



## 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.

	12/31/2024	9/30/2024	6/30/2024	3/31/2024
<b>Financial Highlights</b>	<b>YE</b>	<b>Q3</b>	<b>Q2</b>	<b>Q1</b>
Total Assets (000)	<b>60,119,623</b>	59,462,777	59,480,339	59,715,619
Total Deposits (000)	<b>52,005,192</b>	50,697,977	50,744,903	51,179,997
<b>Capitalization</b>				
Total Equity Capital (000)	<b>5,177,551</b>	5,283,166	4,932,174	4,840,859
Risk Based Capital Ratio (%)	<b>13.31</b>	13.08	12.95	12.52
Tier 1 Risk-based Ratio (%)	<b>11.81</b>	11.60	11.46	11.09
Leverage Ratio (%)	<b>9.44</b>	9.43	9.23	9.32
<b>Profitability</b>				
Net Income (000)	<b>207,038</b>	189,176	-13,702	125,237
ROAA (%)	<b>1.37</b>	1.27	-0.09	0.83
ROAE (%)	<b>15.83</b>	14.82	-1.12	10.24
Efficiency Ratio (%)	<b>49.35</b>	51.48	51.23	57.47
<b>Asset Quality</b>				
Noncurrent Loans/ Loans (%)	<b>0.84</b>	0.73	0.60	0.82
NPLs/ Loans (%)	<b>0.88</b>	0.89	0.77	1.03
NPAs/ Assets (%)	<b>0.63</b>	0.65	0.56	0.78
NPA (Excl Rest Loans) / Total Assets (%)	<b>0.51</b>	0.53	0.43	0.62
Loan Loss Reserves/ Gross Loans (%)	<b>1.14</b>	1.12	1.12	1.13
<b>Liquidity</b>				
Liquidity Ratio (%)	<b>14.34</b>	13.40	13.11	13.05

source: S&P Global

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

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