



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 is provided below.

	3/31/2025	12/31/2024	9/30/2024	6/30/2024
Financial Highlights	Q1	YE	Q3	Q2
Total Assets (000)	60,119,623	60,119,623	59,462,777	59,480,339
Total Deposits (000)	51,540,313	52,005,192	50,697,977	50,744,903
Capitalization				
Total Equity Capital (000)	5,523,943	5,177,551	5,283,166	4,932,174
Risk Based Capital Ratio (%)	13.67	13.31	13.08	12.95
Tier 1 Risk-based Ratio (%)	12.16	11.81	11.60	11.46
Leverage Ratio (%)	9.78	9.44	9.43	9.23
Profitability				
Net Income (000)	209,355	207,038	189,176	-13,702
ROAA (%)	1.39	1.37	1.27	-0.09
ROAE (%)	15.65	15.83	14.82	-1.12
Efficiency Ratio (%)	49.30	49.35	51.48	51.23
Asset Quality				
Noncurrent Loans/ Loans (%)	0.77	0.84	0.73	0.60
NPLs/ Loans (%)	0.80	0.88	0.89	0.77
NPAs/ Assets (%)	0.57	0.63	0.65	0.56
NPA (Excl Rest Loans) / Total Assets (%)	0.48	0.51	0.53	0.43
Loan Loss Reserves/ Gross Loans (%)	1.12	1.14	1.12	1.12
Liquidity				
Liquidity Ratio (%)	13.71	14.34	13.40	13.11

source: S&P Global

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

(888) 249-4131

correspondentbanking@synovus.com