



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	12/31/2017 YE	12/31/2017 Q4	9/30/2017 Q3	6/30/2017 Q2
Total Assets (000)	31,106,198	31,106,198	31,501,857	30,534,286
Total Deposits (000)	26,351,595	26,351,595	26,387,523	25,465,778
Capitalization				
Total Equity Capital (000)	3,229,426	3,229,426	3,260,231	3,192,899
Risk Based Capital Ratio (%)	12.33	12.33	12.52	12.29
Tier 1 Risk-based Ratio (%)	11.43	11.43	11.59	11.37
Leverage Ratio (%)	10.12	10.12	10.40	10.20
Profitability				
Net Income (000)	319,337	48,583	105,480	85,218
ROAA (%)	1.04	0.62	1.39	1.12
ROAE (%)	9.81	5.99	13.08	10.5
Efficiency Ratio (%)	53.77	55.81	46.42	55.28
Asset Quality				
Noncurrent Loans/ Loans (%)	0.53	0.53	0.54	0.67
NPLs/ Loans (%)	1.12	1.12	1.16	1.32
NPAs/ Assets (%)	0.90	0.9	0.94	1.12
NPA (Excl Rest Loans) / Total Assets (%)	0.42	0.42	0.44	0.58
Loan Loss Reserves/ Gross Loans (%)	1.00	1.00	1.02	1.01
Liquidity				
Liquidity Ratio (%)	10.42	10.42	13.7	10.89

source: S&P Global

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

(888) 249-4131

correspondentbanking@synovus.com