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	Pinnacle	Synovus	Synovus
	6/30/2026	3/31/2026	12/31/2025	9/30/2025
Financial Highlights	**Q2**	Q1	YE	Q3
Total Assets (000)	**128,791,735**	122,628,191	61,204,265	60,332,869
Total Deposits (000)	**102,245,160**	101,064,128	51,914,514	50,535,964
Capitalization				
Total Equity Capital (000)	**14,808,918**	14,486,990	5,825,211	5,782,764
Risk Based Capital Ratio (%)	**11.83**	11.83	14.08	13.72
Tier 1 Risk-based Ratio (%)	**10.73**	10.53	12.02	12.25
Leverage Ratio (%)	**8.97**	8.87	9.84	9.95
Profitability				
Net Income (000)	**326,697**	230,906	185,640	221,543
ROAA (%)	**1.05**	0.76	1.22	1.47
ROAE (%)	**8.92**	8.63	12.79	15.57
Efficiency Ratio (%)	**52.70**	64.85	52.09	49.86
Asset Quality				
Noncurrent Loans/ Loans (%)	**0.48**	0.55	0.58	0.49
NPLs/ Loans (%)	**0.54**	0.57	0.7	0.60
NPAs/ Assets (%)	**0.39**	0.42	0.55	0.47
NPA (Excl Rest Loans) / Total Assets (%)	**0.34**	0.40	0.46	0.38
Loan Loss Reserves/ Gross Loans (%)	**1.08**	1.10	1.07	1.07
Liquidity				
Liquidity Ratio (%)	**18.20**	15.71	15.01	15.65

source: S&P Global

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

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