



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.

	6/31/2019	3/31/2019	12/31/2018	9/30/2018
Financial Highlights	Q2	Q1	YE	Q3
Total Assets (000)	47,227,329	46,523,494	32,580,905	31,985,695
Total Deposits (000)	38,358,417	38,445,941	29,935,774	26,670,652
Capitalization				
Total Equity Capital (000)	5,171,745	5,011,430	3,415,768	3,318,288
Risk Based Capital Ratio (%)	11.77	11.75	12.49	12.52
Tier 1 Risk-based Ratio (%)	11.13	11.1	11.62	11.64
Leverage Ratio (%)	9.80	9.77	10.51	10.56
Profitability				
Net Income (000)	159,803	127,197	460,922	117,742
ROAA (%)	1.37	1.11	1.45	1.46
ROAE (%)	12.52	12.07	14.00	14.13
Efficiency Ratio (%)	51.25	57.96	53.95	54.15
Asset Quality				
Noncurrent Loans/ Loans (%)	0.36	0.42	0.43	0.44
NPLs/ Loans (%)	0.68	0.72	0.85	0.87
NPAs/ Assets (%)	0.55	0.57	0.70	0.72
NPA (Excl Rest Loans) / Total Assets (%)	0.30	0.33	0.35	0.37
Loan Loss Reserves/ Gross Loans (%)	0.71	0.72	0.96	0.98
Liquidity				
Liquidity Ratio (%)	15.94	15.19	12.26	12.57

source: S&P Global

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

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