



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.

	9/30/2019	6/31/2019	3/31/2019	12/31/2018
Financial Highlights	Q3	Q2	Q1	YE
Total Assets (000)	47,572,438	47,227,329	46,523,494	32,580,905
Total Deposits (000)	37,870,313	38,358,417	38,445,941	29,935,774
Capitalization				
Total Equity Capital (000)	5,250,053	5,171,745	5,011,430	3,415,768
Risk Based Capital Ratio (%)	11.86	11.77	11.75	12.49
Tier 1 Risk-based Ratio (%)	11.21	11.13	11.1	11.62
Leverage Ratio (%)	9.85	9.80	9.77	10.51
Profitability				
Net Income (000)	144,420	159,803	127,197	460,922
ROAA (%)	1.23	1.37	1.11	1.45
ROAE (%)	11.09	12.52	12.07	14.00
Efficiency Ratio (%)	51.92	51.25	57.96	53.95
Asset Quality				
Noncurrent Loans/ Loans (%)	0.36	0.36	0.42	0.43
NPLs/ Loans (%)	0.67	0.68	0.72	0.85
NPAs/ Assets (%)	0.54	0.55	0.57	0.70
NPA (Excl Rest Loans) / Total Assets (%)	0.27	0.30	0.33	0.35
Loan Loss Reserves/ Gross Loans (%)	0.73	0.71	0.72	0.96
Liquidity				
Liquidity Ratio (%)	16.06	15.94	15.19	12.26

source: S&P Global

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

(888) 249-4131

correspondentbanking@synovus.com