

SYNOVUS FINANCIAL CORP.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1078846	Number of Insured Depository Institutions 30	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$36,165	\$34,504	-4.6%	
Loans	\$27,796	\$25,453	-8.4%	
<i>Construction & development</i>	\$8,368	\$6,370	-23.9%	
<i>Closed-end 1-4 family residential</i>	\$3,141	\$3,026	-3.7%	
<i>Home equity</i>	\$1,747	\$1,727	-1.2%	
<i>Credit card</i>	\$295	\$294	-0.3%	
<i>Other consumer</i>	\$293	\$234	-20.0%	
<i>Commercial & Industrial</i>	\$4,805	\$4,335	-9.8%	
<i>Commercial real estate</i>	\$7,514	\$7,760	3.3%	
Unused commitments	\$7,378	\$6,088	-17.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2,072	\$1,961	-5.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$1,688	\$1,194	-29.3%	
Cash & balances due	\$1,794	\$2,530	41.1%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$239	\$315	31.8%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$214	\$286	34.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$32,715	\$31,398	-4.0%	
Deposits	\$28,654	\$27,473	-4.1%	
Total other borrowings	\$3,588	\$3,648	1.7%	
FHLB advances	\$1,318	\$1,044	-20.8%	
Equity				
Equity capital at quarter end	\$3,450	\$3,103	-10.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$359	\$650	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	8.3%	--	
Tier 1 risk based capital ratio	10.4%	10.9%	--	
Total risk based capital ratio	11.7%	12.2%	--	
Return on equity ¹	-64.8%	-27.1%	--	
Return on assets ¹	-6.6%	-2.4%	--	
Net interest margin ¹	3.1%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	88.0%	52.2%	--	
Loss provision to net charge-offs (qtr)	167.2%	117.0%	--	
Net charge-offs to average loans and leases ¹	2.9%	5.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	5.0%	11.8%	1.4%	3.0%
<i>Closed-end 1-4 family residential</i>	3.3%	6.5%	0.5%	0.9%
<i>Home equity</i>	0.7%	1.0%	0.4%	0.7%
<i>Credit card</i>	1.2%	1.8%	1.2%	2.0%
<i>Other consumer</i>	1.0%	1.1%	0.4%	1.1%
<i>Commercial & Industrial</i>	1.1%	2.2%	0.7%	1.3%
<i>Commercial real estate</i>	0.9%	5.4%	0.1%	0.5%
<i>Total loans</i>	2.4%	6.0%	0.7%	1.4%