

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.

	9/30/2024	6/30/2024	3/31/2024	12/31/2023
Financial Highlights	Q3	Q2	Q1	YE
Total Assets (000)	59,462,777	59,480,339	59,715,619	59,685,757
Total Deposits (000)	50,697,977	50,744,903	51,179,997	51,343,156
Capitalization				
Total Equity Capital (000)	5,283,166	4,932,174	4,840,859	4,947,888
Risk Based Capital Ratio (%)	13.08	12.95	12.52	12.29
Tier 1 Risk-based Ratio (%)	11.60	11.46	11.09	10.93
Leverage Ratio (%)	9.43	9.23	9.32	9.21
Profitability				
Net Income (000)	189,176	-13,702	125,237	67,925
ROAA (%)	1.27	-0.09	0.83	0.45
ROAE (%)	14.82	-1.12	10.24	5.81
Efficiency Ratio (%)	51.48	51.23	57.47	60.78
Asset Quality				
Noncurrent Loans/ Loans (%)	0.73	0.60	0.82	0.67
NPLs/ Loans (%)	0.89	0.77	1.03	1.20
NPAs/ Assets (%)	0.65	0.56	0.78	0.87
NPA (Excl Rest Loans) / Total Assets (%)	0.53	0.43	0.62	0.48
Loan Loss Reserves/ Gross Loans (%)	1.12	1.12	1.13	1.10
Liquidity				
Liquidity Ratio (%)	13.40	13.11	13.05	12.97

source: S&P Global

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

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