

SYNOVUS

OUR COMPANY

Synovus Financial Corp. (NYSE: **SNV**) is a financial services company based in Columbus, Georgia. Through our wholly-owned subsidiary, Synovus Bank, member FDIC, the company provides commercial and retail banking in addition to a full suite of specialized products and services including private banking, treasury management, asset-based lending, wealth management, international banking, and life insurance premium financing. Synovus also provides mortgage services, financial planning, and investment advisory services through its wholly-owned subsidiaries, Synovus Mortgage, Synovus Trust, and Synovus Securities, as well as its GLOBALT Investments and Creative Financial Group divisions. These specialized offerings, combined with our traditional banking products and services, make Synovus Bank a great choice for retail and commercial customers.



\$31 billion in assets



248 branches in 5 states



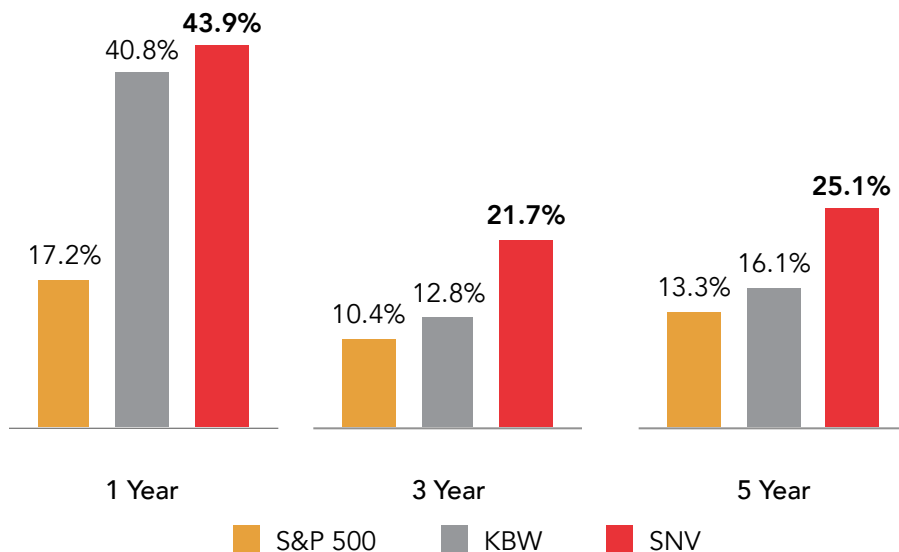
16.7% increase in 2016 diluted EPS



28 locally-branded divisions

STOCK PERFORMANCE

(as of 3/31/2017)



LOCALLY-BRANDED BANK DIVISIONS

ALABAMA

Bank of Tuscaloosa
 CB&T Bank of East Alabama
 Coastal Bank and Trust
 Community Bank and Trust of SE Alabama
 First Bank of Jasper
 First Commercial Bank
 First Commercial Bank of Huntsville
 Sterling Bank

FLORIDA

Coastal Bank and Trust
 First Coast Community Bank
 Synovus Bank of Florida
 Synovus Bank of Jacksonville
 Tallahassee State Bank

GEORGIA

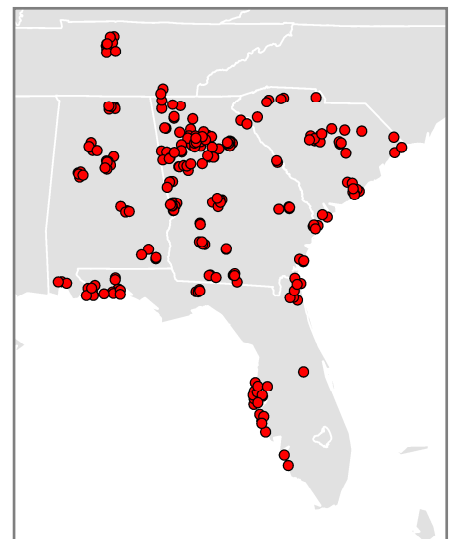
AFB&T
 Bank of North Georgia
 CB&T Bank of Middle Georgia
 Citizens First Bank
 The Coastal Bank of Georgia
 Cohutta Banking Company
 Columbus Bank and Trust
 Commercial Bank
 Commercial Bank and Trust
 First Community Bank of Tifton
 First State Bank and Trust
 Georgia Bank & Trust
 SB&T
 Sea Island Bank

SOUTH CAROLINA

NBSC

TENNESSEE

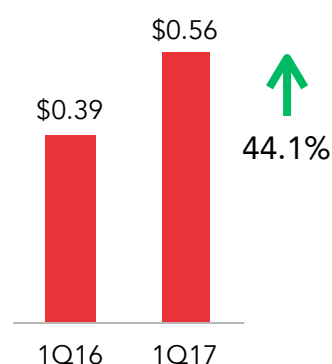
Cohutta Banking Company
 The Bank of Nashville



RECENT RECOGNITION

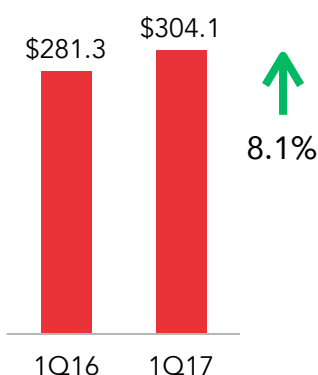
- ▶ Synovus received 26 Greenwich Customer Service Excellence awards in Middle Market and Small Business Banking from Greenwich Associates, of 600 U.S. banks evaluated by Greenwich, only two banks won more awards than Synovus.
- ▶ *American Banker*/Reputation Institute named Synovus one of America's Most Reputable Banks for the second consecutive year in 2016. Of 33 banks included in the survey, Synovus ranked second overall and was one of four in the top 10 among both customers and non-customers. Rankings appear in the July issue of *American Banker* magazine.
- ▶ *Georgia Trend* named Synovus one of 17 "Best Places to Work In Georgia" in the magazine's 2016 ranking of the state's top employers. Rankings appear in the July issue.
- ▶ Synovus named "Best Regional Bank, Southeast" in the November issue of *MONEY Magazine*

DILUTED EPS



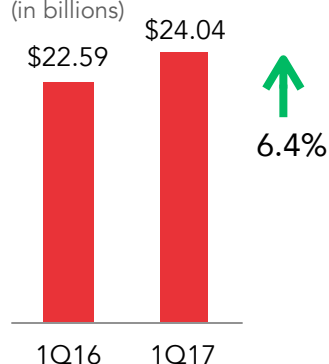
TOTAL REVENUES⁽¹⁾

(in millions)

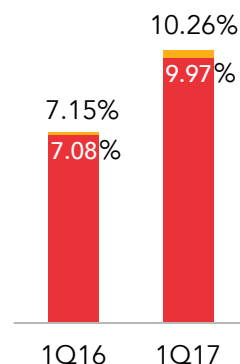


TOTAL AVERAGE LOANS

(in billions)



RETURN ON CAPITAL⁽²⁾



■ RETURN ON AVERAGE TANGIBLE COMMON EQUITY
 ■ RETURN ON AVERAGE COMMON EQUITY

GUIDANCE

		1Q17 Results	2017 Outlook
Balance Sheet	Average total loan growth	6.4%	5% to 7%
	Average total deposit growth	7.4%	5% to 7%
Revenues	Net interest income growth ⁽³⁾	10.0%	10% to 12%
	Adjusted non-interest income ⁽²⁾ growth	4.0%	2% to 4%
Non-interest Expense and Taxes	Total non-interest expense growth	4.9%	2% to 4%
	Effective tax rate	32.0%	34% to 35%
Credit and Capital	Net charge-off ratio	12 b.p.s	15 to 20 b.p.s
	Share repurchases	\$15.1 million	Up to \$200 million

(1) Consist of net interest income and non-interest income excluding net investment securities gains.

(2) Non-GAAP financial measure as defined in the appendix of the Q1 2017 Earnings Call Presentation, which can be found within the Events and Presentations section of website investor.synovus.com.

(3) Assumes no further changes in interest rates.