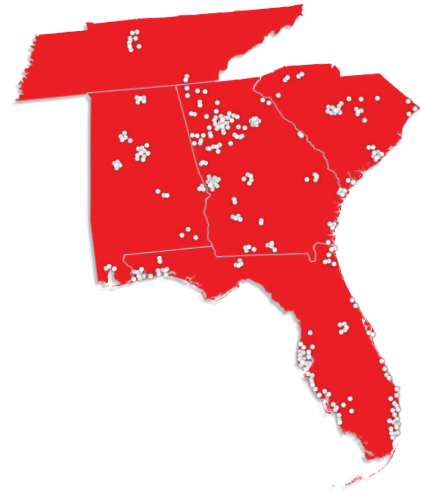
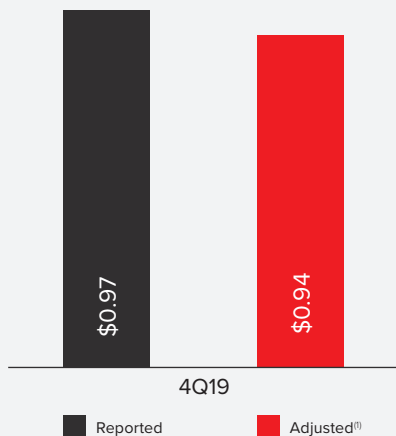


Company Profile

Synovus Financial Corp. (NYSE: SNV) is a financial services company based in Columbus, Georgia, with approximately \$48 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.



Earnings Per Share



4Q 2019 Results

- Period-end loan growth of \$744.6 million, or 8.1% annualized, from prior quarter on total funded loan production of \$3.55 billion.
- Period-end deposit growth of \$972.4 million, or 10.3% annualized, from third quarter 2019. Total deposit costs declined 13 basis points from the previous quarter.
- Net interest margin of 3.65%, a decline of 4 basis points from the previous quarter. Excluding the impact of purchase accounting adjustments, net interest margin was 3.40%, down 2 basis points from the prior quarter.
- Non-interest income was \$98.0 million, an increase of \$9.2 million from the third quarter and \$30.0 million from the prior-year quarter.
- Credit quality metrics remained solid, with the NPL ratio and the NPA ratio each declining by 5 basis points, to 0.27% and 0.37%, respectively. The net charge-off ratio was 0.10%.

Key Figures

Assets

\$48bn ↗

Deposits

\$38bn ↗

Loans

\$37bn ↗

Branches

299
across five states

Ratings Summary

Synovus Financial

Rating Date
Long-Term Issuer
Rating Outlook

S&P

8/16/2016
BBB-
Stable

Fitch

5/20/2019
BBB-
Positive

Synovus Bank

Rating Date
Long-Term Issuer
Certificate of Deposit

S&P

8/16/2016
BBB
-

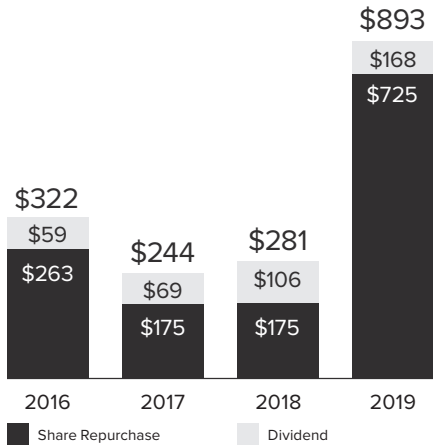
Fitch

5/20/2019
BBB-
BBB

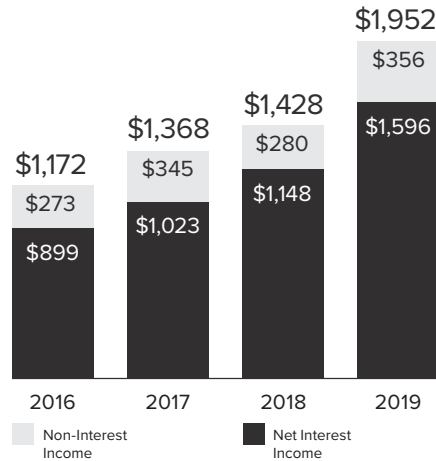
(1) Non-GAAP financial measures as defined in the appendix of the 4Q 2019 Earnings Call Presentation, which can be found within the Events and Presentation section of investor.synovus.com

Financial Highlights

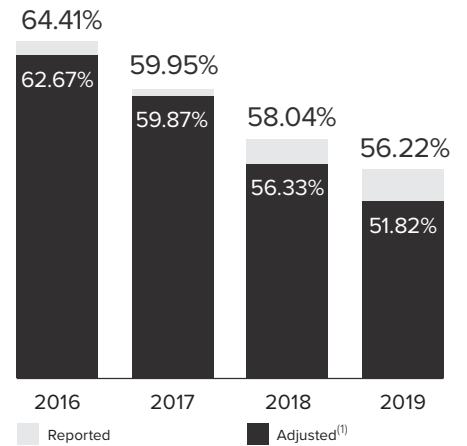
Capital Returned



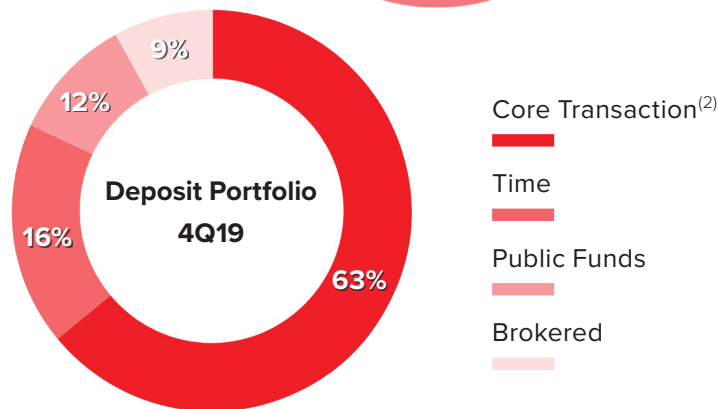
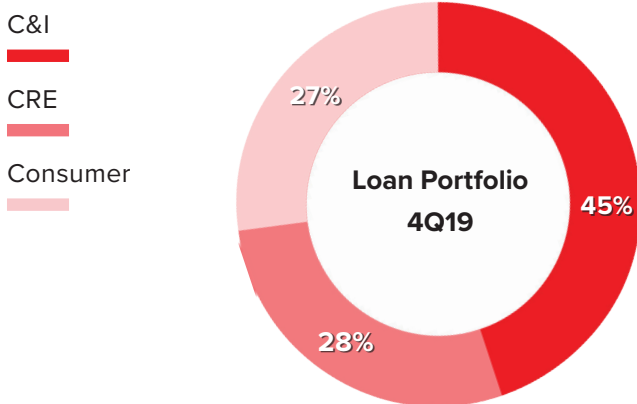
Revenue Growth



Efficiency Ratio



Portfolio Composition



Community Investment

The best way to ensure the long-term health of our bank is to help ensure the health of the communities we serve. This means more than taking deposits, providing loans, or earning the right to do the next transaction. It also means serving with our time, talent, and resources. In 2019, Synovus team members volunteered approximately 39,000 hours through 5,600 *Here Matters* community outreach opportunities, and the company contributed more than \$2.5 million to over 500 non-profits and agencies. In January 2020, we kicked off our Raise the Banner initiative, providing financial education to the communities we serve.

Recent Accolades

2019 MBA Residential Diversity and Inclusion Leadership Award



Strategic Areas of Focus



Expanding Sources of Growth

high-opportunity segments and markets



Building High Performing Teams

attract and retain the best and the brightest



Differentiating Customer Experience

make transactions easy and accessible anytime, anywhere



Transforming Digital

build and deploy to improve go-to market delivery channels



Efficiency, Scale, and Modernization

prioritize, automate and scale for speed to market



Leveraging Data as an Asset

predictive analytics, business intelligence and data maturity

(1) Non-GAAP financial measures as defined in the appendix of the 4Q 2019 Earnings Call Presentation, which can be found within the Events and Presentation section of investor.synovus.com
 (2) Core transaction deposits consist of non-interest bearing, NOW/savings, and money market deposits excluding public funds and brokered