



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	12/31/2021	9/30/2021	6/30/2021	3/30/2021
	Q4	Q3	Q2	Q1
Total Assets (000)	57,224,306	55,429,360	54,872,532	55,099,459
Total Deposits (000)	49,833,507	48,076,999	47,598,438	47,849,339
Capitalization				
Total Equity Capital (000)	5,381,311	5,356,719	5,320,593	5,198,289
Risk Based Capital Ratio (%)	12.11	12.44	12.7	12.69
Tier 1 Risk-based Ratio (%)	10.83	11.01	11.17	11.06
Leverage Ratio (%)	8.86	8.95	8.86	8.85
Profitability				
Net Income (000)	197,833	186,932	188,633	193,446
ROAA (%)	1.39	1.35	1.37	1.43
ROAE (%)	14.74	14.01	14.35	14.83
Efficiency Ratio (%)	55.96	51.26	52.61	52.12
Asset Quality				
Noncurrent Loans/ Loans (%)	0.34	0.42	0.42	0.46
NPLs/ Loans (%)	0.62	0.72	0.72	0.77
NPAs/ Assets (%)	0.45	0.51	0.52	0.56
NPA (Excl Rest Loans) / Total Assets (%)	0.25	0.28	0.30	0.33
Loan Loss Reserves/ Gross Loans (%)	1.07	1.27	1.33	1.42
Liquidity				
Liquidity Ratio (%)	19.38	19.20	18.54	17.08

source: S&P Global

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

(888) 249-4131

correspondentbanking@synovus.com