



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.

Financial Highlights	9/30/2021	6/30/2021	3/30/2021	12/30/2020
	Q3	Q2	Q1	YE
Total Assets (000)	55,429,360	54,872,532	55,099,459	54,326,440
Total Deposits (000)	48,076,999	47,598,438	47,849,339	47,143,911
Capitalization				
Total Equity Capital (000)	5,356,719	5,320,593	5,198,289	5,239,849
Risk Based Capital Ratio (%)	12.44	12.7	12.69	12.83
Tier 1 Risk-based Ratio (%)	11.01	11.17	11.06	11.11
Leverage Ratio (%)	8.95	8.86	8.85	8.73
Profitability				
Net Income (000)	186,932	188,633	193,446	153,211
ROAA (%)	1.35	1.37	1.43	1.14
ROAE (%)	14.01	14.35	14.83	11.64
Efficiency Ratio (%)	51.26	52.61	52.12	54.42
Asset Quality				
Noncurrent Loans/ Loans (%)	0.42	0.42	0.46	0.46
NPLs/ Loans (%)	0.72	0.72	0.77	0.79
NPAs/ Assets (%)	0.51	0.52	0.56	0.57
NPA (Excl Rest Loans) / Total Assets (%)	0.28	0.30	0.33	0.32
Loan Loss Reserves/ Gross Loans (%)	1.27	1.33	1.42	1.55
Liquidity				
Liquidity Ratio (%)	19.20	18.54	17.08	17.72

source: S&P Global

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

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