

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 are provided below.

	09/30/2020	06/31/2020	3/31/2020	12/31/2019
Financial Highlights	Q3	Q2	Q1	YE
Total Assets (000)	52,991,323	54,039,707	50,521,947	48,103,435
Total Deposits (000)	45,224,926	44,668,074	40,235,340	38,780,094
Capitalization				
Total Equity Capital (000)	5,292,309	5,325,726	5,391,223	5,300,302
Risk Based Capital Ratio (%)	12.33	12.01	11.72	11.78
Tier 1 Risk-based Ratio (%)	11.08	10.76	10.69	11.1
Leverage Ratio (%)	8.91	8.91	9.62	9.94
Profitability				
Net Income (000)	100,000	96,056	45,970	152,646
ROAA (%)	0.76	0.73	0.38	1.29
ROAE (%)	7.53	7.17	3.44	11.57
Efficiency Ratio (%)	51.99	61.20	57.19	50.68
Asset Quality				
Noncurrent Loans/ Loans (%)	0.44	0.38	0.42	0.32
NPLs/ Loans (%)	0.82	0.77	0.82	0.62
NPAs/ Assets (%)	0.63	0.60	0.65	0.51
NPA (Excl Rest Loans) / Total Assets (%)	0.33	0.30	0.34	0.24
Loan Loss Reserves/ Gross Loans (%)	1.50	1.44	1.29	0.75
Liquidity				
Liquidity Ratio (%)	15.87	13.68	15.43	14.94

source: S&P Global

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

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