

SYNOVUS FINANCIAL CORP  
 Form 4  
 July 25, 2005

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 SMYRE CALVIN

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  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 07/25/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Executive Vice President

COLUMBUS, GA 31902

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
common stock	07/25/2005		M		16,164	A	\$ 18.375
common stock	07/25/2005		S		5,400	D	\$ 29.69
common stock	07/25/2005		S		1,900	D	\$ 29.7
common stock	07/25/2005		S		300	D	\$ 29.71
common stock	07/25/2005		S		2,100	D	\$ 29.72

common stock	07/25/2005	S	3,200	D	\$ 29.73	77,868	D
common stock	07/25/2005	S	300	D	\$ 29.74	77,568	D
common stock	07/25/2005	S	964	D	\$ 29.75	76,604	D
common stock	07/25/2005	S	2,000	D	\$ 29.76	74,604	D

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
				Code	V (A) (D)				
Employee Stock Option (Right to Buy)	\$ 18.375	07/25/2005		M	16,164	07/01/2002 <sup>(1)</sup> 06/30/2007	common stock	16,164	

## Reporting Owners

Reporting Owner Name / Address	Relationships
SMYRE CALVIN P. O. BOX 120 COLUMBUS, GA 31902	Director 10% Owner Officer  Executive Vice President

## Signatures

Garilou Page,  
Attorney-in-Fact

07/25/2005

\_\_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).
- (1) The employee stock options granted to the reporting person on 7/1/1997 vested in 20% annual increments beginning on the one year anniversary of the date of grant and continuing until the fifth anniversary of the date of grant.
  - (2) Includes shares acquired through dividend reinvestment.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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