

OUR COMPANY

Synovus Financial Corp. (NYSE: **SNV**) is a financial services company based in Columbus, Georgia, with approximately \$32 billion in assets. Through its wholly-owned subsidiary, Synovus Bank, the company provides commercial and retail banking services, including private banking, treasury management, wealth management, premium finance, and international banking. 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 Global One, GLOBALT, and Creative Financial Group divisions. Synovus' range of products and services, along with its industry-leading reputation and focus on local communities, make the company a compelling choice for customers in some of the best markets in the southeast.



\$32 billion in assets

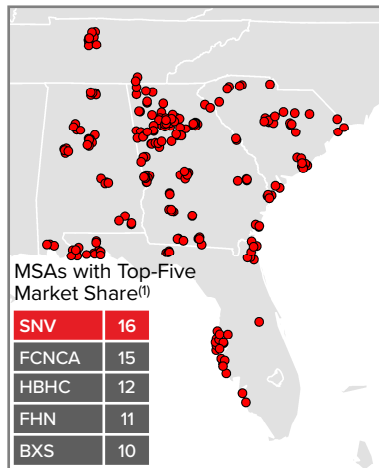


249 branches in 5 states



\$26 billion in deposits

ATTRACTIVE FRANCHISE



STRATEGIC PILLARS



Delivering Sustainable Growth

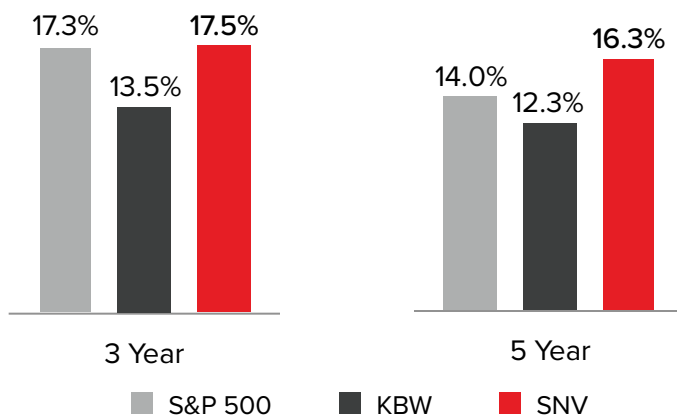
Enhancing Returns and Optimizing Balance Sheet

Driving Efficiencies While Investing Strategically

Maintaining Strong Credit, Capital, and Liquidity

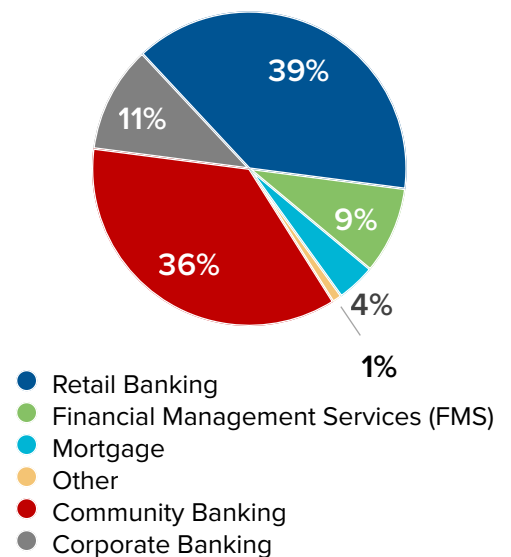
STOCK PERFORMANCE

(as of 9/30/2018)



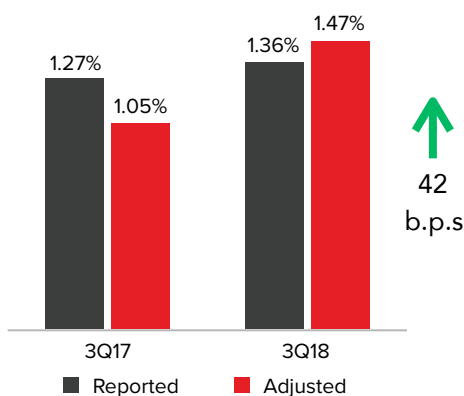
DIVERSE REVENUE MIX

(3Q18)

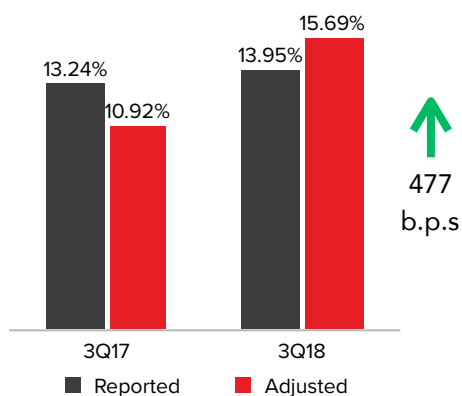


1) FDIC deposit data as of 6/30/17

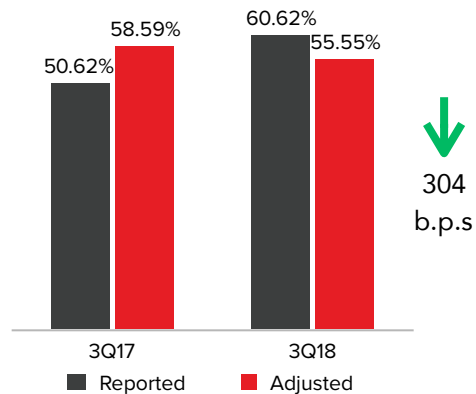
RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE COMMON EQUITY



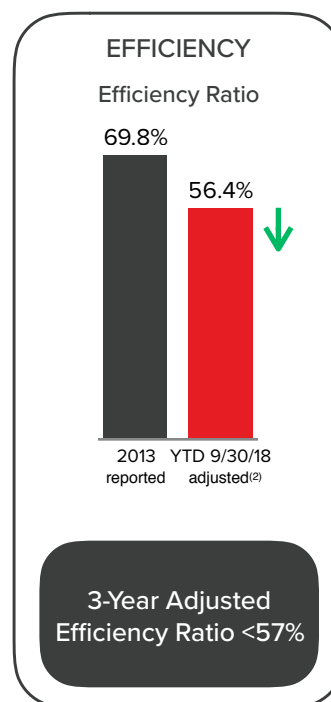
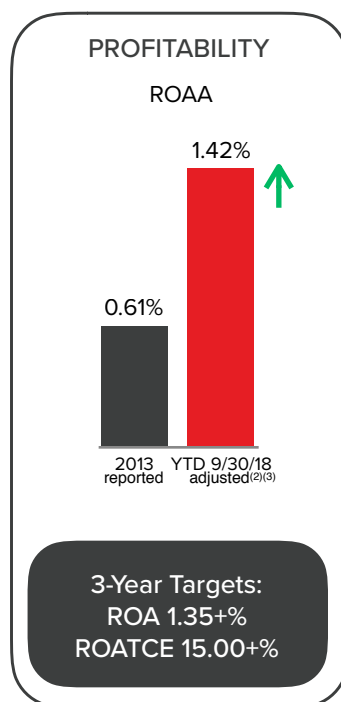
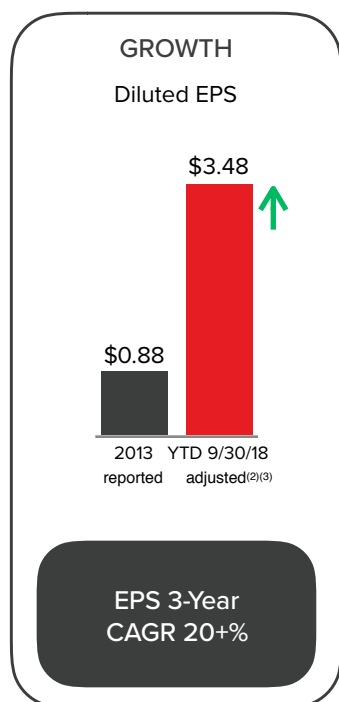
EFFICIENCY RATIO



2018 OUTLOOK

		Original 2018 Guidance	YTD Results 9/30/18
Balance Sheet	Average loan growth	4 to 6%	3.1% ⁽¹⁾
	Average total deposit growth	4 to 6%	4.3% ⁽¹⁾
Revenue	Net interest income growth	11 to 13%	12.9% ⁽¹⁾
	Adjusted non-interest income ⁽²⁾ growth	4 to 6%	5.7% ⁽¹⁾
Non-interest Expense and Taxes	Total non-interest expense growth	0 to 3%	4.2% ⁽¹⁾
	Effective tax rate	23 to 24%	19.8%
Credit and Capital	Net charge-off ratio	15 to 25 b.p.s	20 b.p.s.
	Share repurchases	Up to \$150 million	\$134.8 million
	Common dividend per share (year)	Up 67% to \$1.00	\$0.75

CONTINUED BROAD-BASED IMPROVEMENT



RECENT RECOGNITION

- ▶ Synovus won 23 Greenwich Excellence Awards for Small Business Banking and Middle Market Banking. Among more than 600 U.S. banks evaluated by Greenwich Associates, 33 received awards for small business banking and 43 for middle market banking.
- ▶ In 2018, *American Banker*/Reputation Institute named Synovus one of America's most reputable bank for the fourth consecutive year. Of 40 banks included in the publication's annual Survey of Bank Reputations, Synovus ranked in the top 10 among both customers and non-customers. Synovus has ranked in the top 10 with customers and non-customers since its first appearance in the survey in 2015.
- ▶ Synovus was named one of *American Banker's* "Best Banks to Work For" in 2018.

(1) Growth vs. year-to-date 9/30/17

(2) Non-GAAP financial measure as defined in the appendix of the Q3 2018 Earnings Call Presentation, which can be found within the Events and Presentations section of website investor.synovus.com.

(3) Annualized