



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.

	6/30/2022	3/31/2022	12/31/2021	9/30/2021
Financial Highlights	Q2	Q1	Q4	Q3
Total Assets (000)	57,282,102	56,326,177	57,224,306	55,429,360
Total Deposits (000)	49,534,990	49,086,904	49,833,507	48,076,999
Capitalization				
Total Equity Capital (000)	4,605,397	4,878,083	5,381,311	5,356,719
Risk Based Capital Ratio (%)	11.82	12.00	12.11	12.44
Tier 1 Risk-based Ratio (%)	10.59	10.73	10.83	11.01
Leverage Ratio (%)	9.06	8.95	8.86	8.95
Profitability				
Net Income (000)	185,448	173,207	197,833	186,932
ROAA (%)	1.29	1.21	1.39	1.35
ROAE (%)	15.64	13.51	14.74	14.01
Efficiency Ratio (%)	50.29	52.52	55.96	51.26
Asset Quality				
Noncurrent Loans/ Loans (%)	0.26	0.33	0.34	0.42
NPLs/ Loans (%)	0.64	0.67	0.62	0.72
NPAs/ Assets (%)	0.49	0.51	0.45	0.51
NPA (Excl Rest Loans) / Total Assets (%)	0.21	0.25	0.25	0.28
Loan Loss Reserves/ Gross Loans (%)	0.97	1.01	1.07	1.27
Liquidity				
Liquidity Ratio (%)	14.93	16.35	19.38	19.20

source: S&P Global

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

(888) 249-4131

correspondentbanking@synovus.com