



SASB Index

April 2024

To guide our ESG efforts and reporting, we leverage the accounting standards for Commercial Banks (FN-CB) from the [Sustainable Accounting Standards Board \(SASB\)](#). These standards identify the ESG areas that are likely to be most relevant to our financial and operating performance. We have provided below the relevant topic metric(s) where available and/or references to where the specific topics are discussed.

Topic	Accounting Metric	Code	Response	Reference
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	(1) Synovus has not experienced material losses or other material consequences relating to cyber-attacks, or other known information or security breaches for the year 2023. (2) Not applicable (3) Not applicable	For more information, please see Data Security and Customer Privacy section on our Corporate Responsibility webpage.
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	The Risk Committee of the Board annually approves the information security program and receives regular updates from the Chief Information Security Officer on our information security and cyber risk strategy, cyber defense initiatives, cyber event preparedness, and cybersecurity risk assessments. We keep computer forensics, legal, and security firms on retainer in case of a cyber breach event. We engage independent third parties to perform annual penetration tests against our network. We also conduct incident response exercises at least once per quarter. We are externally audited annually and certified on information security standards, including System and Organizational Controls (SOC) and Payment Card Industry Data Security Standard (PCI DSS).	For more information, please see Data Security and Customer Privacy section on our Corporate Responsibility webpage.
Financial Inclusion &	(1) Number and (2) amount of loans outstanding qualified	FN-CB-240a.1	Synovus Mortgage committed \$450 million to an Affordable Mortgage Program, with approximately \$519 million funded through the end of 2023. We made 75 community development loans in 2023	For more information, please see Access, Affordability, and

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Capacity Building	to programs designed to promote small business and community development		totaling approximately \$265 million, and our affordable housing team originated more than \$221 million in project loans and invested more than \$184 million in tax credit equity.	Community Development section on our Corporate Responsibility webpage.									
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	Synovus does not report this information.	-									
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Synovus does not report this information.	-									
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	During 2023, Synovus team members delivered 4,038 hours of financial literacy education through our initiatives including “Raise the Banner”, a financial education program targeting youth, enlisted soldiers and transitioning veterans, victims of domestic violence, people experiencing homelessness, senior adults, and others.	For more information, please see Community Outreach through Volunteering section on our Corporate Responsibility webpage.									
Incorporation of Environmental, Social, and Governance	Commercial and industrial credit exposure, by industry	FN-CB-410a.1	<p>Synovus Commercial and Industrial Loans Outstanding, by Industry as of December 31, 2023</p> <table border="1" data-bbox="861 1242 1638 1403"> <thead> <tr> <th>NAICS Description</th> <th>Amount (\$ thousands)</th> <th>% of Total</th> </tr> </thead> <tbody> <tr> <td>Health care and social assistance</td> <td>\$ 4,742,370</td> <td>21.0%</td> </tr> <tr> <td>Finance and insurance</td> <td>4,429,716</td> <td>19.6%</td> </tr> </tbody> </table>	NAICS Description	Amount (\$ thousands)	% of Total	Health care and social assistance	\$ 4,742,370	21.0%	Finance and insurance	4,429,716	19.6%	For more information, please see ‘Table 6. Commercial and Industrial Loans by Industry’, on page 39 of our 2023 Form 10-K .
NAICS Description	Amount (\$ thousands)	% of Total											
Health care and social assistance	\$ 4,742,370	21.0%											
Finance and insurance	4,429,716	19.6%											

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Factors in Credit Analysis			Accommodation and food services	1,455,283	6.4%	
			Manufacturing	1,369,012	6.1%	
			Real estate and rental and leasing	1,250,031	5.5%	
			Wholesale trade	1,129,905	5.0%	
			Retail Trade	1,111,225	4.9%	
			Construction	1,041,783	4.6%	
			Transportation and warehousing	937,368	4.2%	
			Prof, scientific, & technical services	890,119	3.9%	
			Other services	876,233	3.9%	
			Real estate other	785,811	3.5%	
			Arts, entertainment and recreation	585,097	2.6%	
			Public administration	487,089	2.2%	
			Other industries	454,541	2.0%	
			Education services	415,885	1.8%	
			Administration, support, waste management, and remediation	255,228	1.1%	
			Agri, forestry, fishing, and hunting	221,079	1.0%	
		Information	160,718	0.7%		
		Total Loans	\$ 22,598,493	100.0%		
Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	FN-CB-410a.2	<p>We believe that evaluating ESG factors in managing our credit risk may lead to more complete financial analysis and better-informed decisions.</p> <p>Our Environmental Policy contains policies and procedures that must be followed during loan underwriting to protect us from losses due to environmental impairment of collateral properties or clients' business income that might lead to loan default.</p> <p>We have a Socially Sensitive Industry Assessment Program (SSIAP) to ensure that we properly consider socially sensitive issues through a variety of lenses to effectively determine a stance on the desirability of banking a particular industry or business within an industry. The SSIAP includes a framework for understanding, assessing, and considering the</p>	<p>For more information, please see the ESG Integration within Credit Analysis section on our Corporate Responsibility webpage</p>			

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			risks of banking various industries or businesses by establishing a risk assessment/due diligence process.	
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	We have experienced no material losses resulting from legal proceedings associated with fraud, theft, regulatory penalties, or violation of industry regulations.	For more information, please see the Regulatory Compliance Risk Oversight section on our Corporate Responsibility webpage and 'Note 14 - Commitments and Contingencies; Legal Proceedings', starting on page 114 of our 2023 Form 10-K .
	Description of whistleblower policies and procedures	FN-CB-510a.2	We provide multiple ways for team members to raise concerns, including an anonymous Ethics Helpline, which is staffed and available 24/7 and administered by an independent third-party. Synovus does not permit any form of retaliation or harassment of any kind against team members for good faith reports of suspected violations of our Code, any company policy or legal requirement.	For more information, please see our Code of Business Conduct , our 2024 Proxy Statement and the Whistleblower Protection section on our Corporate Responsibility webpage.
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Synovus is not considered to be a Global Systemically Important Bank (G-SIB) per the Basel Committee on Banking Supervision's assessment methodology, and therefore does not have a G-SIB score.	-
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term	FN-CB-550a.2	We are required to comply with capital adequacy standards established by our primary federal regulator, the Federal Reserve, and we measure capital adequacy using the standardized approach to the Basel III Final Rule. As of December 31, 2023, our capital levels remained strong and exceeded well-capitalized requirements currently in effect.	For more information, please see 'Capital Resources', on page 60 of our 2023 Form 10-K and the Systemic Risk Management section on our Corporate Responsibility webpage.

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	corporate strategy, and other business activities			
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