



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.

	9/30/2022	6/30/2022	3/31/2022	12/31/2021
Financial Highlights	Q3	Q2	Q1	Q4
Total Assets (000)	58,543,278	57,282,102	56,326,177	57,224,306
Total Deposits (000)	48,519,033	49,534,990	49,086,904	49,833,507
Capitalization				
Total Equity Capital (000)	4,234,588	4,605,397	4,878,083	5,381,311
Risk Based Capital Ratio (%)	11.81	11.82	12	12.11
Tier 1 Risk-based Ratio (%)	10.59	10.59	10.73	10.83
Leverage Ratio (%)	9.04	9.06	8.95	8.86
Profitability				
Net Income (000)	204,906	185,448	173,207	197,833
ROAA (%)	1.39	1.29	1.21	1.39
ROAE (%)	18.54	15.64	13.51	14.74
Efficiency Ratio (%)	47.89	50.29	52.52	55.96
Asset Quality				
Noncurrent Loans/ Loans (%)	0.29	0.26	0.33	0.34
NPLs/ Loans (%)	0.55	0.64	0.67	0.62
NPAs/ Assets (%)	0.41	0.49	0.51	0.45
NPA (Excl Rest Loans) / Total Assets (%)	0.21	0.21	0.25	0.25
Loan Loss Reserves/ Gross Loans (%)	0.97	0.97	1.01	1.07
Liquidity				
Liquidity Ratio (%)	13.81	14.93	16.35	19.38

source: S&P Global

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

(888) 249-4131

correspondentbanking@synovus.com