

SYNOVUS®

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.

	6/30/2023	3/31/2023	12/31/2022	9/30/2022
Financial Highlights	Q2	Q1	Q4	Q3
Total Assets (000)	60,548,277	61,725,582	59,629,623	58,454,981
Total Deposits (000)	50,637,902	50,500,418	49,414,623	48,519,033
Capitalization				
Total Equity Capital (000)	4,756,112	4,752,667	4,471,207	4,234,588
Risk Based Capital Ratio (%)	12.13	12.06	11.89	11.81
Tier 1 Risk-based Ratio (%)	10.83	10.77	10.66	10.59
Leverage Ratio (%)	9.17	9.11	9.06	9.04
Profitability				
Net Income (000)	177,341	201,516	214,198	204,906
ROAA (%)	1.15	1.31	1.41	1.39
ROAE (%)	14.92	17.48	19.68	18.54
Efficiency Ratio (%)	51.12	48.96	47.90	47.89
Asset Quality				
Noncurrent Loans/ Loans (%)	0.59	0.42	0.30	0.29
NPLs/ Loans (%)	0.74	0.54	0.62	0.55
NPAs/ Assets (%)	0.55	0.39	0.46	0.41
NPA (Excl Rest Loans) / Total Assets (%)	0.43	0.30	0.21	0.21
Loan Loss Reserves/ Gross Loans (%)	1.05	1.02	1.01	0.97
Liquidity				
Liquidity Ratio (%)	12.93	14.61	13.12	13.81

source: S&P Global

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

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