



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.

	12/31/2019	9/30/2019	6/31/2019	3/31/2019
Financial Highlights	YE	Q3	Q2	Q1
Total Assets (000)	48,103,435	47,572,438	47,227,329	46,523,494
Total Deposits (000)	38,780,094	37,870,313	38,358,417	38,445,941
Capitalization				
Total Equity Capital (000)	5,300,302	5,250,053	5,171,745	5,011,430
Risk Based Capital Ratio (%)	11.78	11.86	11.77	11.75
Tier 1 Risk-based Ratio (%)	11.1	11.21	11.13	11.1
Leverage Ratio (%)	9.94	9.85	9.80	9.77
Profitability				
Net Income (000)	152,646	144,420	159,803	127,197
ROAA (%)	1.29	1.23	1.37	1.11
ROAE (%)	11.57	11.09	12.52	12.07
Efficiency Ratio (%)	50.68	51.92	51.25	57.96
Asset Quality				
Noncurrent Loans/ Loans (%)	0.32	0.36	0.36	0.42
NPLs/ Loans (%)	0.62	0.67	0.68	0.72
NPAs/ Assets (%)	0.51	0.54	0.55	0.57
NPA (Excl Rest Loans) / Total Assets (%)	0.24	0.27	0.30	0.33
Loan Loss Reserves/ Gross Loans (%)	0.75	0.73	0.71	0.72
Liquidity				
Liquidity Ratio (%)	14.94	16.06	15.94	15.19

source: S&P Global

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

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