



SYNOVUS[®]

2022 Annual Report



full potential



Our name reflects our uniqueness

Rooted in our heritage, grown out of our deep belief in the value of service and putting people first, and a testament to our commitment to deliver value using our expertise.

Synergy + novus = **SYNOVUS**

Synergy, meaning the interaction of separate components for a total effect greater than the sum of their parts and **novus** (Latin for “new”), meaning of superior quality and different from others in the same category.

We’re driven by our purpose

To enable people to reach their **full potential**.

Our values guide how we act



Superior Leadership

Expected and essential to the health of our company. Passionate, caring and effective leaders build a passionate, caring and successful team.



Trusting Relationships

Forged between leaders and team members, and team members and clients are the foundation of our company’s success.



Excellence

Our goal in every decision we make and in every product, service and solution we deliver.

Our Customer Covenant defines how we deepen relationships

We pledge to serve every client with the highest levels of sincerity, fairness, courtesy, respect, and gratitude, delivered with unparalleled responsiveness, expertise, efficiency and accuracy.

We are in the business to create lasting relationships, and we will treat our clients like we want to be treated.

We offer the finest personal service and products delivered by caring team members who take 100% responsibility for meeting the needs of each client.



To our shareholders

Full potential. That's the realization of our company's purpose. And enabling people to *get there* by providing valuable advice and solutions inspires everything we do every day.

It's why we introduced during our 2022 Investor Day last February a refreshed strategic plan to deliver a growth-oriented bank built on our strong history, commitment to relationships and ability to drive consistent, top-quartile financial performance in key operating metrics.

We're pleased to share our 2022 story of progress in this letter and outline our 2023 priorities – a year fully dedicated to focused execution.

2022: A year of achievement and progress

Throughout the year, our team managed through the ever-changing economic conditions while delivering record financial results in key areas. Our successful execution and broad-based growth further demonstrated the validity and resiliency of our delivery model, as well as our expanded diversified growth levers. With a backdrop of rising rates, a talented team across our high-growth footprint and specialty banking units, coupled

with business line productivity gains and an efficiency mindset, we delivered net income available to common shareholders of \$724.7 million or \$4.95 per diluted share.

\$724.7 million

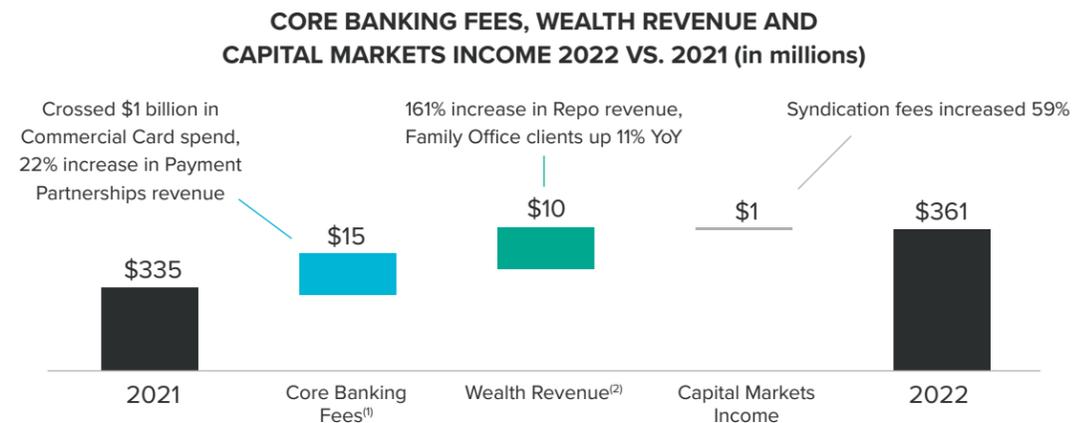
**NET INCOME AVAILABLE
TO COMMON SHAREHOLDERS**

Profitable growth led to top-tier operating metrics, including a return on average assets of 1.3% and an efficiency ratio of 52% – all while investing in new capabilities and future sources of growth and pivoting where needed as the economic, liquidity and credit landscape changed. We ended the year up 19% in pre-provision net revenue (PPNR), another strong indicator of our success in attracting and expanding client relationships.

Kevin S. Blair
Chairman, CEO
and President

Robust PPNR and revenue growth

Net interest income expansion during 2022 was fueled by double-digit loan growth and margin expansion given our asset sensitivity from rising interest rates. While the challenging mortgage environment served as a headwind on fee income, core client fee income, excluding mortgage, collectively increased high single digits for the year. This is a testament to the diversification of our business mix and ability to generate core banking fees, wealth revenue and capital markets income to deepen client relationships.



Core Client Fee Income Growth, Excluding Mortgage of 8%

Double-digit, broad-based, sound loan growth

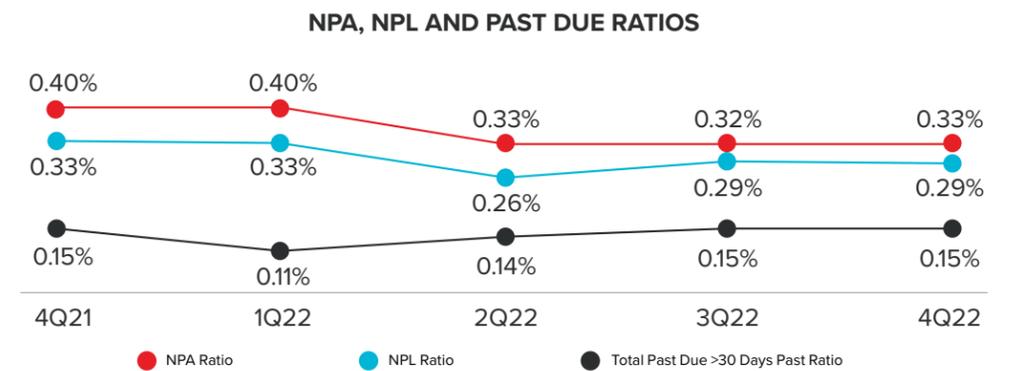
We doubled down on the commercial client segment where we have invested in talent and new solutions and where our relationship-centered core banking model gives us the right to win. As a result, we produced outsized commercial loan growth in both commercial and industrial and commercial real estate while expanding production margins. Excluding the Paycheck Protection Program (PPP), we realized six consecutive quarters of double-digit loan growth at year-end, up 12% on an annualized basis, with broad-based contributions from wholesale, community, consumer and our newest banking unit, corporate and investment banking (CIB).



(1) Includes service charges on deposit accounts, card fees, letter of credit fees, ATM fee income, line of credit non-usage fee, gains (losses) from sales of SBA loans, and miscellaneous other service charges; (2) Consists of fiduciary/asset management, brokerage and insurance revenues.

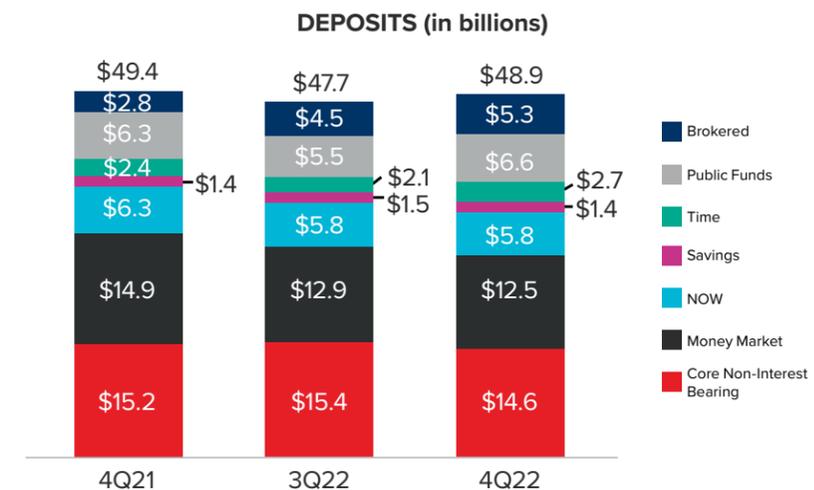
Historically sound credit quality

Credit metrics continued to point to a strong underlying client base as key ratios declined further during the year. At year-end, we reported non-performing assets (NPA), non-performing loans (NPL) and net charge-offs at or near historical low levels. We're pleased with the composition, diversification and strength of our loan portfolio as we navigate through another uncertain economic cycle. And we're confident our prudent underwriting standards and targeted approach to industry sectors and asset classes will provide added risk mitigation and protection from forecasted downturns in the quarters ahead.



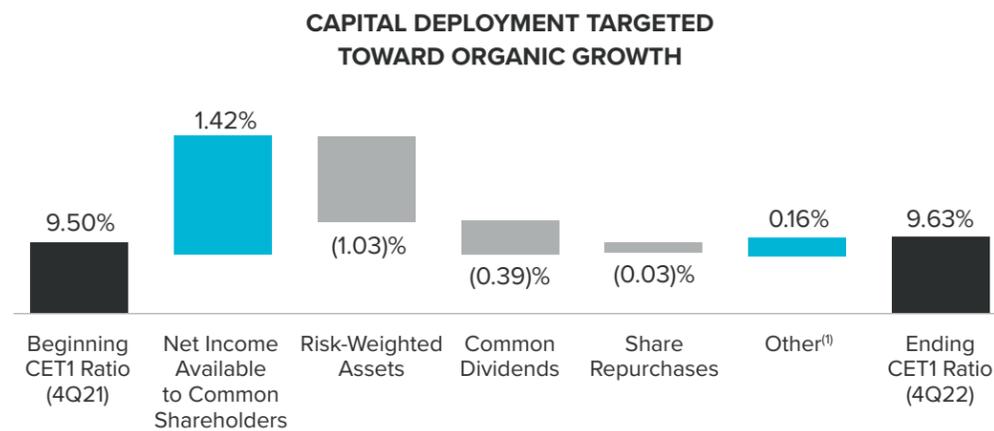
Strategic deposit generation

Our team managed deposit costs, executing a disciplined strategy and benefiting from an extended lag in deposit repricing. Despite industrywide diminishment in core deposit balances resulting from the Federal Reserve's quantitative tightening actions, accelerated production, attrition mitigating actions and utilizing new sources of funds led to only a modest decline in year-over-year balances. In yet another example of multiline contributions and impact, our overall deposit production was up 30%, offsetting the greater deposit run-off levels we experienced. With the operating environment for deposits remaining intensely competitive in 2023, we're keenly focused on incremental efforts to grow high-quality, lower-cost funds to support our ongoing asset-generation capabilities.



Pragmatic capital management

We ended 2022 with a common equity tier 1 (CET1) ratio of 9.6%, the upper half of our target operating range, reflecting our commitment to deliver strong organic earnings that support core client loan growth while maintaining solid capital levels. Consistent with our strategic growth plan outlined early in the year, we deployed more than 70% of our organic earnings toward core client growth while returning nearly 30% to our shareholders through our common dividend. We will continue the same approach to capital deployment in 2023, remaining measured given the economic uncertainty as we manage CET1 to the higher end or above the target operating range of 9.25-9.75%. And early in 2023, we successfully executed a debt issuance of \$500 million, bolstering our overall funding position and liquidity profile.



Investment-enabling efficiency discipline

Our two-year Synovus Forward initiative surpassed its \$175 million run-rate goal by year-end, leading to a more efficient and productive company. Through increased efficiency, we gained additional capacity that funded the launch of two new sublines of business, expanded specialty and middle market teams, added commercial and consumer analytics and enhanced deposit pricing tools. We also reduced real estate square footage by approximately 20%, streamlined back-office operations and decreased third-party spend by more than \$20 million annually. This further enabled us to implement more than 60 technology-enabled process improvements and client journeys. Although we declared victory on this specific exercise, the Synovus Forward initiative more deeply ingrained in our culture a continuous improvement mindset that considers disciplined expense control as an enabler to improved experiences, expanded capabilities for our clients and future sources of growth.

Investments, innovation and core growth initiatives

Behind our successful financial performance were key investments in sources of future growth and the effective execution of initiatives outlined in our strategic growth plan. Throughout the year, we leaned on our tried and proven core banking segments for growth while establishing new and expanded capabilities to deliver future sources of revenue well into the future.

Our wholesale team delivered record results, representing the largest growth engine for the company with \$5.3 billion in funded loan production, \$2.3 billion of deposit acquisition and \$39 million in fee income.



The team onboarded 55 new team members who will support future growth – especially in high growth-potential lines and geographies.

Our newly formed CIB team, merely a concept 12 months ago, now stands at 20 talented team members with demonstrated expertise in three industry verticals – financial institutions, healthcare services, and technology, media, and communications. The CIB team onboarded the first lending, capital markets and depository clients in 2022. With healthy pipelines and a warm reception by the marketplace, CIB is poised for strong growth in 2023.

Empowering local leaders who know their markets and clients best remains fundamental to our growth and success. Our community bank returned to a growth orientation as commercial and private wealth expanded their loan portfolio at a pace that has not occurred in several years.

Our market-based teams serve as critical relationship entry points and are the primary referral source for many business lines. In 2022, this combined team made more than 6,000 referrals to other business line partners.



Dan Hagaman
Director of Program Lending, Wholesale

When we go to market as a team, our clients experience the power of our capabilities and specialization we provide to meet all their needs.

It began with Dan Hagaman, director of program lending on our wholesale banking team, seeing the potential for partnerships across our enterprise to help our client sell a franchise. He built a trusting relationship with the client, who was open to hearing how we could help. So, Dan brought in other team members from our private wealth division and Synovus Trust. Team members Konda Pollard, private wealth management senior director, Michelle Bailey, private wealth advisor, and Meg Hoffmann, relationship manager lead, presented an investment strategy and prepared a financial plan for the client. We successfully managed the liquidity event and acquired new business.

Our wealth services team, including trust and securities, The Family Office, mortgage, and our two specialty lines, Globalt Investments and Creative Financial, collectively increased wealth revenue fee income 7% against significant headwinds in the equity markets, aided by strong new client acquisition and expanded relationships.

↑ 7% WEALTH REVENUE FEE INCOME

The Family Office, our ultra-high net worth, multigenerational wealth business line, increased its client base by a double-digit percentage for the second consecutive year. The team also received multiple national awards that validate the strength of its high-touch, highly personal delivery model that goes beyond asset management into family relationship building and wealth governance.

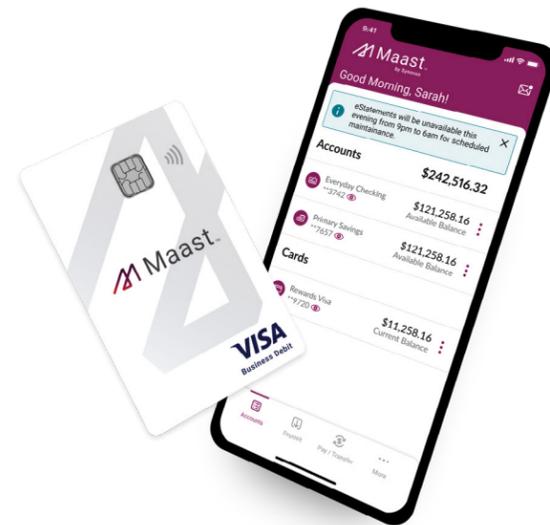
In October 2022, we integrated our community and wealth services lines to optimize synergies and the end-to-end impact potential when 1,400 of our expert bankers and financial services professionals locked arms to provide solutions to their 85,000-plus client base. A major focus of this combined team will be enhancing our private wealth services for commercial clients.

Our treasury and payments solutions (TPS) team had another banner year, delivering fee income growth of 14%, primarily through our core treasury management, commercial card and international solutions.

↑ 14% TPS FEE INCOME GROWTH

We also migrated all commercial and wholesale clients onto Synovus Gateway, an online and mobile commercial banking portal, which offers a range of digital capabilities to safely and securely initiate payments, mitigate fraud and gain insights into a company's cash flow. Gateway provides direct access to our Fintech-enabled Accelerate branded solutions for advanced treasury management.

Accelerate AR, our integrated receivables suite, helps our clients improve their receivables processes and days sales outstanding metrics through its receivables dashboard, lockbox and online bill presentment and payment module. And we're especially proud of our newest solution, Synovus Accelerate FX, an end-to-end digital portal that simplifies foreign exchange payments and trading with enhanced capabilities and controls. In partnership with Visa, we launched an inaugural Synovus Mobile Virtual Commercial Card that enables businesses to instantly generate and send credit cards to employees, vendors and contractors through a mobile app. These solutions enable us to meet the needs of our clients domestically and internationally, creating a new and growing revenue stream for the organization that differentiates us from our competitors.



In early 2022, we officially introduced and later launched a beta version of Maast, our wholly-owned subsidiary that makes it possible for software providers to offer payments, deposits, lending and additional capabilities within their software platforms and under their brands. This cloud-based offering is our first with coverage across all 50 states. The platform was in a pilot phase during the latter half of 2022, and the team went live with our first clients and booked our first Maast-generated revenue in January 2023. Our Maast team of experts, with decades of Fintech, banking and payments experience, expects to further refine capabilities and the client experience. They'll accomplish this through pilot learnings, onboard additional clients during the first half of 2023 and continue to expand the solution's functionality.

Our consumer banking team expanded PPNR by double digits through disciplined deposit pricing and high-single-digit loan growth. As we continued to streamline our branch network, we closed 13% of our

branches and funded expansions of analytics and more efficient, scalable and convenient digital capabilities. As a result, we're empowering our bankers to be more advice-centric and proactive in providing solutions to clients. We also expanded our online account origination products to include a BankOn-certified Synovus Budget Checking product, which removes barriers to financial access and reinforces our dedication to promoting sound money management and financial stability for our clients. We invested in Zelle for small business and extended our Synovus Gateway deposit, cash flow management and specialty card services to our already robust slate of small business financial services solutions. In addition, we introduced Jamie, an interactive virtual assistant, to 888-Synovus and enhanced our My Synovus app to bring ease to the client mobile experience. We also began implementing a new commercial loan platform coupled with a reengineered credit underwriting and onboarding process to make getting a commercial loan with Synovus faster and easier.





Combined with our people-first approach, investments in functionalities and capabilities resulted in continued high marks from clients. We received record client satisfaction scores from the most recent J.D. Power U.S. Retail Banking Satisfaction StudySM. We also received 20 total Greenwich Small Business and Middle Market Excellence and Best Brands Awards – 17 for small business and three for middle market banking. Full credit for this recognition goes to our exceptional team and ongoing investments in strong, scalable capabilities and solutions that add value to our clients.

Our dedicated and passionate team members remain our greatest competitive advantage. During 2022, we continued to invest in improving their experiences by fostering a talented, diverse and inclusive workforce and work environment. Through promotions and attracting new talent, we placed more women on our executive leadership team.

In recognition of our commitment to and focus on diversity, equity and inclusion (DEI), we received a DEI Residential Leadership Award from the Mortgage Bankers Association, and we were recognized as

a finalist for the National Association of Corporate Directors 2022 DEI Award.

We fully launched our new leadership development programs, Connect and Ignite, and enriched benefits to include increasing minimum base pay and doubling our parental leave time.



We were again named a Top Workplace in Atlanta by the Atlanta Journal-Constitution, designated as a Great Place to Work by the Great Place to Work Institute and named among Forbes 2022 Best Banks in America.

a strong brand & award-winning culture



J.D. POWER
Record Client Satisfaction Scores



20 Greenwich Excellence and Best Brand Awards



Top Financial Institution Originator and Receiver of Automated Clearing House Payments



Top 10 Innovative Companies in Georgia



Synovus Family Office Best Outsourced CIO and Best Impact Investment Offering



Excellence in Analytics

Willette Shalishali

Senior Director, Talent Management and Development



We value all team members, and developing our leaders at all levels of the organization is a priority.

We're committed to equipping them with the skills and tools that enable their teams to reach their *full potential* and contribute to our organization's success.

Connect is accelerated readiness for senior leaders, an extension of Catalyst, our senior leadership development program. A cohort of select team members receive training, coaching and personalized development plans to set them up for continued success with Synovus. Willette Shalishali, senior director of talent management and development, was a guiding force in launching Connect. And we're fortunate to have her serve as a talent agent for team members, meeting with and regularly supporting them in their development.

We listened to feedback from our latest team member engagement survey and formed a Voice of the Team Member action team to identify improvement areas. As a result, the group developed and implemented several new workplace practices throughout 2022, including additional designated paid time off for individual development, a refreshed peer-to-peer recognition program and a new annual award to recognize outstanding team accomplishments.

The commitment to our clients is matched by the passion our team members have for the communities we serve. During 2022, we contributed nearly \$3 million to hundreds of organizations doing impactful work.

We also made an additional and first-time financial contribution from our new Here Matters Community donor-advised fund, establishing a meaningful partnership with Junior Achievement in mid-2022 that contributed to nearly 2,500 hours in financial education and life skills development in just the second half of the year. Through our broader volunteer efforts, team members contributed 28,800 community service hours to more than 4,600 causes.

Beyond our investments in communities, our workforce and the continued practice of sound corporate governance, we're advancing efforts to be good stewards of the environment as part of our broader environmental, social and governance (ESG) efforts. During 2022, we expanded our reporting to include the Task Force on Climate-related Financial Disclosures and the Carbon Disclosure Project and shared our inaugural greenhouse gas emissions report. Through ongoing space reductions, greater digital adoption and investments in renewable energy programs and client solutions, we're committed to positive change. Be sure to review more highlights of our ESG progress later in this report, our proxy statement and our ESG section of [synovus.com](https://www.synovus.com).

2023: A year of focused execution

In 2022, we advanced key initiatives and initiated several investments as part of our strategic growth plan. 2023 is a year of focused execution in four areas: execution and growth within core businesses, contributions from new growth initiatives, enhanced talent and culture and a continued focus on safety and soundness. As we create a sustained elevated growth profile, our approach will center on better differentiating our services and improving the productivity and effectiveness in those businesses where we have the right to win. We'll invest in new talent as well as new and expanded solutions and sources of growth, which will allow us to deliver long-term top-quartile performance to benefit our shareholders.

Execution within core businesses

Our presence in some of the top growth markets in the U.S., combined with our talented team and a relationship-based business model built for seamless delivery of solutions, well position us to expand our client base and deepen wallet share. Adding new talent, expanding tools and improving sales effectiveness across our consumer and commercial client segments will expand existing relationships while continuing to be a platform that seeks and attracts new clients.



Alex Noda
Retail Market
Manager

Junior Achievement is a perfect partner. It's been a rewarding experience to empower students with knowledge and skills they can use over their lifetime to make informed financial decisions.

Our partnership with Junior Achievement USA® (JA) expanded our ongoing efforts to deliver financial education, ensuring young people get exposure to basic financial concepts they can use throughout their lives. Our team members volunteered virtually, in the classroom and with JA Finance Park or JA BizTown. Alex Noda, retail market manager, is just one of our many team members who developed a love for JA, volunteering with multiple schools to share his lived experiences with kids.

Continued benefits from contributions generated through our new growth initiatives

We expect the CIB client base to continue to grow, leading to strong, top-line revenue growth in 2023 and beyond. Moreover, we expect Maast to continue onboarding new software providers over the coming months, initially generating increased fee income from the payment facilitation capabilities. As we broaden the functionality and client base, we expect to add net interest income to the revenue stream. We're also building out our private wealth offerings to better serve business owners across all commercial lines of business, and we're doubling down on our presence and outreach in key growth markets like Atlanta, Nashville, Orlando, Tampa and Miami. In addition, we're better leveraging our recently implemented analytical tools to more timely and proactively offer value-added solutions to our clients in consumer and commercial.

Enhanced talent and culture

Investments in improved benefits, talent onboarding and human resources management tools are in flight. We will conduct our next team member engagement survey later this year. Feedback through this process will affirm steps we've taken to enhance workplace experiences since our 2021 study and provide fresh insights for our Voice of the Team Member and newly formed, culture-focused team member Empowerment Council to map our next priorities. We remain deeply committed to achieving greater diversity at all levels in our organization and ensuring our talent processes and resulting pipelines reflect progress and equitable growth opportunities.

Maintaining a cautious and resilient risk profile

Like all banks and as mentioned earlier in this report, we're especially focused on liquidity and deposit generation across all business lines in this current economic environment and remain committed to strong credit performance and overall credit vigilance. We continue to enhance our sector-based and asset-class monitoring tools that alert us to early signs of stress. Our commitment to prudent capital management allows us to support client growth while maintaining capital levels at or above the top of our stated range.

Financial targets

We've set wider ranges for financial target estimates to allow for impacts from economic uncertainties.

We expect loan growth of 5-9% that allows for anticipated headwinds in some pipeline activity, offset by strong pipelines in our metro markets and newer specialty lines like structured lending, restaurant services and CIB. We also remain committed to pricing discipline as pricing power continues to improve and wider spreads persist throughout the year.

Our adjusted revenue⁽¹⁾ growth outlook of 8-12% aligns with a likely Federal Reserve rate that reaches approximately 5% in 2023 and accounts for deposit environment uncertainty. We also expect mid-single-digit growth in core client fee income.

Our adjusted expense⁽¹⁾ outlook of 5-9% accounts for several factors, including increases in operating expense and continued investments in new initiatives like CIB and Maast. We will continue to benefit from a full year of Synovus Forward expense savings that will allow us to drive overall positive operating leverage and adjusted PPNR⁽¹⁾ growth of 11-15%.

And we're pleased with the number of successful initiatives implemented over recent years that shape our effective tax rate guidance of 21-23%. From affordable housing to solar energy projects, these initiatives offset possible negative tax headwinds in 2023, reduce our tax rate and further advance our efforts to positively impact our communities.

From left to right
**Kessel Stelling, Steve Butler,
Betsy Camp, Dixon Brooke,
Joe Prochaska**

In closing

Our success in 2022 and the momentum we're enjoying in 2023 are the direct result of solid execution of a well-designed and resilient growth plan by our incredibly talented and passionate team. Our nearly 135-year history, attractive position in a thriving footprint and loyal and dynamic client base give us confidence in the strength and future growth of our company.

As I close this year's address to our shareholders, I also want to thank the entire Synovus board for engaging in our direction and influencing our success. We welcomed our two newest directors – John Irby and Alex Villoch – during 2022. And in 2023, we bid farewell to four directors – Dixon Brooke, Steve Butler, Betsy Camp and Joe Prochaska – who will retire at the end of April. Each of these individuals brought unique backgrounds and perspectives to our board and ensured we focused on the right internal priorities for our team, clients and shareholders while also considering a big picture view of our industry and world. These directors were in the trenches as we navigated through and beyond the Great Recession, offering wisdom and unyielding encouragement as we rebuilt, repositioned and invested in our future. At the helm of that effort was Kessel Stelling, who officially retired from our board and Synovus at the end of 2022. Kessel's leadership mark on this company continues to shape how we run our business, care for our people and pursue our vision for the future. We're grateful for his enduring support.

Finally, to our clients and shareholders, we're honored to be a trusted partner for value-adding financial solutions and value-generating investments. We're committed to delivering our best and earning your continued relationships with us every day. We're thrilled to unleash the untapped potential of this company, enabling the achievement of full potential in everything we impact and in all we serve.



Kevin S. Blair
Chairman, CEO and President



Sustainability at Synovus

Doing Good. Creating Solutions. Driving Growth. Delivering Value.

2022 Highlights

Environmental

Scope 1 and Scope 2 greenhouse gas emissions baseline established to better understand impacts and opportunities.

Task Force on Climate-Related Financial Disclosure standards adopted. Carbon Disclosure Project reporting launched.

↓ 20% STREAMLINED REAL ESTATE

Carbon footprint mitigation included a reduction of our branch footprint, streamlining real estate square footage by approximately 20% over the past two years.

Community

~\$3 million INVESTED

in hundreds of community organizations and causes.

\$250,000

COMMITTED TO JUNIOR ACHIEVEMENT

with ~2,600 team member volunteer hours contributed to financial education and life skills over second half of 2022.

28,800

TEAM MEMBER VOLUNTEER HOURS given to more than 4,600 organizations and causes.

Affordable and sustainable communities

Since 2014, the Synovus mortgage division committed \$450 million to an Affordable Mortgage Program, with approximately \$488 million funded through the end of 2022 - including 233 affordable products totaling \$50.1 million during the past year.

\$450 million TO AFFORDABLE MORTGAGE PROGRAM

86 community development loans made in 2022, totaling approximately \$282 million.

Affordable housing team originated more than \$194 million in project loans and invested more than \$118 million in tax credit equity.

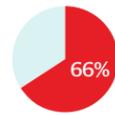
Team member investments

Two leadership development programs launched.

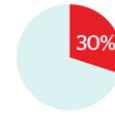
Extended parental leave to 12 weeks pay annually.

Diversity, equity and inclusion

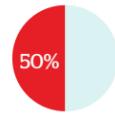
TEAM MEMBERS



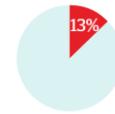
Women



People of color



Women in executive leadership

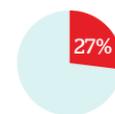


People of color in executive leadership

DIRECTORS



Women



People of color

Visit synovus.com for more on ESG commitments.

Shareholder Information

Synovus Financial Corp. is a financial services company based in Columbus, Georgia, with more than \$60 billion in assets. Through its wholly-owned subsidiary, Synovus Bank, the company provides commercial and consumer banking services, including private banking, treasury management, mortgage services, wealth management, premium finance, asset-based lending, structured lending, capital markets and international banking. Synovus also provides financial planning, and investment advisory services through its wholly-owned subsidiaries, Synovus Trust and Synovus Securities, as well as its 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 clients in some of the best markets in the southeast. See Synovus on the web at synovus.com and Twitter, Facebook, LinkedIn and Instagram.

Stock Trading Information

Synovus common stock is traded on the New York Stock Exchange (NYSE) under the symbol "SNV."

Notice of 2023 Annual Meeting of Shareholders

Our Annual Meeting of Shareholders will be held in an online-only, virtual meeting format and will begin at 10:00 a.m. ET on Wednesday, April 26, 2023. To attend, vote, and submit questions at the Annual Meeting, shareholders will need to go to www.virtualshareholdermeeting.com/SNV2023 and, when prompted, enter the 16-digit control number included in their proxy materials. Those without a 16-digit control number may attend the 2023 Annual Meeting as guests.

Dividend Reinvestment and Direct Stock Purchase Plan

The Plan provides a comprehensive package of services designed to make investing in Synovus stock easy, convenient, and more affordable.

To request an enrollment package for the Dividend Reinvestment and Direct Stock Purchase Plan, or for more information, please visit us at investor.synovus.com or call our automated request line at (888) 777-0322.

Investor Relations

Analysts, investors and others seeking additional financial information not available at investor.synovus.com should contact:

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Shareholder Services

Current shareholders requiring assistance should contact our transfer agent, American Stock Transfer & Trust Company:

U.S. Mail - Registered or Overnight
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astfinancial.com

Cautionary language regarding forward-looking statements: This annual report to shareholders contains forward looking statements, which by their nature involve risks and uncertainties. Please refer to Synovus' 2022 Annual Report on Form 10-K filed with the Securities and Exchange Commission for information concerning forward-looking statements, under the caption "Forward-Looking Statements," and for a description of certain factors that may cause actual results to differ from goals referred to herein or contemplated by such statements.

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get there