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 9/30/2026	Pinnacle 6/30/2026	Pinnacle 3/31/2026	Synovus 12/31/2025
Financial Highlights	**Q3**	Q2	Q1	YE
Total Assets (000)	**130,421,780**	128,791,735	122,628,191	61,204,265
Total Deposits (000)	**104,032,889**	102,245,160	101,064,128	51,914,514
Capitalization				
Total Equity Capital (000)	**14,890,405**	14,808,918	14,486,990	5,825,211
Risk Based Capital Ratio (%)	**12.20**	11.83	11.83	14.08
Tier 1 Risk-based Ratio (%)	**11.08**	10.73	10.53	12.02
Leverage Ratio (%)	**9.24**	8.97	8.87	9.84
Profitability				
Net Income (000)	**388,603**	326,697	230,906	185,640
ROAA (%)	**1.22**	1.05	0.76	1.22
ROAE (%)	**10.47**	8.92	8.63	12.79
Efficiency Ratio (%)	**51.50**	52.70	64.85	52.09
Asset Quality				
Noncurrent Loans/ Loans (%)	**0.49**	0.48	0.55	0.58
NPLs/ Loans (%)	**0.59**	0.54	0.57	0.7
NPAs/ Assets (%)	**0.42**	0.39	0.42	0.55
NPA (Excl Rest Loans) / Total Assets (%)	**0.35**	0.34	0.40	0.46
Loan Loss Reserves/ Gross Loans (%)	**1.09**	1.08	1.10	1.07
Liquidity				
Liquidity Ratio (%)	**18.29**	18.20	15.71	15.01

source: S&P Global

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

(706) 649-5231 **correspondentbanking@synovus.com**