Regulation F Notification

To help our customers comply with Regulation F, Limitations on Interbank Liabilities, Pinnacle Financial Partners is providing the most recent quarter-end capital ratios. Regulation F requires that banks develop internal policies and procedures to evaluate and control interbank liability to correspondent banks.

The regulation sets no limits on exposure to correspondent banks which are at least "adequately capitalized". For your convenience, a comparison of Pinnacle Financial Partner's reported financials is provided below.

	Pinnacle	Synovus	Synovus	Synovus
	3/31/2026	12/31/2025	9/30/2025	6/30/2025
Financial Highlights	**Q1**	YE	Q3	Q2
Total Assets (000)	**122,628,191**	61,204,265	60,332,869	60,919,986
Total Deposits (000)	**101,064,128**	51,914,514	50,535,964	50,771,713
Capitalization				
Total Equity Capital (000)	**14,486,990**	5,825,211	5,782,764	5,602,339
Risk Based Capital Ratio (%)	**11.83**	14.08	13.72	13.47
Tier 1 Risk-based Ratio (%)	**10.53**	12.02	12.25	12.03
Leverage Ratio (%)	**8.87**	9.84	9.95	9.83
Profitability				
Net Income (000)	**230,906**	185,640	221,543	223,519
ROAA (%)	**0.76**	1.22	1.47	1.49
ROAE (%)	**8.63**	12.79	15.57	16.07
Efficiency Ratio (%)	**64.85**	52.09	49.86	49.73
Asset Quality				
Noncurrent Loans/ Loans (%)	**0.55**	0.58	0.49	0.68
NPLs/ Loans (%)	**0.57**	0.7	0.60	0.76
NPAs/ Assets (%)	**0.42**	0.55	0.47	0.55
NPA (Excl Rest Loans) / Total Assets (%)	**0.40**	0.46	0.38	0.42
Loan Loss Reserves/ Gross Loans (%)	**1.10**	1.07	1.07	1.06
Liquidity				
Liquidity Ratio (%)	**15.71**	15.01	15.65	14.05

source: S&P Global

To assist you, we will continue to provide this information quarterly.

(888) 249-4131 **correspondentbanking@synovus.com**