

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 is provided below.

	03/31/2021	12/30/2020	09/30/2020	06/31/2020
Financial Highlights	Q1	YE	Q3	Q2
Total Assets (000)	55,099,459	54,326,440	52,991,323	54,039,707
Total Deposits (000)	47,849,339	47,143,911	45,224,926	44,668,074
Capitalization				
Total Equity Capital (000)	5,198,289	5,239,849	5,292,309	5,325,726
Risk Based Capital Ratio (%)	12.69	12.83	12.33	12.01
Tier 1 Risk-based Ratio (%)	11.06	11.11	11.08	10.76
Leverage Ratio (%)	8.85	8.73	8.91	8.91
Profitability				
Net Income (000)	193,446	153,211	100,000	96,056
ROAA (%)	1.43	1.14	0.76	0.73
ROAE (%)	14.83	11.64	7.53	7.17
Efficiency Ratio (%)	52.12	54.42	51.99	61.2
Asset Quality				
Noncurrent Loans/ Loans (%)	0.46	0.46	0.44	0.38
NPLs/ Loans (%)	0.77	0.79	0.82	0.77
NPAs/ Assets (%)	0.56	0.57	0.63	0.60
NPA (Excl Rest Loans) / Total Assets (%)	0.33	0.32	0.33	0.30
Loan Loss Reserves/ Gross Loans (%)	1.42	1.55	1.50	1.44
Liquidity				
Liquidity Ratio (%)	17.08	17.72	15.87	13.68

source: S&P Global

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

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