



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.

	12/31/2025	9/30/2025	6/30/2025	3/31/2025
	YE	Q3	Q2	Q1
Financial Highlights				
Total Assets (000)	61,204,265	60,332,869	60,919,986	60,208,106
Total Deposits (000)	51,914,514	50,535,964	50,771,713	51,540,313
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Capitalization				
Total Equity Capital (000)	5,825,211	5,782,764	5,602,339	5,523,943
Risk Based Capital Ratio (%)	14.08	13.72	13.47	13.67
Tier 1 Risk-based Ratio (%)	12.02	12.25	12.03	12.16
Leverage Ratio (%)	9.84	9.95	9.83	9.78
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Profitability				
Net Income (000)	185,640	221,543	223,519	209,355
ROAA (%)	1.22	1.47	1.49	1.39
ROAE (%)	12.79	15.57	16.07	15.65
Efficiency Ratio (%)	52.09	49.86	49.73	49.30
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Asset Quality				
Noncurrent Loans/ Loans (%)	0.58	0.49	0.68	0.77
NPLs/ Loans (%)	0.7	0.60	0.76	0.80
NPAs/ Assets (%)	0.55	0.47	0.55	0.57
NPA (Excl Rest Loans) / Total Assets (%)	0.46	0.38	0.42	0.48
Loan Loss Reserves/ Gross Loans (%)	1.07	1.07	1.06	1.12
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Liquidity				
Liquidity Ratio (%)	15.01	15.65	14.05	13.71

source: S&P Global

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

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