

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



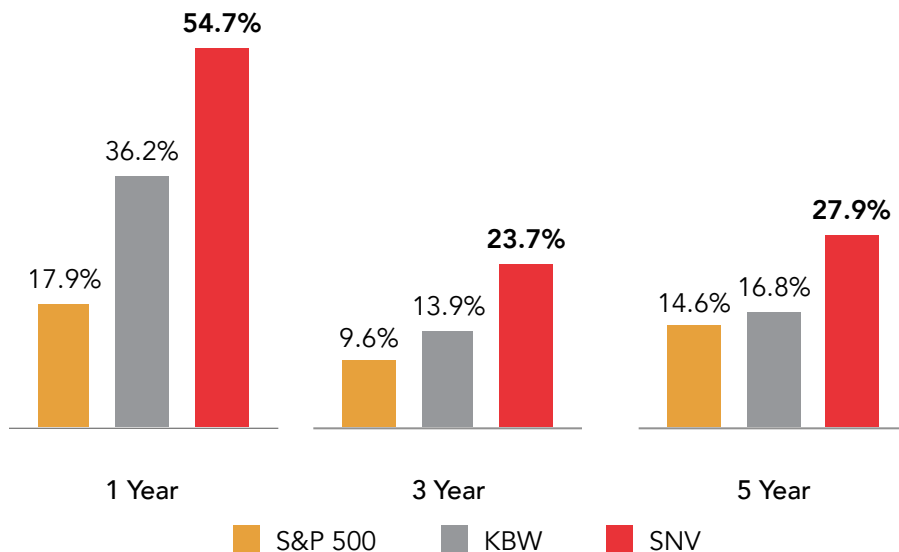
16.7% increase in 2016 diluted EPS



28 locally-branded divisions

STOCK PERFORMANCE

(as of 6/30/2017)



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

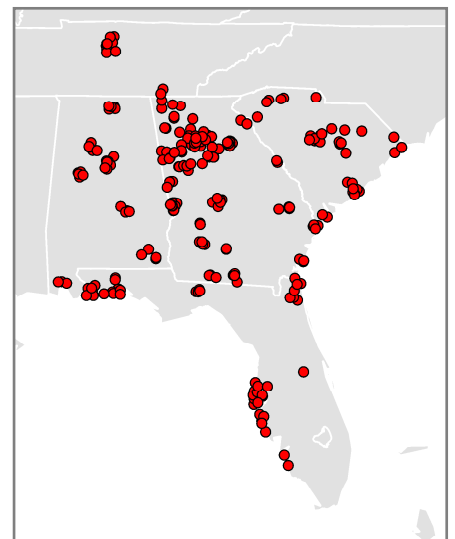
AFB&T
 Bank of North Georgia
 CB&T Bank of Middle Georgia
 Citizens First Bank
 The Coastal Bank of Georgia
 Cohutta Banking Company
 Columbus Bank and Trust
 Commercial Bank
 Commercial Bank and Trust
 First Community Bank of Tifton
 First State Bank and Trust
 Georgia Bank & Trust
 SB&T
 Sea Island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

SOUTH CAROLINA

NBSC

TENNESSEE

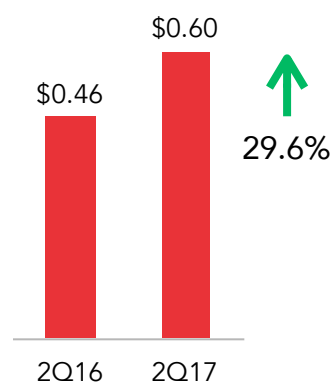
Cohutta Banking Company
 The Bank of Nashville



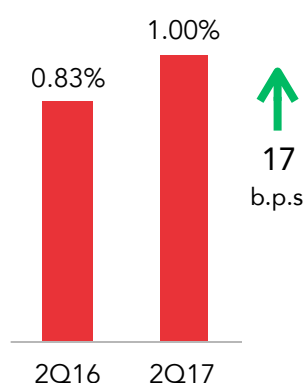
RECENT RECOGNITION

- ▶ Synovus won 28 Greenwich Excellence Awards for Small Business Banking and Middle Market Banking. Among more than 600 U.S. banks evaluated by Greenwich Associates, 30 received awards for small business banking and 37 for middle market banking. Only one bank won more awards than Synovus.
- ▶ *American Banker*/Reputation Institute named Synovus “Most Reputable Bank” in the United States. Of 42 banks included in the 2017 survey, Synovus ranked first overall, first among non-customers and in the top ten among customers. Synovus ranked second in 2016. Rankings appear in the July issue of *American Banker* magazine.
- ▶ Synovus named “Best Regional Bank, Southeast” in the November issue of *MONEY Magazine*
- ▶ Financial Services Roundtable named Synovus a 2017 Corporate Social Responsibility Leadership Award winner.

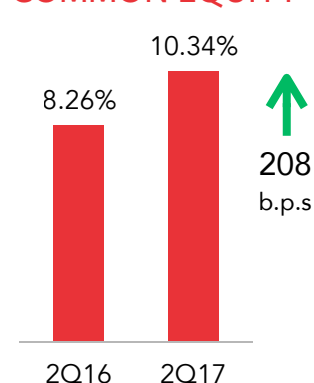
DILUTED EPS



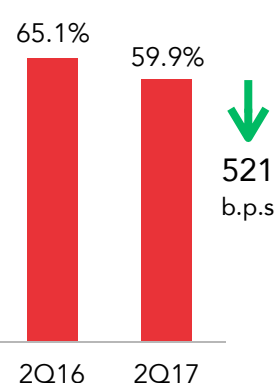
RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE COMMON EQUITY



EFFICIENCY RATIO



2017 OUTLOOK

		YTD Results	2017 Outlook
Balance Sheet	Average loan growth	6.3%	5% to 7%
	Average total deposit growth	6.6%	5% to 7%
Revenue	Net interest income growth ⁽¹⁾	11.7%	12% to 14%
	Adjusted non-interest income ⁽²⁾ growth	3.7%	2% to 4%
Non-interest Expense and Taxes	Total non-interest expense growth	3.3%	2% to 4%
	Effective tax rate	33.8%	34% to 35%
Credit and Capital	Net charge-off ratio	19 b.p.s	15 to 20 b.p.s
	Share repurchases	\$45.3 million	Up to \$200 million

(1) Assumes no further changes in interest rates.

(2) Non-GAAP financial measure as defined in the appendix of the Q2 2017 Earnings Call Presentation, which can be found within the Events and Presentations section of website investor.synovus.com.