

SYNOVUS[®]

Regulation F Notification

To help our customers comply with Regulation F, Limitations on Interbank Liabilities, Synovus Bank 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 Synovus Bank's reported financials are provided below.

Financial Highlights	3/31/2018	12/31/2017	12/31/2017	9/30/2017
	Q1	YE	Q4	Q3
Total Assets (000)	31,361,457	31,106,198	31,106,198	31,501,857
Total Deposits (000)	26,462,211	26,351,595	26,351,595	26,387,523
Capitalization				
Total Equity Capital (000)	3,246,083	3,229,426	3,229,426	3,260,231
Risk Based Capital Ratio (%)	12.56	12.33	12.33	12.52
Tier 1 Risk-based Ratio (%)	11.63	11.43	11.43	11.59
Leverage Ratio (%)	10.34	10.12	10.12	10.40
Profitability				
Net Income (000)	111,512	319,337	48,583	105,480
ROAA (%)	1.43	1.04	0.62	1.39
ROAE (%)	13.78	9.81	5.99	13.08
Efficiency Ratio (%)	53.44	53.77	55.81	46.42
Asset Quality				
Noncurrent Loans/ Loans (%)	0.53	0.53	0.53	0.54
NPLs/ Loans (%)	1.02	1.12	1.12	1.16
NPAs/ Assets (%)	0.83	0.90	0.9	0.94
NPA (Excl Rest Loans) / Total Assets (%)	0.42	0.42	0.42	0.44
Loan Loss Reserves/ Gross Loans (%)	1.03	1.00	1.00	1.02
Liquidity				
Liquidity Ratio (%)	14.34	10.42	10.42	13.7

source: S&P Global

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

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