

SYNOVUS FINANCIAL CORP
 Form 3
 January 25, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â TOMLINSON PHILIP W		(Month/Day/Year)	SYNOVUS FINANCIAL CORP [SNV]	
(Last)	(First)	(Middle)	01/19/2005	
P. O. BOX 120			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
COLUMBUS,Â GAÂ 31902			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input type="checkbox"/> Officer <input checked="" type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			Advisory Director	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
common stock	55,296	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of	

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				Shares		(I) (Instr. 5)	
Employee stock option (right to buy)	07/01/1999	06/30/2007	common stock	85,715	\$ 18.38	D	Â
Employee stock option (right to buy)	01/13/2000	01/12/2008	common stock	75,600	\$ 20.83	D	Â
Employee stock option (right to buy)	06/02/2001	06/01/2006	common stock	150	\$ 22	D	Â
Employee stock option (right to buy)	02/09/2002	02/08/2009	common stock	64,787	\$ 22.88	D	Â
Employee stock option (right to buy)	07/20/2002	07/19/2007	common stock	150	\$ 19.19	D	Â
Employee stock option (right to buy)	01/20/2003	01/19/2010	common stock	35,543	\$ 18.06	D	Â
Employee stock option (right to buy)	01/17/2004	01/16/2011	common stock	29,872	\$ 26.44	D	Â
Employee stock option (right to buy)	05/10/2008 ⁽¹⁾	05/09/2011	common stock	500,000	\$ 28.99	D	Â
Employee stock option (right to buy)	04/29/2005	04/28/2012	common stock	38,208	\$ 26.5	D	Â
Employee stock option (right to buy)	01/21/2006	01/20/2014	common stock	58,189	\$ 25.7	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TOMLINSON PHILIP W P. O. BOX 120 COLUMBUS, GA 31902	Â	Â	Â	Advisory Director

Signatures

Garilou Page,
Attorney-in-Fact

01/25/2005

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(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) These options are subject to accelerated vesting of one-third (1/3) of the shares when the fair market value of the company's common stock equals or exceeds \$40.00, \$45.00, and \$50.00 per share, respectively.

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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