



## 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.

	<b>6/30/2018</b>	3/31/2018	12/31/2017	12/31/2017
<b>Financial Highlights</b>	<b>Q2</b>	Q1	YE	Q4
Total Assets (000)	<b>31,625,463</b>	31,361,457	31,106,198	31,106,198
Total Deposits (000)	<b>26,834,449</b>	26,462,211	26,351,595	26,351,595
<b>Capitalization</b>				
Total Equity Capital (000)	<b>3,284,727</b>	3,246,083	3,229,426	3,229,426
Risk Based Capital Ratio (%)	<b>12.61</b>	12.56	12.33	12.33
Tier 1 Risk-based Ratio (%)	<b>11.72</b>	11.63	11.43	11.43
Leverage Ratio (%)	<b>10.45</b>	10.34	10.12	10.12
<b>Profitability</b>				
Net Income (000)	<b>228,720</b>	111,512	319,337	48,583
ROAA (%)	<b>1.46</b>	1.43	1.04	0.62
ROAE (%)	<b>14.07</b>	13.78	9.81	5.99
Efficiency Ratio (%)	<b>53.12</b>	53.44	53.77	55.81
<b>Asset Quality</b>				
Noncurrent Loans/ Loans (%)	<b>0.49</b>	0.53	0.53	0.53
NPLs/ Loans (%)	<b>0.97</b>	1.02	1.12	1.12
NPAs/ Assets (%)	<b>0.79</b>	0.83	0.90	0.9
NPA (Excl Rest Loans) / Total Assets (%)	<b>0.40</b>	0.42	0.42	0.42
Loan Loss Reserves/ Gross Loans (%)	<b>1.00</b>	1.03	1.00	1.00
<b>Liquidity</b>				
Liquidity Ratio (%)	<b>12.94</b>	14.34	10.42	10.42

source: S&P Global

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

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