

Synovus

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)

	Nine Months Ended September 30,		
	2025	2024	'25 vs '24 % Change
Interest income	\$ 2,333,526	\$ 2,394,459	(3) %
Interest expense	944,886	1,099,876	(14)
Net interest income	1,388,640	1,294,583	7
Provision for (reversal of) credit losses	35,855	103,818	(65)
Net interest income after provision for credit losses	1,352,785	1,190,765	14
Non-interest revenue:			
Service charges on deposit accounts	74,675	68,403	9
Fiduciary and asset management fees	61,288	58,455	5
Card fees	61,253	57,343	7
Brokerage revenue	62,779	63,974	(2)
Mortgage banking income	12,147	11,395	7
Capital markets income	33,845	31,988	6
Income from bank-owned life insurance	27,991	23,886	17
Investment securities gains (losses), net	1,742	(256,660)	nm
Other non-interest revenue	55,577	55,233	1
Total non-interest revenue	391,297	114,017	243
Non-interest expense:			
Salaries and other personnel expense	575,006	552,742	4
Net occupancy, equipment, and software expense	146,330	140,200	4
Third-party processing and other services	67,715	63,593	6
Professional fees	33,283	34,140	(3)
FDIC insurance and other regulatory fees	23,120	37,694	(39)
Restructuring charges (reversals)	(1,968)	2,084	nm
Merger-related expense	23,757	—	nm
Other operating expenses	105,221	107,779	(2)
Total non-interest expense	972,464	938,232	4
Income before income taxes	771,618	366,550	111
Income tax expense	163,122	76,476	113
Net income	608,496	290,074	110
Less: Net income (loss) attributable to noncontrolling interest	(1,227)	(1,960)	37
Net income attributable to Synovus Financial Corp.	609,723	292,034	109
Less: Preferred stock dividends	34,122	31,325	9
Net income available to common shareholders	\$ 575,601	\$ 260,709	121 %
Net income per common share, basic	\$ 4.13	\$ 1.80	129 %
Net income per common share, diluted	4.10	1.79	129
Cash dividends declared per common share	1.17	1.14	3
Return on average assets *	1.36 %	0.66 %	70 bps
Return on average common equity *	15.50	7.63	nm
Weighted average common shares outstanding, basic	139,452	145,039	(4) %
Weighted average common shares outstanding, diluted	140,289	145,718	(4)

nm - not meaningful

bps - basis points

* - ratios are annualized

Amounts may not total due to rounding

Synovus

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)

	2025			2024		Third Quarter
	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	Third Quarter	'25 vs '24 % Change
Interest income	\$ 795,119	771,642	766,765	799,130	810,507	(2) %
Interest expense	320,424	312,081	312,381	344,137	369,767	(13)
Net interest income	474,695	459,561	454,384	454,993	440,740	8
Provision for (reversal of) credit losses	21,690	3,245	10,921	32,867	23,434	(7)
Net interest income after provision for credit losses	453,005	456,316	443,463	422,126	417,306	9
Non-interest revenue:						
Service charges on deposit accounts	26,303	25,258	23,114	23,244	23,683	11
Fiduciary and asset management fees	21,039	20,332	19,917	21,373	19,714	7
Card fees	19,894	20,132	21,227	19,577	18,439	8
Brokerage revenue	21,673	20,748	20,359	20,907	20,810	4
Mortgage banking income	4,374	4,435	3,338	2,665	4,033	8
Capital markets income	13,944	12,960	6,941	12,070	10,284	36
Income from bank-owned life insurance	9,628	10,279	8,084	10,543	8,442	14
Investment securities gains (losses), net	1,742	—	—	—	—	nm
Other non-interest revenue	22,100	19,991	13,486	15,208	18,575	19
Total non-interest revenue	140,697	134,135	116,466	125,587	123,980	13
Non-interest expense:						
Salaries and other personnel expense	197,313	192,182	185,510	184,725	184,814	7
Net occupancy, equipment, and software expense	49,089	48,589	48,652	47,251	46,977	4
Third-party processing and other services	22,306	23,535	21,874	22,158	21,552	3
Professional fees	13,307	10,197	9,779	11,949	10,854	23
FDIC insurance and other regulatory fees	7,042	7,534	8,544	8,227	7,382	(5)
Restructuring charges (reversals)	(747)	72	(1,292)	37	1,219	nm
Merger-related expense	23,757	—	—	—	—	nm
Other operating expenses	36,662	33,592	34,967	34,964	40,892	(10)
Total non-interest expense	348,729	315,701	308,034	309,311	313,690	11
Income before income taxes	244,973	274,750	251,895	238,402	227,596	8
Income tax expense	48,468	57,631	57,023	49,025	46,912	3
Net income	196,505	217,119	194,872	189,377	180,684	9
Less: Net income (loss) attributable to noncontrolling interest	(489)	(596)	(142)	(1,049)	(871)	44
Net income attributable to Synovus Financial Corp.	196,994	217,715	195,014	190,426	181,555	9
Less: Preferred stock dividends	11,404	11,395	11,323	11,578	11,927	(4)
Net income available to common shareholders	\$ 185,590	206,320	183,691	178,848	169,628	9 %
Net income per common share, basic	\$ 1.34	1.49	1.31	1.26	1.19	13 %
Net income per common share, diluted	1.33	1.48	1.30	1.25	1.18	13
Cash dividends declared per common share	0.39	0.39	0.39	0.38	0.38	3
Return on average assets *	1.30 %	1.46	1.32	1.25	1.21	9 bps
Return on average common equity *	14.36	16.71	15.48	14.75	14.38	(2) bps
Weighted average common shares outstanding, basic	138,803	138,891	140,684	141,555	143,144	(3) %
Weighted average common shares outstanding, diluted	139,612	139,502	141,775	142,694	143,979	(3)

nm - not meaningful

bps - basis points

* - ratios are annualized

Amounts may not total due to rounding

Synovus

BALANCE SHEET DATA

(Unaudited)

(In thousands, except share data)

ASSETS

	September 30, 2025	December 31, 2024	September 30, 2024
Interest-earning deposits with banks and other cash and cash equivalents	\$ 2,239,915	\$ 2,977,667	\$ 1,807,641
Federal funds sold and securities purchased under resale agreements	34,292	16,320	45,971
Cash, cash equivalents, and restricted cash	2,274,207	2,993,987	1,853,612
Investment securities held to maturity	2,450,885	2,581,469	2,622,457
Investment securities available for sale	7,575,468	7,551,018	7,554,168
Loans held for sale (includes \$41,083, \$33,448 and \$36,943 measured at fair value, respectively)	147,811	90,111	121,470
Loans, net of deferred fees and costs	43,753,234	42,609,028	43,120,674
Allowance for loan losses	(469,521)	(486,845)	(484,985)
Loans, net	43,283,713	42,122,183	42,635,689
Cash surrender value of bank-owned life insurance	1,156,297	1,139,988	1,133,652
Premises, equipment, and software, net	376,013	383,724	380,267
Goodwill	480,440	480,440	480,440
Other intangible assets, net	26,436	34,318	37,207
Other assets	2,713,905	2,856,406	2,770,666
Total assets	\$ 60,485,175	\$ 60,233,644	\$ 59,589,628

LIABILITIES AND EQUITY

Liabilities:

Deposits:

Non-interest-bearing deposits	\$ 11,053,423	\$ 11,596,119	\$ 11,561,626
Interest-bearing deposits	38,950,306	39,499,240	38,632,114
Total deposits	50,003,729	51,095,359	50,193,740
Federal funds purchased and securities sold under repurchase agreements, and other short-term borrowings	62,467	131,728	94,055
Long-term debt	3,008,195	1,733,109	2,021,050
Other liabilities	1,571,580	2,007,197	1,902,612
Total liabilities	54,645,971	54,967,393	54,211,457

Equity:

Shareholders' equity:

Preferred stock - no par value. Authorized 100,000,000 shares; issued 22,000,000	537,145	537,145	537,145
Common stock - \$1.00 par value. Authorized 342,857,142 shares; issued 172,734,160, 172,185,507 and 172,077,277 respectively; outstanding 138,813,060, 141,165,908 and 141,997,383 respectively	172,734	172,186	172,077
Additional paid-in capital	3,999,363	3,986,729	3,976,706
Treasury stock, at cost; 33,921,100, 31,019,599, and 30,079,894 shares, respectively	(1,359,096)	(1,216,827)	(1,167,130)
Accumulated other comprehensive income (loss), net	(676,797)	(970,765)	(773,786)
Retained earnings	3,145,388	2,736,089	2,610,964
Total Synovus Financial Corp. shareholders' equity	5,818,737	5,244,557	5,355,976
Noncontrolling interest in subsidiary	20,467	21,694	22,195
Total equity	5,839,204	5,266,251	5,378,171
Total liabilities and equity	\$ 60,485,175	\$ 60,233,644	\$ 59,589,628

Synovus

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

	Third Quarter 2025			Second Quarter 2025			Third Quarter 2024		
(dollars in thousands)	Average Balance	Interest	Yield/Rate	Average Balance	Interest	Yield/Rate	Average Balance	Interest	Yield/Rate
Assets									
Interest earning assets:									
Commercial loans ⁽¹⁾⁽²⁾	\$ 35,041,225	\$ 572,417	6.48 %	\$ 34,539,952	\$ 550,768	6.39 %	\$ 34,610,296	\$ 592,142	6.81 %
Consumer loans ⁽¹⁾	8,258,139	109,760	5.29	8,278,835	108,705	5.26	8,298,130	109,908	5.28
Less: Allowance for loan losses	(464,057)	—	—	(474,658)	—	—	(482,863)	—	—
Loans, net	42,835,307	682,177	6.32	42,344,129	659,473	6.25	42,425,563	702,050	6.59
Total investment securities ⁽³⁾	10,494,221	91,440	3.49	10,734,276	93,720	3.49	10,420,665	87,643	3.36
Interest-earning deposits with other banks	1,796,065	19,668	4.29	1,531,139	16,525	4.27	1,374,565	18,440	5.26
Federal funds sold and securities purchased under resale agreements	24,695	208	3.30	29,766	219	2.91	33,850	363	4.20
Mortgage loans held for sale	33,468	561	6.70	38,913	582	5.98	34,890	612	7.01
Other loans held for sale	96,203	577	2.35	88,348	516	2.31	83,492	433	2.03
Other earning assets ⁽⁴⁾	227,966	2,224	3.90	196,539	2,269	4.61	185,369	2,359	5.09
Total interest earning assets	55,507,925	796,855	5.70 %	54,963,110	773,304	5.64 %	54,558,394	811,900	5.92 %
Cash and due from banks	555,477			461,767			476,443		
Premises and equipment	379,240			381,260			380,003		
Other real estate	15,143			1,059			666		
Cash surrender value of bank-owned life insurance	1,151,651			1,147,894			1,128,877		
Other assets ⁽⁵⁾	2,476,116			2,622,023			2,639,241		
Total assets	\$ 60,085,552			\$ 59,577,113			\$ 59,183,624		
Liabilities and Equity									
Interest-bearing liabilities:									
Interest-bearing demand deposits	\$ 11,324,747	63,034	2.21 %	\$ 11,534,256	63,656	2.21 %	\$ 10,834,829	71,786	2.64 %
Money market accounts	14,306,362	99,698	2.76	14,322,197	98,275	2.75	13,058,527	104,514	3.18
Savings deposits	978,165	375	0.15	994,159	355	0.14	1,007,962	355	0.14
Time deposits	7,147,913	61,142	3.39	7,205,998	62,047	3.45	8,437,861	93,052	4.39
Brokered deposits	5,059,127	57,274	4.49	4,760,027	53,976	4.55	5,476,231	75,607	5.49
Federal funds purchased and securities sold under repurchase agreements	73,507	233	1.24	62,543	186	1.17	94,629	369	1.53
Other short-term borrowings	—	—	—	—	—	—	2,209	29	5.20
Long-term debt	2,665,975	38,668	5.75	2,111,647	33,586	6.35	1,385,836	24,055	6.93
Total interest-bearing liabilities	41,555,796	320,424	3.06 %	40,990,827	312,081	3.05 %	40,298,084	369,767	3.65 %
Non-interest-bearing demand deposits	11,340,508			11,386,117			11,665,661		
Other liabilities	1,504,367			1,689,533			1,967,351		
Total equity	5,684,881			5,510,636			5,252,528		
Total liabilities and equity	\$ 60,085,552			\$ 59,577,113			\$ 59,183,624		
Net interest income and net interest margin, taxable equivalent ⁽⁶⁾		\$ 476,431	3.41 %		\$ 461,223	3.37 %		\$ 442,133	3.22 %
Less: taxable-equivalent adjustment		1,736			1,662			1,393	
Net interest income		\$ 474,695			\$ 459,561			\$ 440,740	

⁽¹⁾ Average loans are shown net of unearned income. NPLs are included. Interest income includes fees as follows: Third Quarter 2025 — \$12.7 million, Second Quarter 2025 — \$11.5 million, and Third Quarter 2024 — \$12.7 million.

⁽²⁾ Reflects taxable-equivalent adjustments, using the statutory federal tax rate of 21%, in adjusting interest on tax-exempt loans to a taxable-equivalent basis.

⁽³⁾ Securities are included on an amortized cost basis with yield and net interest margin calculated accordingly.

⁽⁴⁾ Includes trading account assets and FHLB and Federal Reserve Bank Stock.

⁽⁵⁾ Includes average net unrealized gains (losses) on investment securities available for sale of \$(350.4) million, \$(394.9) million, and \$(424.6) million for the Third Quarter 2025, Second Quarter 2025, and Third Quarter 2024, respectively.

⁽⁶⁾ The net interest margin is calculated by dividing annualized net interest income-TE by average total interest earning assets.

Synovus

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

(dollars in thousands)	Nine Months Ended September 30,					
	2025			2024		
	Average Balance	Interest	Yield/ Rate	Average Balance	Interest	Yield/ Rate
Assets						
Interest earning assets:						
Commercial loans ^{(1) (2)}	\$ 34,617,321	\$ 1,666,671	6.44 %	\$ 34,852,642	\$ 1,769,316	6.78 %
Consumer loans ⁽¹⁾	8,260,429	324,808	5.25	8,363,281	328,681	5.24
Less: Allowance for loan losses	(472,854)	—	—	(485,540)	—	—
Loans, net	42,404,896	1,991,479	6.28	42,730,383	2,097,997	6.56
Total investment securities ⁽³⁾	10,661,697	278,512	3.48	10,646,738	238,440	2.99
Interest-earning deposits with other banks	1,792,886	58,366	4.30	1,271,481	50,988	5.27
Federal funds sold and securities purchased under resale agreements	24,891	557	2.95	31,018	788	3.34
Mortgage loans held for sale	32,250	1,516	6.27	34,012	1,773	6.95
Other loans held for sale	84,633	1,478	2.30	66,109	982	1.95
Other earning assets ⁽⁴⁾	201,132	6,593	4.37	194,393	7,546	5.19
Total interest earning assets	55,202,385	\$ 2,338,501	5.66 %	54,974,134	\$ 2,398,514	5.83 %
Cash and due from banks	505,688			510,807		
Premises and equipment	381,568			375,574		
Other real estate	5,542			6,223		
Cash surrender value of bank-owned life insurance	1,147,528			1,121,807		
Other assets ⁽⁵⁾	2,604,458			2,162,476		
Total assets	<u>\$ 59,847,169</u>			<u>\$ 59,151,021</u>		
Liabilities and Equity						
Interest-bearing liabilities:						
Interest-bearing demand deposits	\$ 11,489,775	\$ 189,501	2.21 %	\$ 10,738,505	\$ 206,010	2.56 %
Money market accounts	14,177,981	290,870	2.74	12,834,830	307,024	3.20
Savings deposits	988,758	1,050	0.14	1,033,696	946	0.12
Time deposits	7,374,919	194,244	3.52	8,241,879	272,976	4.42
Brokered deposits	4,908,916	166,492	4.53	5,565,332	226,778	5.44
Federal funds purchased and securities sold under repurchase agreements	70,428	627	1.17	107,546	1,587	1.94
Other short-term borrowings	—	—	—	60,763	2,514	5.44
Long-term debt	2,186,879	102,102	6.21	1,604,966	82,041	6.80
Total interest-bearing liabilities	41,197,656	\$ 944,886	3.07 %	40,187,517	\$ 1,099,876	3.66 %
Non-interest-bearing demand deposits	11,377,318			11,944,508		
Other liabilities	1,748,845			1,894,545		
Total equity	5,523,350			5,124,451		
Total liabilities and equity	<u>\$ 59,847,169</u>			<u>\$ 59,151,021</u>		
Net interest income, taxable equivalent net interest margin ⁽⁶⁾		\$ 1,393,615	3.38 %		\$ 1,298,638	3.16 %
Less: taxable-equivalent adjustment		4,975			4,055	
Net interest income		<u>\$ 1,388,640</u>			<u>\$ 1,294,583</u>	

⁽¹⁾ Average loans are shown net of unearned income. NPLs are included. Interest income includes fees as follows: 2025 — \$37.5 million and 2024 — \$35.7 million.

⁽²⁾ Reflects taxable-equivalent adjustments, using the statutory federal tax rate of 21%, in adjusting interest on tax-exempt loans to a taxable-equivalent basis.

⁽³⁾ Securities are included on an amortized cost basis with yield and net interest margin calculated accordingly.

⁽⁴⁾ Includes trading account assets and FHLB and Federal Reserve Bank Stock.

⁽⁵⁾ Includes average net unrealized gains (losses) on investment securities available for sale of \$(405.8) million and \$(836.6) million for the nine months ended September 30, 2025 and 2024, respectively.

⁽⁶⁾ The net interest margin is calculated by dividing annualized net interest income-TE by average total interest earning assets.

Synovus

LOANS OUTSTANDING BY TYPE

(Unaudited)

(Dollars in thousands)

Loan Type	Total Loans	Total Loans	Linked Quarter	Total Loans	Year/Year
	September 30, 2025	June 30, 2025	% Change	September 30, 2024	% Change
Commercial, Financial, and Agricultural	\$ 15,360,223	\$ 15,238,812	1 %	\$ 14,563,913	5 %
Owner-Occupied	7,868,746	7,859,532	—	8,100,084	(3)
Total Commercial & Industrial	23,228,969	23,098,344	1	22,663,997	2
Multi-Family	4,184,821	4,162,623	1	4,379,459	(4)
Hotels	1,804,352	1,822,720	(1)	1,738,068	4
Office Buildings	1,617,937	1,677,966	(4)	1,778,698	(9)
Shopping Centers	1,392,004	1,325,773	5	1,260,460	10
Warehouses	960,604	883,586	9	837,145	15
Other Investment Property	1,502,389	1,436,852	5	1,352,719	11
Total Investment Properties	11,462,107	11,309,520	1	11,346,549	1
1-4 Family Construction	218,582	209,509	4	190,705	15
1-4 Family Investment Mortgage	329,745	327,369	1	337,425	(2)
Total 1-4 Family Properties	548,327	536,878	2	528,130	4
Commercial Development	58,447	58,627	—	48,948	19
Residential Development	79,943	77,001	4	67,525	18
Land Acquisition	120,916	157,664	(23)	186,332	(35)
Land and Development	259,306	293,292	(12)	302,805	(14)
Total Commercial Real Estate	12,269,740	12,139,690	1	12,177,484	1
Consumer Mortgages	5,237,683	5,246,940	—	5,323,443	(2)
Home Equity	1,842,126	1,852,884	(1)	1,809,286	2
Credit Cards	176,367	194,630	(9)	181,386	(3)
Other Consumer Loans	998,349	1,004,228	(1)	965,078	3
Total Consumer	8,254,525	8,298,682	(1)	8,279,193	—
Total	\$ 43,753,234	\$ 43,536,716	— %	\$ 43,120,674	1 %

NON-PERFORMING LOANS COMPOSITION

(Unaudited)

(Dollars in thousands)

Loan Type	Total Non-performing Loans	Total Non-performing Loans	Linked Quarter	Total Non-performing Loans	Year/Year
	September 30, 2025	June 30, 2025	% Change	September 30, 2024	% Change
Commercial, Financial, and Agricultural	\$ 89,095	\$ 110,181	(19)%	\$ 107,004	(17)%
Owner-Occupied	9,777	19,128	(49)	48,390	(80)
Total Commercial & Industrial	98,872	129,309	(24)	155,394	(36)
Multi-Family	114	211	(46)	1,692	(93)
Office Buildings	33,439	55,634	(40)	78,281	(57)
Shopping Centers	1,534	503	205	523	193
Warehouses	120	131	(8)	163	(26)
Other Investment Property	604	1,044	(42)	1,612	(63)
Total Investment Properties	35,811	57,523	(38)	82,271	(56)
1-4 Family Construction	—	—	nm	311	nm
1-4 Family Investment Mortgage	2,144	2,386	(10)	2,533	(15)
Total 1-4 Family Properties	2,144	2,386	(10)	2,844	(25)
Commercial Development	46	47	(2)	—	nm
Residential Development	—	—	nm	268	nm
Land Acquisition	666	1,307	(49)	1,422	(53)
Land and Development	712	1,354	(47)	1,690	(58)
Total Commercial Real Estate	38,667	61,263	(37)	86,805	(55)
Consumer Mortgages	44,993	43,476	3	48,956	(8)
Home Equity	20,800	17,713	17	15,837	31
Other Consumer Loans	5,995	5,654	6	5,972	—
Total Consumer	71,788	66,843	7	70,765	1
Total	\$ 209,327	\$ 257,415	(19)%	\$ 312,964	(33)%

Synovus

CREDIT QUALITY DATA

(Unaudited)

(Dollars in thousands)

	2025			2024		Third Quarter
	Third	Second	First	Fourth	Third	'25 vs '24
	Quarter	Quarter	Quarter	Quarter	Quarter	% Change
Non-performing Loans (NPLs)	\$ 209,327	257,415	286,629	309,164	312,964	(33)%
Other Real Estate and Other Assets	22,395	1,198	563	385	386	nm
Non-performing Assets (NPAs)	231,722	258,613	287,192	309,549	313,350	(26)
Allowance for Loan Losses (ALL)	469,521	464,831	478,207	486,845	484,985	(3)
Reserve for Unfunded Commitments	50,748	48,975	50,655	52,462	49,556	2
Allowance for Credit Losses (ACL)	520,269	513,806	528,862	539,307	534,541	(3)
Net Charge-Offs - Quarter	15,227	18,301	21,366	28,101	27,052	
Net Charge-Offs - YTD	54,894	39,667	21,366	133,994	105,893	
Net Charge-Offs / Average Loans - Quarter ⁽¹⁾	0.14 %	0.17	0.20	0.26	0.25	
Net Charge-Offs / Average Loans - YTD ⁽¹⁾	0.17	0.19	0.20	0.31	0.33	
NPLs / Loans	0.48	0.59	0.67	0.73	0.73	
NPAs / Loans, ORE and specific other assets	0.53	0.59	0.67	0.73	0.73	
ACL/Loans	1.19	1.18	1.24	1.27	1.24	
ALL/Loans	1.07	1.07	1.12	1.14	1.12	
ACL/NPLs	248.54	199.60	184.51	174.44	170.80	
ALL/NPLs	224.30	180.58	166.84	157.47	154.96	
Past Due Loans over 90 days and Still Accruing	\$ 3,801	40,065	40,886	48,592	4,359	(13)
As a Percentage of Loans Outstanding	0.01 %	0.09	0.10	0.11	0.01	
Total Past Due Loans and Still Accruing	\$ 44,183	104,267	93,493	108,878	97,229	(55)
As a Percentage of Loans Outstanding	0.10 %	0.24	0.22	0.26	0.23	

⁽¹⁾ Ratio is annualized.

SELECTED CAPITAL INFORMATION ⁽¹⁾

(Unaudited)

(Dollars in thousands)

	September 30, 2025	December 31, 2024	September 30, 2024
Common Equity Tier 1 Capital Ratio	11.24 %	10.84	10.64
Tier 1 Capital Ratio	12.34	11.96	11.76
Total Risk-Based Capital Ratio	14.07	13.81	13.60
Tier 1 Leverage Ratio	10.02	9.55	9.55
Total Synovus Financial Corp. shareholders' equity as a Percentage of Total Assets	9.62	8.71	8.99
Tangible Common Equity Ratio ⁽²⁾	7.96	7.02	7.28
Book Value Per Common Share ⁽³⁾	\$ 38.05	33.35	33.94
Tangible Book Value Per Common Share ⁽⁴⁾	34.40	29.70	30.29

⁽¹⁾ Current quarter regulatory capital information is preliminary.

⁽²⁾ See "Non-GAAP Financial Measures" for applicable reconciliation.

⁽³⁾ Book Value Per Common Share consists of Total Synovus Financial Corp. shareholders' equity less Preferred Stock divided by total common shares outstanding.

⁽⁴⁾ Tangible Book Value Per Common Share consists of Total Synovus Financial Corp. shareholders' equity less Preferred Stock and less the carrying value of goodwill and other intangible assets divided by total common shares outstanding.