,137
	COLUMBIA BANKING SYSTEM INC	Common stock	106,342	126,054
	COLUMBIA SPORTSWEAR CO	Common stock	277,225	187,306
	DOLBY LABORATORIES INC	Common stock	532,684	466,301
	ENVISTA HOLDINGS CORP	Common stock	195,149	234,012

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	FACTSET RESEARCH SYS INC	Common stock	$ 225,813	$ 167,730
	FTI CONSULTING INC	Common stock	304,162	236,258
	GODADDY INC	Common stock	860,931	666,806
	GRACO INC	Common stock	217,246	217,139
	IDEX CORP	Common stock	476,899	432,572
	INSIGHT ENTERPRISES INC	Common stock	343,775	209,296
	JACK HENRY & ASSOCIATES INC	Common stock	300,440	335,216
	JACOBS SOLUTIONS INC	Common stock	337,759	326,779
	JB HUNT TRANSPORT SERV INC	Common stock	227,510	267,606
	JONES LANG LASALLE INC	Common stock	435,392	590,841
	KINSALE CAPITAL GROUP INC	Common stock	302,893	256,575
	KIRBY CORP	Common stock	365,960	370,535
	LANDSTAR SYSTEM INC	Common stock	258,527	213,538
	LENNOX INTERNATIONAL INC	Common stock	490,358	413,714
	LKQ CORP	Common stock	523,890	385,745
	MANHATTAN ASSOCIATES INC	Common stock	402,482	359,445
	MARKEL GROUP INC	Common stock	555,142	741,629
	MORNINGSTAR INC	Common stock	720,400	518,284
	NORDSON CORP	Common stock	355,744	348,383
	PARSONS CORP	Common stock	199,755	159,259
	POOL CORP	Common stock	364,483	252,311
	PROSPERITY BANCSHARES INC	Common stock	179,323	175,470
*	REGIONS FINANCIAL CORP	Common stock	19,406,422	28,633,291
	RPM INTERNATIONAL INC	Common stock	549,781	491,608
	SAIA INC	Common stock	219,831	242,278
	SEI INVESTMENTS CO	Common stock	501,269	584,885
	SERVICE CORP INTL/US	Common stock	215,680	219,953
	SIMPSON MANUFACTURING CO INC	Common stock	232,026	211,203
	TELEFLEX INC	Common stock	631,073	330,240

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	TOPBUILD CORP	Common stock	$ 109,826	$ 105,132
	TRANSUNION	Common stock	546,794	523,246
	TRIMBLE INC	Common stock	724,789	943,804
	TYLER TECHNOLOGIES INC	Common stock	299,971	238,324
	ULTA BEAUTY INC	Common stock	210,211	323,075
	W R BERKLEY CORP	Common stock	546,550	648,540
	WEX INC	Common stock	447,261	395,246
	Total Common Stock		$ 41,810,854	$ 49,822,200
	Mutual Funds:			
	DODGE & COX INTNL STOCK FND	Mutual fund	$ 34,253,368	$ 48,491,105
	Collective Trust Funds:			
	BLACKROCK US EQUITY INDX	Collective trust fund	$ 65,001,977	$ 113,515,073
	WELLINGTON TRUST CO LDB	Collective trust fund	116,149,767	97,504,310
	HARDING LOEVNER INTRNTL EQUITY CIT	Collective trust fund	2,867,213	36,684,977
	Total Collective Trust Funds		$ 184,018,957	$ 247,704,360
	Real Estate Funds:			
	INVESCO CORE REAL ESTATE	Real estate fund	$ 41,627,665	$ 52,790,137
	Private Equity Funds:			
	MESIROW FINANCIAL PRVT EQTY PARTNERSHIP FUND VI, L.P.	Private equity fund	$ 25,672,028	$ 29,632,765
	PANTHEON GLOBAL SECONDARY FUND IV, L.P	Private equity fund	8,928	1,360,668
	Total Private Equity Funds		$ 25,680,956	$ 30,993,433
	Total Investments		$ 651,938,919	$ 729,649,804

* 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 $1,260,000 to $1,850,000 to reflect our expectations for the current plan year.