

# SYNOVUS<sup>®</sup>

## 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.

	06/31/2020	3/31/2020	12/31/2019	9/30/2019
<b>Financial Highlights</b>	<b>Q2</b>	<b>Q1</b>	<b>YE</b>	<b>Q3</b>
Total Assets (000)	<b>54,039,707</b>	50,521,947	48,103,435	47,572,438
Total Deposits (000)	<b>44,668,074</b>	40,235,340	38,780,094	37,870,313
<b>Capitalization</b>				
Total Equity Capital (000)	<b>5,325,726</b>	5,391,223	5,300,302	5,250,053
Risk Based Capital Ratio (%)	<b>12.01</b>	11.72	11.78	11.86
Tier 1 Risk-based Ratio (%)	<b>10.76</b>	10.69	11.1	11.21
Leverage Ratio (%)	<b>8.91</b>	9.62	9.94	9.85
<b>Profitability</b>				
Net Income (000)	<b>96,056</b>	45,970	152,646	144,420
ROAA (%)	<b>0.73</b>	0.38	1.29	1.23
ROAE (%)	<b>7.17</b>	3.44	11.57	11.09
Efficiency Ratio (%)	<b>61.20</b>	57.19	50.68	51.92
<b>Asset Quality</b>				
Noncurrent Loans/ Loans (%)	<b>0.38</b>	0.42	0.32	0.36
NPLs/ Loans (%)	<b>0.77</b>	0.82	0.62	0.67
NPAs/ Assets (%)	<b>0.60</b>	0.65	0.51	0.54
NPA (Excl Rest Loans) / Total Assets(%)	<b>0.30</b>	0.34	0.24	0.27
Loan Loss Reserves/ Gross Loans (%)	<b>1.44</b>	1.29	0.75	0.73
<b>Liquidity</b>				
Liquidity Ratio (%)	<b>13.68</b>	15.43	14.94	16.06

source: S&P Global

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

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