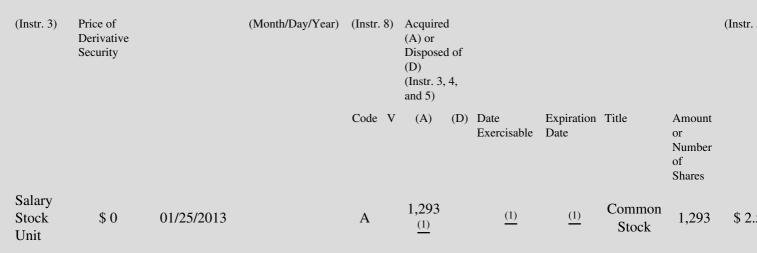
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Howard Ke	evin Joseph								
Form 4	2012								
January 29,								PPROVAL	
FOR	VI 4 UNITED	STATES S			AND EXCHANGE , D.C. 20549	COMMISSION		3235-028	87
	this box		vv a	sinington	, D.C. 20349			January 3	31,
if no lo subject Section Form 4		F CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES				Expires: Estimated burden hou response	urs per	05).5	
Form 5 obligati may co <i>See</i> Inst 1(b).	ntinue. Section 170	(a) of the P	ublic U	tility Hol	ne Securities Excha ding Company Act t Company Act of 1	of 1935 or Section	on		
(Print or Type	e Responses)								
1. Name and Address of Reporting Person <u>*</u> Howard Kevin Joseph			2. Issuer Name and Ticker or Trading Symbol SYNOVUS FINANCIAL CORP [SNV]			5. Relationship of Reporting Person(s) to Issuer			
						(Check all applicable)			
(Last) (First) (Middle) P.O. BOX 120			3. Date of Earliest Transaction (Month/Day/Year) 01/25/2013			Director 10% Owner X Officer (give title Other (specify below) below) EVP and Chief Credit Officer			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
COLUMB	US, GA 31902					Person	More than One R	eporting	
(City)	(State)	(Zip)	Tab	le I - Non-l	Derivative Securities A	Acquired, Disposed of	of, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Date, if	Code (Instr. 8)	4. Securities nAcquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or	Securities Beneficially Owned	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code V	Amount (D) Price	, , ,			
Reminder: Re	eport on a separate line	e for each clas	ss of secu	urities bene	ficially owned directly	-			
					Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.				
	Tah	le II - Deriva	ative Sec	urities Aco	wired. Disposed of. or	Beneficially Owned			

(*e.g.*, puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount of	8. Price
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onof Derivative	Expiration Date	Underlying Securities	Deriva
Security	or Exercise		any	Code	Securities	(Month/Day/Year)	(Instr. 3 and 4)	Securit

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Reporting Owners

Reporting Owner Name / Addres	s	Relationships						
	Director	10% Owner	Officer	Other				
Howard Kevin Joseph P.O. BOX 120 COLUMBUS, GA 31902			EVP and Chief Credit Officer					
Signatures								
/s/ Mary Maurice Young	01/29/201	3						
**Signature of Reporting Person	Date							

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Salary stock units ("SSUs") are restricted stock units issued bi-weekly as a portion of the reporting person's salary compensation, net of withholdings and deductions, and are issued under the Synovus Financial Corp. 2007 Omnibus Plan. An SSU represents the right to

(1) receive a cash payment equal to the future value of a share of Synovus common stock. For more information, please see the Current Report on Form 8-K filed by Synovus on December 14, 2012. SSUs are fully vested on the date of grant and will settle in cash on January 15, 2014.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.