

Synovus

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)

	Years Ended December 31,		
	2025	2024	% Change
Interest income	\$ 3,116,167	\$ 3,193,589	(2) %
Interest expense	1,242,950	1,444,012	(14)
Net interest income	1,873,217	1,749,577	7
Provision for (reversal of) credit losses	68,871	136,685	(50)
Net interest income after provision for credit losses	1,804,346	1,612,892	12
Non-interest revenue:			
Service charges on deposit accounts	100,655	91,647	10
Fiduciary and asset management fees	84,590	79,828	6
Card fees	82,529	76,920	7
Brokerage revenue	85,045	84,881	—
Mortgage banking income	15,311	14,060	9
Capital markets income	49,547	44,058	12
Income from bank-owned life insurance	38,399	34,429	12
Investment securities gains (losses), net	704	(256,660)	nm
Other non-interest revenue	79,612	70,441	13
Total non-interest revenue	536,392	239,604	124
Non-interest expense:			
Salaries and other personnel expense	776,344	737,467	5
Net occupancy, equipment, and software expense	195,785	187,451	4
Third-party processing and other services	90,856	85,751	6
Professional fees	47,066	46,089	2
FDIC insurance and other regulatory fees	25,314	45,921	(45)
Restructuring charges (reversals)	(2,305)	2,121	nm
Merger-related expense	42,261	—	nm
Other operating expenses	146,737	142,743	3
Total non-interest expense	1,322,058	1,247,543	6
Income before income taxes	1,018,680	604,953	68
Income tax expense	228,488	125,502	82
Net income	790,192	479,451	65
Less: Net income (loss) attributable to noncontrolling interest	(1,788)	(3,009)	41
Net income attributable to Synovus Financial Corp.	791,980	482,460	64
Less: Preferred stock dividends	45,325	42,903	6
Net income available to common shareholders	\$ 746,655	\$ 439,557	70 %
Net income per common share, basic	\$ 5.36	\$ 3.05	76 %
Net income per common share, diluted	5.33	3.03	76
Cash dividends declared per common share	1.56	1.52	3
Return on average assets	1.31 %	0.81 %	50 bps
Return on average common equity	14.73	9.50	523
Weighted average common shares outstanding, basic	139,296	144,164	(3) %
Weighted average common shares outstanding, diluted	140,149	144,998	(3)

nm - not meaningful

bps - basis points

Amounts may not total due to rounding

Synovus

INCOME STATEMENT DATA

(Unaudited)

(Dollars in thousands, except per share data)

	2025				2024	Fourth Quarter
	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	25 vs '24 % Change
Interest income	\$ 782,641	\$ 795,119	\$ 771,642	\$ 766,765	\$ 799,130	(2) %
Interest expense	298,064	320,424	312,081	312,381	344,137	(13)
Net interest income	484,577	474,695	459,561	454,384	454,993	7
Provision for (reversal of) credit losses	33,015	21,690	3,245	10,921	32,867	—
Net interest income after provision for credit losses	451,562	453,005	456,316	443,463	422,126	7
Non-interest revenue:						
Service charges on deposit accounts	25,980	26,303	25,258	23,114	23,244	12
Fiduciary and asset management fees	23,302	21,039	20,332	19,917	21,373	9
Card fees	21,276	19,894	20,132	21,227	19,577	9
Brokerage revenue	22,265	21,673	20,748	20,359	20,907	6
Mortgage banking income	3,164	4,374	4,435	3,338	2,665	19
Capital markets income	15,702	13,944	12,960	6,941	12,070	30
Income from bank-owned life insurance	10,408	9,628	10,279	8,084	10,543	(1)
Investment securities gains (losses), net	(1,038)	1,742	—	—	—	nm
Other non-interest revenue	24,035	22,100	19,991	13,486	15,208	58
Total non-interest revenue	145,094	140,697	134,135	116,466	125,587	16
Non-interest expense:						
Salaries and other personnel expense	201,339	197,313	192,182	185,510	184,725	9
Net occupancy, equipment, and software expense	49,455	49,089	48,589	48,652	47,251	5
Third-party processing and other services	23,141	22,306	23,535	21,874	22,158	4
Professional fees	13,783	13,307	10,197	9,779	11,949	15
FDIC insurance and other regulatory fees	2,194	7,042	7,534	8,544	8,227	(73)
Restructuring charges (reversals)	(338)	(747)	72	(1,292)	37	nm
Merger-related expense	18,504	23,757	—	—	—	nm
Other operating expenses	41,516	36,662	33,592	34,967	34,964	19
Total non-interest expense	349,594	348,729	315,701	308,034	309,311	13
Income before income taxes	247,062	244,973	274,750	251,895	238,402	4
Income tax expense	65,366	48,468	57,631	57,023	49,025	33
Net income	181,696	196,505	217,119	194,872	189,377	(4)
Less: Net income (loss) attributable to noncontrolling interest	(561)	(489)	(596)	(142)	(1,049)	47
Net income attributable to Synovus Financial Corp.	182,257	196,994	217,715	195,014	190,426	(4)
Less: Preferred stock dividends	11,203	11,404	11,395	11,323	11,578	(3)
Net income available to common shareholders	\$ 171,054	\$ 185,590	\$ 206,320	\$ 183,691	\$ 178,848	(4)
Net income per common share, basic	\$ 1.23	\$ 1.34	\$ 1.49	\$ 1.31	\$ 1.26	(2) %
Net income per common share, diluted	1.22	1.33	1.48	1.30	1.25	(2)
Cash dividends declared per common share	0.39	0.39	0.39	0.39	0.38	3
Return on average assets *	1.18 %	1.30 %	1.46 %	1.32 %	1.25 %	(7)bps
Return on average common equity *	12.62	14.36	16.71	15.48	14.75	(213)
Weighted average common shares outstanding, basic	138,832	138,803	138,891	140,684	141,555	(2) %
Weighted average common shares outstanding, diluted	139,733	139,612	139,502	141,775	142,694	(2)

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

	December 31, 2025	September 30, 2025	December 31, 2024
Interest-earning deposits with banks and other cash and cash equivalents	\$ 2,513,159	\$ 2,239,915	\$ 2,977,667
Federal funds sold and securities purchased under resale agreements	24,546	34,292	16,320
Cash, cash equivalents, and restricted cash	2,537,705	2,274,207	2,993,987
Investment securities held to maturity	2,409,184	2,450,885	2,581,469
Investment securities available for sale	7,411,072	7,575,468	7,551,018
Loans held for sale (\$36,593, \$41,083 and \$33,448 measured at fair value, respectively)	106,221	147,811	90,111
Loans, net of deferred fees and costs	44,625,627	43,753,234	42,609,028
Allowance for loan losses	(477,934)	(469,521)	(486,845)
Loans, net	44,147,693	43,283,713	42,122,183
Cash surrender value of bank-owned life insurance	941,448	1,156,297	1,139,988
Premises, equipment, and software, net	377,940	376,013	383,724
Goodwill	480,440	480,440	480,440
Other intangible assets, net	23,809	26,436	34,318
Other assets	2,923,325	2,713,905	2,856,406
Total assets	\$ 61,358,837	\$ 60,485,175	\$ 60,233,644

LIABILITIES AND SHAREHOLDERS' EQUITY

Liabilities:

Deposits:			
Non-interest-bearing deposits	\$ 11,201,939	\$ 11,053,423	\$ 11,596,119
Interest-bearing deposits	40,121,983	38,950,306	39,499,240
Total deposits	51,323,922	50,003,729	51,095,359
Federal funds purchased and securities sold under repurchase agreements	48,848	62,467	131,728
Long-term debt	2,456,442	3,008,195	1,733,109
Other liabilities	1,516,218	1,571,580	2,007,197
Total liabilities	55,345,430	54,645,971	54,967,393

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 172,814,570, 172,734,160, and 172,185,507 respectively; outstanding 138,893,470, 138,813,060, and 141,165,908 respectively	172,815	172,734	172,186
Additional paid-in capital	4,008,677	3,999,363	3,986,729
Treasury stock, at cost – 33,921,100, 33,921,100, and 31,019,599 shares, respectively	(1,359,054)	(1,359,096)	(1,216,827)
Accumulated other comprehensive income (loss), net	(628,261)	(676,797)	(970,765)
Retained earnings	3,261,845	3,145,388	2,736,089
Total Synovus Financial Corp. shareholders' equity	5,993,167	5,818,737	5,244,557
Noncontrolling interest in subsidiary	20,240	20,467	21,694
Total equity	6,013,407	5,839,204	5,266,251
Total liabilities and shareholders' equity	\$ 61,358,837	\$ 60,485,175	\$ 60,233,644

Synovus

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

(dollars in thousands)	2025			2024		
	Average Balance	Interest	Yield/ Rate	Average Balance	Interest	Yield/ Rate
Assets						
Interest earning assets:						
Commercial loans ⁽¹⁾⁽²⁾	\$ 34,807,591	\$ 2,227,483	6.40 %	\$ 34,708,207	\$ 2,339,075	6.74 %
Consumer loans ⁽¹⁾	8,256,440	432,796	5.23	8,336,996	436,188	5.23
Less: Allowance for loan losses	<u>(470,524)</u>	<u>—</u>	<u>—</u>	<u>(484,142)</u>	<u>—</u>	<u>—</u>
Loans, net	<u>42,593,507</u>	<u>2,660,279</u>	<u>6.25</u>	<u>42,561,061</u>	<u>2,775,263</u>	<u>6.52</u>
Total investment securities ⁽³⁾	10,548,772	367,544	3.48	10,641,008	329,478	3.10
Interest-earning deposits with other banks	1,905,873	80,518	4.17	1,564,556	79,713	5.02
Federal funds sold and securities purchased under resale agreements	25,157	727	2.85	28,544	998	3.44
Mortgage loans held for sale	32,466	2,051	6.32	33,125	2,293	6.92
Other loans held for sale	86,690	2,027	2.31	68,098	1,386	2.00
Other earning assets ⁽⁴⁾	205,721	9,628	4.68	190,442	9,943	5.23
Total interest earning assets	<u>55,398,186</u>	<u>\$ 3,122,774</u>	<u>5.64 %</u>	<u>55,086,834</u>	<u>\$ 3,199,074</u>	<u>5.81 %</u>
Cash and due from banks	541,407			511,152		
Premises and equipment	380,529			377,386		
Cash surrender value of bank-owned life insurance	1,149,478			1,125,363		
Other assets ⁽⁵⁾	2,627,690			2,307,582		
Total assets	<u>\$ 60,097,290</u>			<u>\$ 59,408,317</u>		
Liabilities and Shareholders' Equity						
Interest-bearing liabilities:						
Interest-bearing demand deposits	\$ 11,581,753	\$ 249,674	2.16 %	\$ 10,879,231	\$ 273,480	2.51 %
Money market accounts	14,209,490	380,369	2.68	13,069,507	408,087	3.12
Savings deposits	980,254	1,421	0.14	1,021,838	1,262	0.12
Time deposits	7,423,127	258,491	3.48	8,244,344	358,401	4.35
Brokered deposits	4,949,882	219,068	4.43	5,426,407	288,702	5.32
Federal funds purchased and securities sold under repurchase agreements	67,736	774	1.13	109,088	1,909	1.72
Other short-term borrowings	—	—	—	45,489	2,514	5.44
Long-term debt	2,173,586	133,153	6.11	1,607,048	109,657	6.80
Total interest-bearing liabilities	<u>41,385,828</u>	<u>\$ 1,242,950</u>	<u>3.00 %</u>	<u>40,402,952</u>	<u>\$ 1,444,012</u>	<u>3.57 %</u>
Non-interest-bearing demand deposits	11,388,003			11,904,120		
Other liabilities	1,696,451			1,911,827		
Total equity	5,627,008			5,189,418		
Total liabilities and shareholders' equity	<u>\$ 60,097,290</u>			<u>\$ 59,408,317</u>		
Net interest income, taxable equivalent net interest margin ⁽⁶⁾	\$ 1,879,824	3.39 %		\$ 1,755,062	3.19 %	
Less: taxable-equivalent adjustment	<u>6,607</u>			<u>5,485</u>		
Net interest income	<u>\$ 1,873,217</u>			<u>\$ 1,749,577</u>		

⁽¹⁾ Average loans are shown net of unearned income. NPLs are included. Interest income includes fees as follows: 2025 — \$50.7 million and 2024 — \$49.4 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 \$(369.8) million and \$(724.8) million for the years ended December 31, 2025 and 2024, respectively.

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

Synovus

AVERAGE BALANCES, INTEREST, AND YIELDS/RATES

(Unaudited)

(dollars in thousands)	Fourth Quarter 2025			Third Quarter 2025			Fourth Quarter 2024		
	Average Balance	Interest	Yield/Rate	Average Balance	Interest	Yield/Rate	Average Balance	Interest	Yield/Rate
Assets									
Interest earning assets:									
Commercial loans ⁽¹⁾⁽²⁾	\$ 35,372,195	\$ 560,813	6.29 %	\$ 35,041,225	\$ 572,417	6.48 %	\$ 34,278,042	\$ 569,759	6.61 %
Consumer loans ⁽¹⁾	8,244,603	107,987	5.21	8,258,139	109,760	5.29	8,258,712	107,507	5.19
Less: Allowance for loan losses	(463,611)	—	—	(464,057)	—	—	(479,980)	—	—
Loans, net	43,153,187	668,800	6.15	42,835,307	682,177	6.32	42,056,774	677,266	6.41
Total investment securities ⁽³⁾	10,213,678	89,032	3.49	10,494,221	91,440	3.49	10,623,943	91,038	3.43
Interest-earning deposits with other banks	2,241,149	22,152	3.86	1,796,065	19,668	4.29	2,437,414	28,726	4.61
Federal funds sold and securities purchased under resale agreements	25,946	169	2.55	24,695	208	3.30	21,177	210	3.88
Mortgage loans held for sale	33,107	536	6.47	33,468	561	6.70	30,483	520	6.83
Other loans held for sale	92,796	549	2.32	96,203	577	2.35	74,019	404	2.13
Other earning assets ⁽⁴⁾	219,339	3,035	5.53	227,966	2,224	3.90	178,676	2,396	5.37
Total interest earning assets	55,979,202	\$ 784,273	5.56 %	55,507,925	\$ 796,855	5.70 %	55,422,486	\$ 800,560	5.75 %
Cash and due from banks	647,400			555,477			512,178		
Premises and equipment	377,447			379,240			382,784		
Other real estate	22,455			15,143			386		
Cash surrender value of bank-owned life insurance	1,155,266			1,151,651			1,135,952		
Other assets ⁽⁵⁾	2,657,727			2,476,116			2,720,830		
Total assets	<u>\$ 60,839,497</u>			<u>\$ 60,085,552</u>			<u>\$ 60,174,616</u>		
Liabilities and Shareholders' Equity									
Interest-bearing liabilities:									
Interest-bearing demand deposits	\$ 11,854,688	\$ 60,173	2.01 %	\$ 11,324,747	\$ 63,034	2.21 %	\$ 11,298,352	\$ 67,470	2.38 %
Money market accounts	14,302,985	89,499	2.48	14,306,362	99,698	2.76	13,768,434	101,063	2.92
Savings deposits	955,018	371	0.15	978,165	375	0.15	986,522	316	0.13
Time deposits	7,566,180	64,247	3.37	7,147,913	61,142	3.39	8,251,686	85,426	4.12
Brokered deposits	5,071,443	52,576	4.11	5,059,127	57,274	4.49	5,012,655	61,924	4.90
Federal funds purchased and securities sold under repurchase agreements	59,747	147	0.96	73,507	233	1.24	113,681	322	1.11
Long-term debt	2,134,141	31,051	5.79	2,665,975	38,668	5.75	1,613,246	27,616	6.84
Total interest-bearing liabilities	<u>\$ 41,944,202</u>	<u>\$ 298,064</u>	<u>2.82 %</u>	<u>41,555,796</u>	<u>\$ 320,424</u>	<u>3.06 %</u>	<u>41,044,576</u>	<u>\$ 344,137</u>	<u>3.34 %</u>
Non-interest-bearing demand deposits	11,419,711			11,340,508			11,783,834		
Other liabilities	1,540,986			1,504,367			1,963,298		
Total equity	5,934,598			5,684,881			5,382,908		
Total liabilities and shareholders' equity	<u>\$ 60,839,497</u>			<u>\$ 60,085,552</u>			<u>\$ 60,174,616</u>		
Net interest income, taxable equivalent net interest margin ⁽⁶⁾	\$ 486,209	3.45 %		\$ 476,431	3.41 %		\$ 456,423	3.28 %	
Less: taxable-equivalent adjustment	1,632			1,736			1,430		
Net interest income	<u>\$ 484,577</u>			<u>\$ 474,695</u>			<u>\$ 454,993</u>		

(1) Average loans are shown net of deferred fees and costs. NPLs are included. Interest income includes fees as follows: Fourth Quarter 2025 — \$13.2 million, Third Quarter 2025 — \$12.7 million, and Fourth Quarter 2024 — \$13.7 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 \$(263.1) million, \$(350.4) million, and \$(391.6) million for the Fourth Quarter 2025, Third Quarter 2025, and Fourth Quarter 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		Linked Quarter	Total Loans		Year/Year % Change
	December 31, 2025	September 30, 2025		% Change	December 31, 2024	
Commercial, Financial, and Agricultural	\$ 16,174,745	\$ 15,360,223	5 %	\$ 14,498,992	12 %	
Owner-Occupied	8,113,919	7,868,746	3	7,832,137	4	
Total Commercial & Industrial	24,288,664	23,228,969	5	22,331,129	9	
Multi-Family	3,827,474	4,184,821	(9)	4,185,545	(9)	
Hotels	1,933,245	1,804,352	7	1,769,384	9	
Office Buildings	1,627,336	1,617,937	1	1,743,329	(7)	
Shopping Centers	1,482,535	1,392,004	7	1,273,439	16	
Warehouses	961,228	960,604	—	846,025	14	
Other Investment Property	1,448,104	1,502,389	(4)	1,363,482	6	
Total Investment Properties	11,279,922	11,462,107	(2)	11,181,204	1	
1-4 Family Construction	216,392	218,582	(1)	212,226	2	
1-4 Family Investment Mortgage	325,786	329,745	(1)	333,692	(2)	
Total 1-4 Family Properties	542,178	548,327	(1)	545,918	(1)	
Commercial Development	64,718	58,447	11	55,467	17	
Residential Development	98,803	79,943	24	77,581	27	
Land Acquisition	111,774	120,916	(8)	154,449	(28)	
Land and Development	275,295	259,306	6	287,497	(4)	
Total Commercial Real Estate	12,097,395	12,269,740	(1)	12,014,619	1	
Consumer Mortgages	5,212,860	5,237,683	—	5,288,776	(1)	
Home Equity Lines	1,844,991	1,842,126	—	1,831,287	1	
Credit Cards	185,828	176,367	5	185,871	—	
Other Consumer Loans	995,889	998,349	—	957,346	4	
Total Consumer	8,239,568	8,254,525	—	8,263,280	—	
Total	\$ 44,625,627	\$ 43,753,234	2 %	\$ 42,609,028	5 %	

NON-PERFORMING LOANS COMPOSITION

(Unaudited)

(Dollars in thousands)

Loan Type	Total Non-performing Loans		Linked Quarter	Total Non-performing Loans		Year/Year % Change
	December 31, 2025	September 30, 2025		% Change	December 31, 2024	
Commercial, Financial, and Agricultural	\$ 125,295	\$ 89,095	41 %	\$ 122,874	2 %	
Owner-Occupied	26,197	9,777	168	34,380	(24)	
Total Commercial & Industrial	151,492	98,872	53	157,254	(4)	
Multi-Family	113	114	(1)	112	1	
Office Buildings	33,523	33,439	—	72,430	(54)	
Shopping Centers	1,496	1,534	(2)	515	190	
Warehouses	114	120	(5)	153	(25)	
Other Investment Property	422	604	(30)	820	(49)	
Total Investment Properties	35,668	35,811	—	74,030	(52)	
1-4 Family Construction	750	—	nm	—	nm	
1-4 Family Investment Mortgage	2,010	2,144	(6)	2,385	(16)	
Total 1-4 Family Properties	2,760	2,144	29	2,385	16	
Commercial Development	46	46	—	—	nm	
Land Acquisition	136	666	(80)	1,389	(90)	
Land and Development	182	712	(74)	1,389	(87)	
Total Commercial Real Estate	38,610	38,667	—	77,804	(50)	
Consumer Mortgages	46,972	44,993	4	50,834	(8)	
Home Equity Lines	13,187	20,800	(37)	17,365	(24)	
Other Consumer Loans	5,996	5,995	—	5,907	2	
Total Consumer	66,155	71,788	(8)	74,106	(11)	
Total	\$ 256,257	\$ 209,327	22 %	\$ 309,164	(17)%	

Synovus

CREDIT QUALITY DATA (Unaudited)

(Dollars in thousands)

	2025				2024	Fourth Quarter
	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	Fourth Quarter	25 vs '24 % Change
Non-performing Loans (NPL)	\$ 256,257	\$ 209,327	\$ 257,415	\$ 286,629	\$ 309,164	(17)%
Other Real Estate and Other Assets	22,306	22,395	1,198	563	385	nm
Non-performing Assets (NPAs)	\$ 278,563	\$ 231,722	\$ 258,613	\$ 287,192	\$ 309,549	(10)
Allowance for Loan Losses (ALL)	\$ 477,934	\$ 469,521	\$ 464,831	\$ 478,207	\$ 486,845	(2)
Reserve for Unfunded Commitments	51,536	50,748	48,975	50,655	52,462	(2)
Allowance for Credit Losses (ACL)	\$ 529,470	\$ 520,269	\$ 513,806	\$ 528,862	\$ 539,307	(2)
Net Charge-Offs - Quarter	23,815	15,227	18,301	21,366	28,101	
Net Charge-Offs - YTD	78,708	54,893	39,667	21,366	133,994	
Net Charge-Offs / Average Loans - Quarter ⁽¹⁾	0.22 %	0.14 %	0.17 %	0.20 %	0.26 %	
Net Charge-Offs / Average Loans - YTD ⁽¹⁾	0.18	0.17	0.19	0.20	0.31	
NPLs / Loans	0.57	0.48	0.59	0.67	0.73	
NPAs / Loans, ORE and specific other assets	0.62	0.53	0.59	0.67	0.73	
ACL/Loans	1.19	1.19	1.18	1.24	1.27	
ALL/Loans	1.07	1.07	1.07	1.12	1.14	
ACL/NPLs	206.62	248.54	199.60	184.51	174.44	
ALL/NPLs	186.51	224.30	180.58	166.84	157.47	
Past Due Loans over 90 days and Still Accruing	\$ 4,281	\$ 3,801	\$ 40,065	\$ 40,886	\$ 48,592	(91)
As a Percentage of Loans Outstanding	0.01 %	0.01 %	0.09 %	0.10 %	0.11 %	
Total Past Due Loans and Still Accruing	\$ 62,704	\$ 44,183	\$ 104,267	\$ 93,493	\$ 108,878	(42)
As a Percentage of Loans Outstanding	0.14 %	0.10 %	0.24 %	0.22 %	0.26 %	

⁽¹⁾ Ratio is annualized.

Amounts may not total due to rounding

SELECTED CAPITAL INFORMATION ⁽¹⁾

(Unaudited)

(Dollars in thousands)

	December 31, 2025	September 30, 2025	December 31, 2024
Common Equity Tier 1 Capital Ratio	11.28 %	11.22 %	10.84 %
Tier 1 Capital Ratio	12.36	12.33	11.96
Total Risk-Based Capital Ratio	14.68	14.05	13.81
Tier 1 Leverage Ratio	10.12	10.02	9.55
Total Synovus Financial Corp. shareholders' equity as a Percentage of Total Assets	9.77	9.62	8.71
Tangible Common Equity Ratio ⁽²⁾	8.14	7.96	7.02
Book Value Per Common Share ⁽³⁾	\$ 39.28	38.05	33.35
Tangible Book Value Per Common Share ⁽²⁾⁽⁴⁾	35.65	34.40	29.70

⁽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.