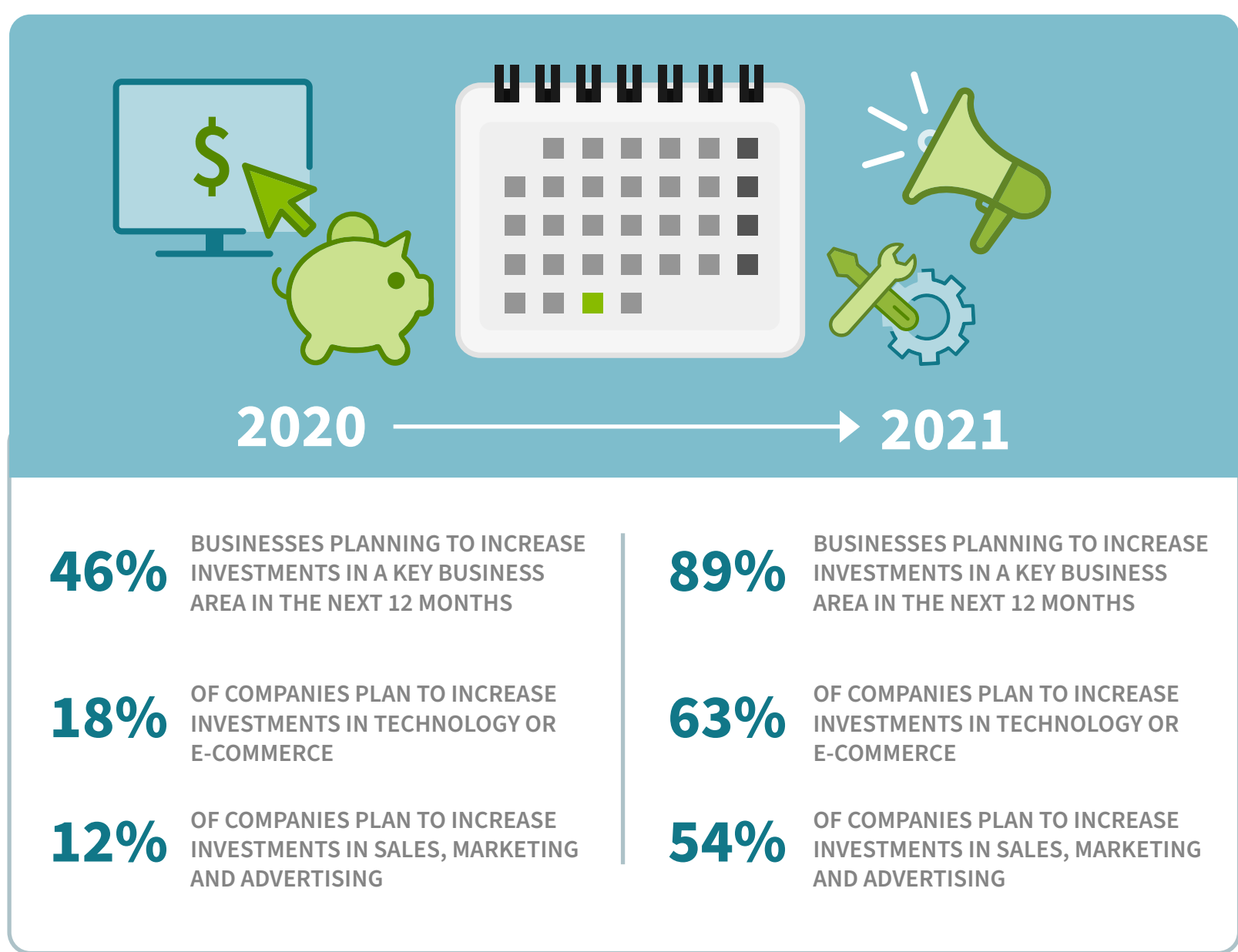


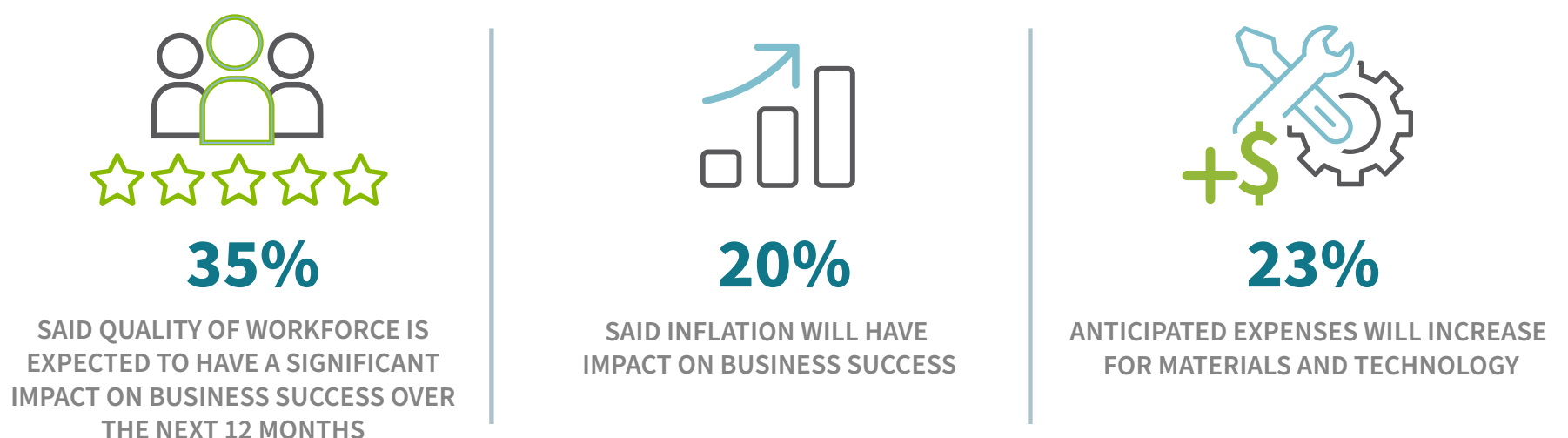
# Planning for Growth

Regions Bank Survey Finds Businesses Will Increase Investments in Key Areas in 2022.

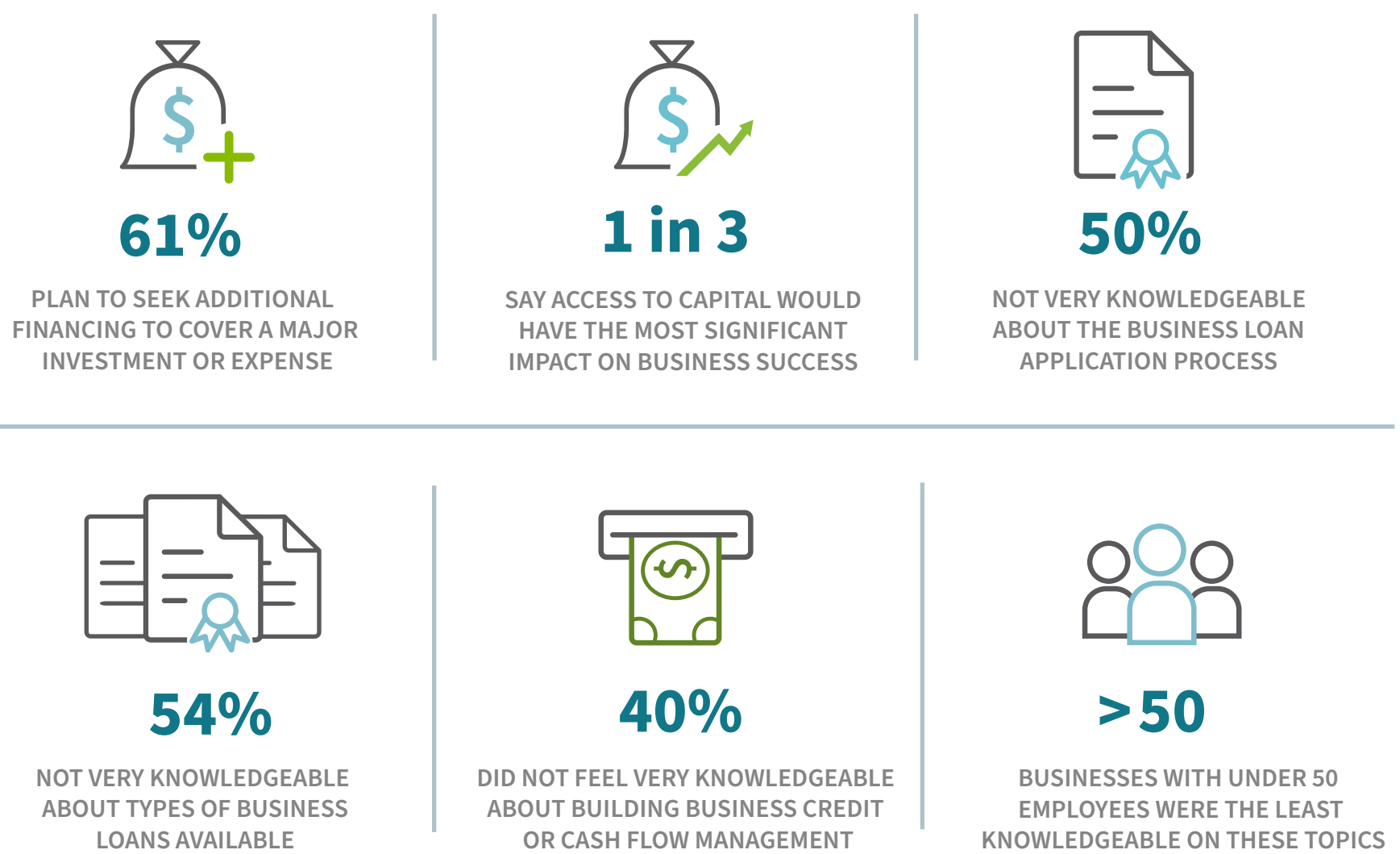
## Business Confidence in Growth is Increasing as Leaders Eye Expansion.



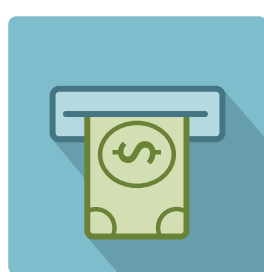
## Other Findings of the Report



## Business Leaders May Need Guidance on Financing



## Regions Next Step Offers Guidance and Resources as Businesses Eye Expansion



### ADOPT CASH-MANAGEMENT STRATEGIES

It's important to have a cash-management strategy that adapts to times of stability or disruption – and positions a business for growth.



### PREPARE FOR THE LOAN PROCESS

Seeking financing from a bank is about having the right documentation, as well as starting a relationship with a strategic business partner, like an attorney, business advisor, etc., as well as a commercial lender who understands business goals and needs.



### DETERMINE HOW MUCH A BUSINESS CAN AFFORD

When working to secure a business loan, make sure the monthly payments can be covered. Regions' free Business Loan Calculator can help assess how much a business can afford to borrow.



### PROMOTE THE BUSINESS

Promoting a business affects how lenders, banks and customers perceive it. Powerful promotion can help steer a business toward success.

Regions Next Step is a financial education and wellness program designed to help make life better.

For more guidance on growing a business and securing financing, visit: [Regions.com/NextStepforBusiness](https://Regions.com/NextStepforBusiness).