

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.



\$32 billion in assets

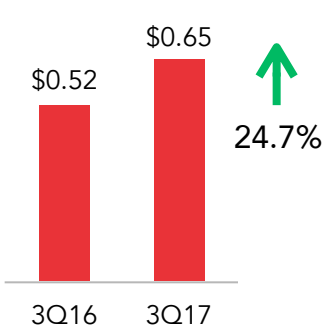


250 branches in 5 states

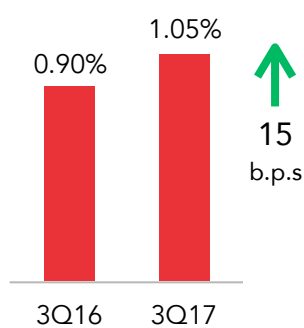


\$26 billion in deposits

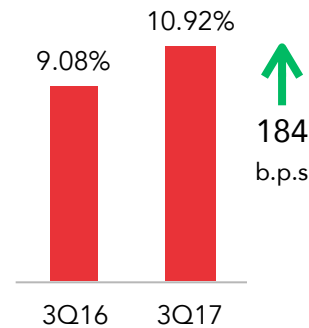
ADJUSTED DILUTED EPS⁽¹⁾



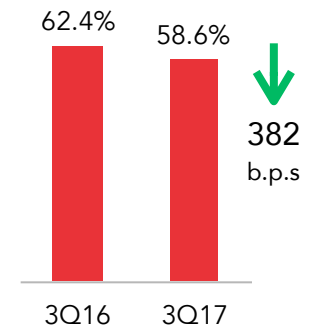
ADJUSTED RETURN ON AVERAGE ASSETS⁽¹⁾



RETURN ON AVERAGE COMMON EQUITY

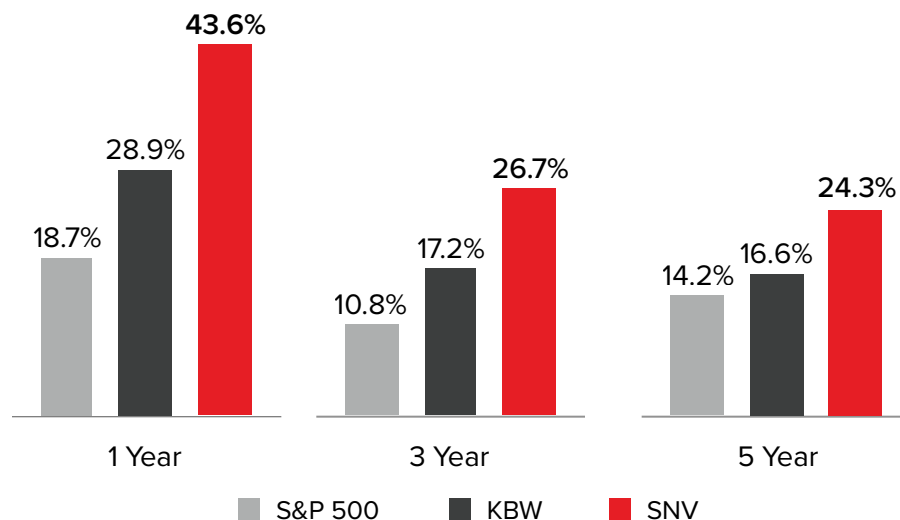


ADJUSTED EFFICIENCY RATIO⁽¹⁾

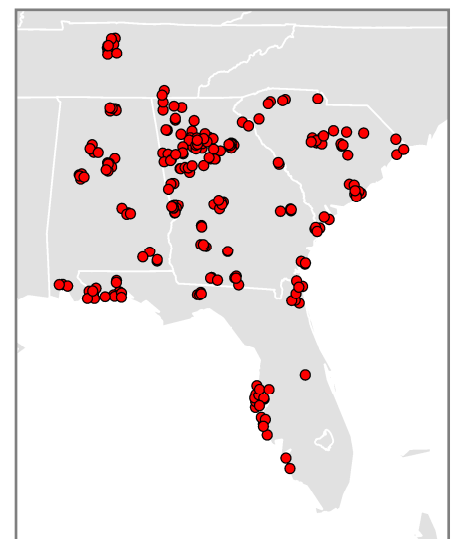


STOCK PERFORMANCE

(as of 9/30/2017)



ATTRACTIVE SE FOOTPRINT



1) Non-GAAP financial measure as defined in the appendix of the Q3 2017 Earnings Call Presentation, which can be found within the Events and Presentations section of website investor.synovus.com.

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.

2017 OUTLOOK

		YTD Results (as reported)	Excluding Cabela’s fee and balance sheet restructuring actions	
			YTD 3Q17 ⁽²⁾	2017 Outlook ⁽²⁾
Balance Sheet	Average loan growth	6.2%	6.2%	5% to 7%
	Average total deposit growth	6.1%	6.1%	5% to 7%
Revenue	Net interest income growth	13.2%	13.2%	12% to 14% ⁽¹⁾
	Adjusted non-interest income ⁽²⁾ growth	2.4%	2.4%	2% to 4%
Non-interest Expense and Taxes	Total non-interest expense growth	5.7%	4.1%	2% to 4%
	Effective tax rate	34.6%	34.6%	34% to 35%
Credit and Capital	Net charge-off ratio	33 b.p.s	15 b.p.s	15 to 20 b.p.s
	Share repurchases	\$135.9 million	\$135.9 million	Up to \$200 million

STRATEGIC PILLARS



Delivering Sustainable Growth

Enhancing Returns and Optimizing Balance Sheet

Driving Efficiencies While Investing Strategically

Maintaining Strong Credit, Capital and Liquidity

(1) Assumes no further changes in interest rates.

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