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SYNOVUS FINANCIAL CORP  
Form 8-K  
July 21, 2004

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

July 21, 2004

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Date of Report  
(Date of Earliest Event Reported)

Synovus Financial Corp.  
-----  
(Exact Name of Registrant as  
Specified in its Charter)

|                             |                             |   |
|-----------------------------|-----------------------------|---|
| Georgia                     | 1-10312                     | 58-1134883                              |
| -----                       | -----                       | -----                                   |
| (State of<br>Incorporation) | (Commission File<br>Number) | (IRS Employer<br>Identification Number) |

1111 Bay Avenue, Suite 500, Columbus, Georgia 31901  
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(Address of principal executive offices) (Zip Code)

(706) 649-2267  
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(Registrant's telephone number, including area code)

901 Front Avenue, Suite 301, Columbus, Georgia 31901  
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(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

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(c) Exhibits

99.1 - Registrant's press release dated July 21, 2004  
(furnished for purposes of Items 9 and 12).

99.2 - Supplemental Information prepared for use with  
the press release (furnished for purposes of Items  
9 and 12).

Item 9. Regulation FD Disclosure.  
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Item 12. Results of Operations and Financial Condition.  
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The following information is furnished pursuant to Item 9, "Regulation  
FD Disclosure" and Item 12, "Results of Operations and Financial Condition."

On July 21, 2004, Synovus Financial Corp. ("Registrant") issued a press  
release and will hold an investor call and webcast to disclose financial results  
for the second quarter ended June 30, 2004. The press release and Supplemental  
Information for use at this investor call are furnished herewith as Exhibits  
99.1 and 99.2 and incorporated into Item 9 and Item 12 by reference.

2

Signature  
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Pursuant to the requirements of the Securities Exchange Act of 1934, as  
amended, Registrant has caused this report to be signed on its behalf by the  
undersigned hereunto duly authorized.

SYNOVUS FINANCIAL CORP.  
("Registrant")

Dated: July 21, 2004  
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By: /s/ Kathleen Moates  
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Kathleen Moates  
Senior Deputy General Counsel

