



## 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.

	YTD	9/30/2017	6/30/2017	3/31/2017
<b>Financial Highlights</b>		Q3	Q2	Q1
Total Assets (000)	31,501,857	31,501,857	30,534,286	30,475,172
Total Deposits (000)	26,387,523	26,387,523	25,465,778	25,424,025
<b>Capitalization</b>				
Total Equity Capital (000)	3,260,231	3,260,231	3,192,899	3,297,159
Risk Based Capital Ratio (%)	12.52	12.52	12.29	12.73
Tier 1 Risk-based Ratio (%)	11.59	11.59	11.37	11.78
Leverage Ratio (%)	10.40	10.40	10.20	10.58
<b>Profitability</b>				
Net Income (000)	270,754	105,480	85,218	80,056
ROAA (%)	1.19	1.38	1.12	1.06
ROAE (%)	11.08	13.08	10.5	9.68
Efficiency Ratio (%)	53.11	46.42	55.28	59.49
<b>Asset Quality</b>				
Noncurrent Loans/ Loans (%)	0.54	0.54	0.67	0.66
NPLs/ Loans (%)	1.16	1.16	1.32	1.35
NPAs/ Assets (%)	0.94	0.94	1.12	1.14
NPA (Excl Rest Loans) / Total Assets (%)	0.44	0.44	0.58	0.58
Loan Loss Reserves/ Gross Loans (%)	1.02	1.02	1.01	1.04
<b>Liquidity</b>				
Liquidity Ratio (%)	13.70	13.70	10.89	11.34

source: SNL Financial

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

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