

O.B. Grayson Hall, Jr.
Chairman, President and
Chief Executive Officer



December 4, 2017

Chairman Mike Crapo
Senate Banking Committee
534 Dirksen Senate Office Building
Washington, D.C. 20510

Ranking Member Sherrod Brown
Senate Banking Committee
534 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Chairman Crapo and Ranking Member Brown:

I am writing to express our company's appreciation and support for the broad bipartisan effort that led to the Economic Growth, Regulatory Relief and Consumer Protection Act. We believe it is important for the Senate Banking Committee to pass legislation that makes sensible and incremental changes to existing regulation. We believe the bill accomplishes that goal.

Regions long has advocated for modifications to the systemic risk threshold that recognize regional banks' traditional business models, including a reliance on stable deposit funding and a focus on small and mid-size firms in the communities that we serve. This bipartisan legislation is a critical step in creating a regulatory framework that retains meaningful supervision while also allowing traditional lenders to better meet the credit needs of the people and businesses in our rural and urban markets.

Again, thank you for your efforts in this regard.

Sincerely,

A handwritten signature in black ink that reads "Grayson Hall".

Grayson Hall

C: Members of the Senate Banking Committee

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