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Annual Report of Bank Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 CFR 211.13(c)); and Section 225.5(b) of Regulation Y (12 CFR 225.5(b)).

This report form is to be filed by all top-tier bank holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 CFR 211.23). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The Annual Report of Bank Holding Companies must be signed by one director of the **top-tier bank holding company**. This individual should also be a senior official of the **top-tier bank holding company**. In the event that the **top-tier bank holding company** does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier bank holding company's fiscal year-end):

12/31/2004
Month / Day / Year

I, Richard E. Anthony, President and COO
Name and Title of the Bank Holding Company Director and Official

Synovus Financial Corp.
Legal Title of Bank Holding Company

certify that this Annual Report of Bank Holding Companies has been prepared in conformance with the report instructions.

P.O. Box 120
(Mailing Address of the Bank Holding Company) Street / P.O. Box

Richard E. Anthony
Signature of Bank Holding Company Director and Official

Columbus, GA 31902
City / State / Zip Code

March 29, 2005
Date of Signature

1111 Bay Ave., Fifth Floor
Physical location (if different from mailing address)

Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

For bank holding companies not registered with the SEC—

Person to whom questions about this report should be directed:

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

Liliana McDaniel, Financial Reporting Director
Name / Title

(706) 644-8405
Area Code / Phone Number

(706) 649-2342
FAX Number

FAX Number

LMCDANIEL@synovus.com
E-mail Address

E-mail Address

For Federal Reserve Bank Use Only	
RSSD Number	<u>107 8846</u>
C.I.	_____

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 4.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503.

For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address and physical locations of each of their subsidiary bank holding companies below.

Synovus Financial Corp. of Alabama

Legal Title of Subsidiary Bank Holding Company

P.O. Box 120

(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

Columbus, GA 31902

City / State / Zip Code

800 Shades Creek Pkwy., Birmingham, AL 35209

Physical location (if different from mailing address)

Legal Title of Subsidiary Bank Holding Company

(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

City / State / Zip Code

Physical location (if different from mailing address)

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City / State / Zip Code

Physical location (if different from mailing address)

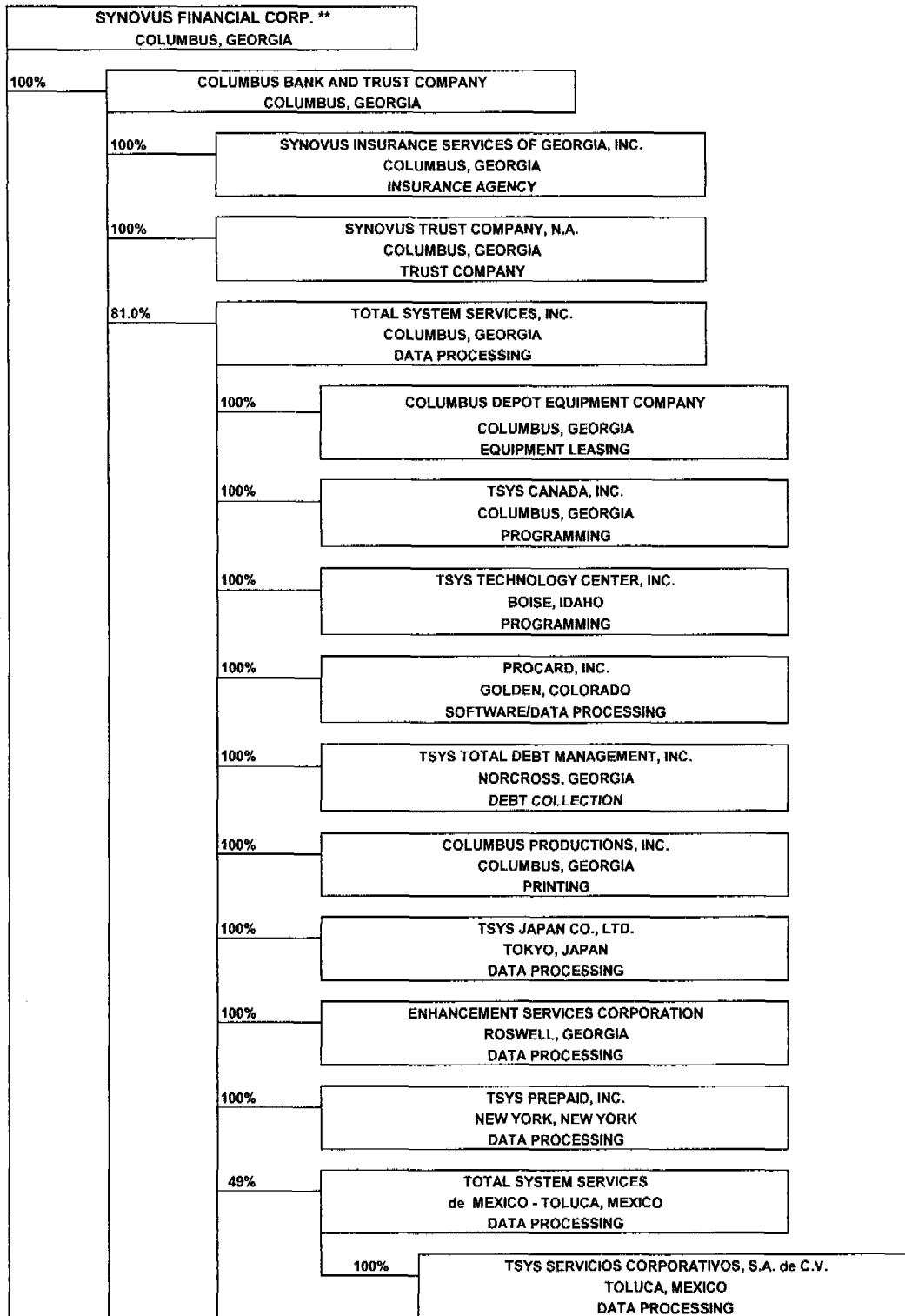
Filings Services

AUG 06 2005

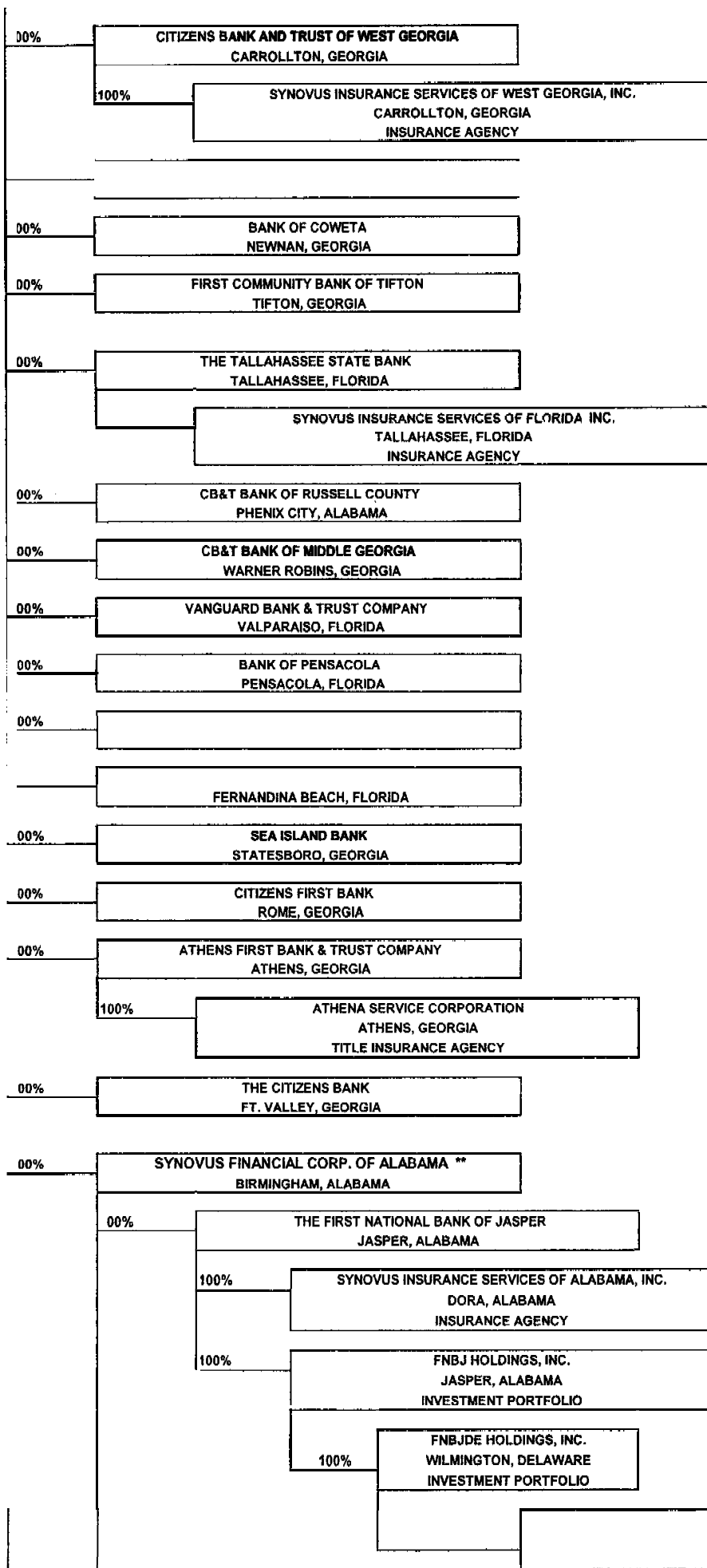
**SNL Financial, LC
1-800-969-4121**

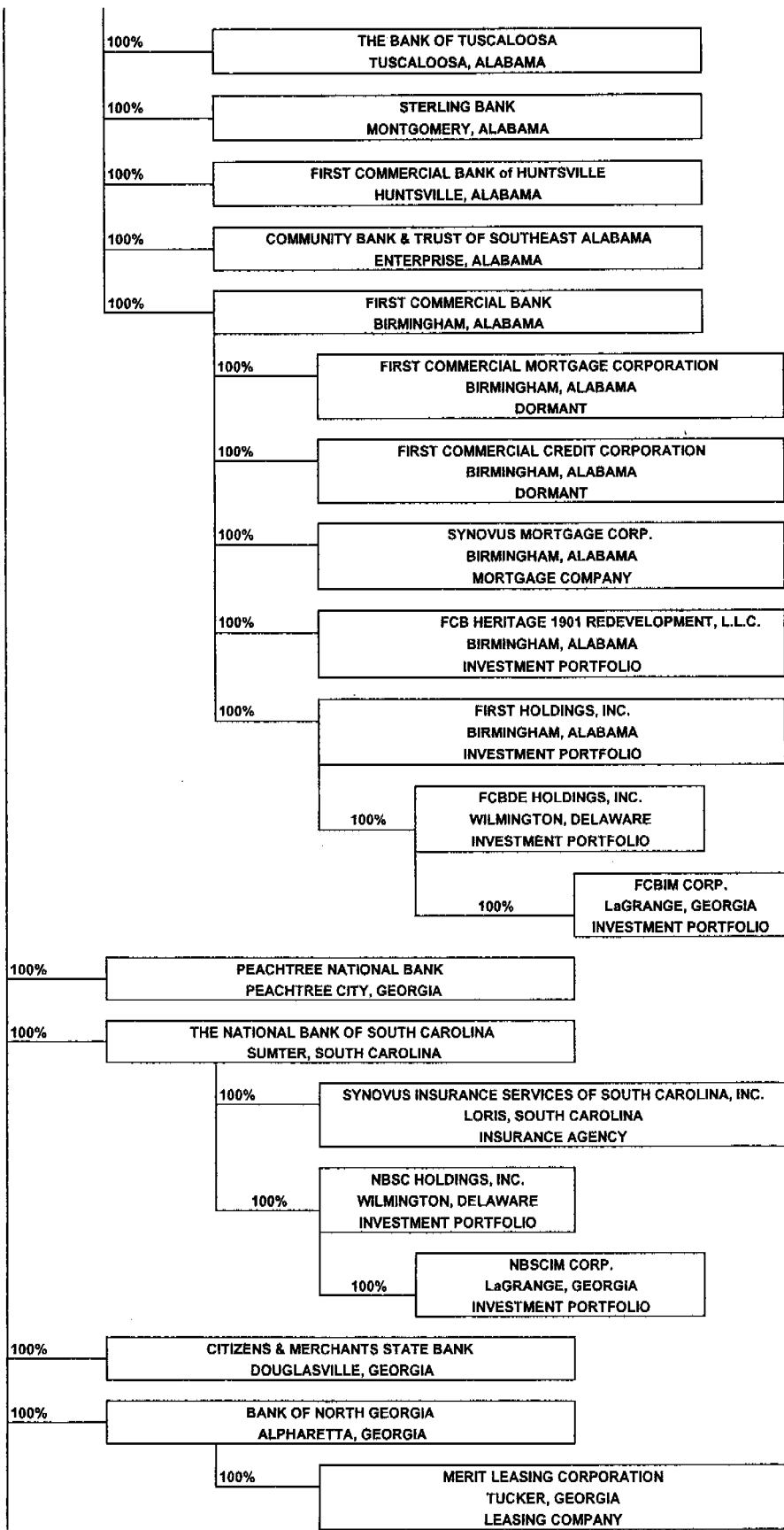
*UNLESS OTHERWISE NOTED, THE ENTITY IS A BANK OR BANK HOLDING COMPANY.

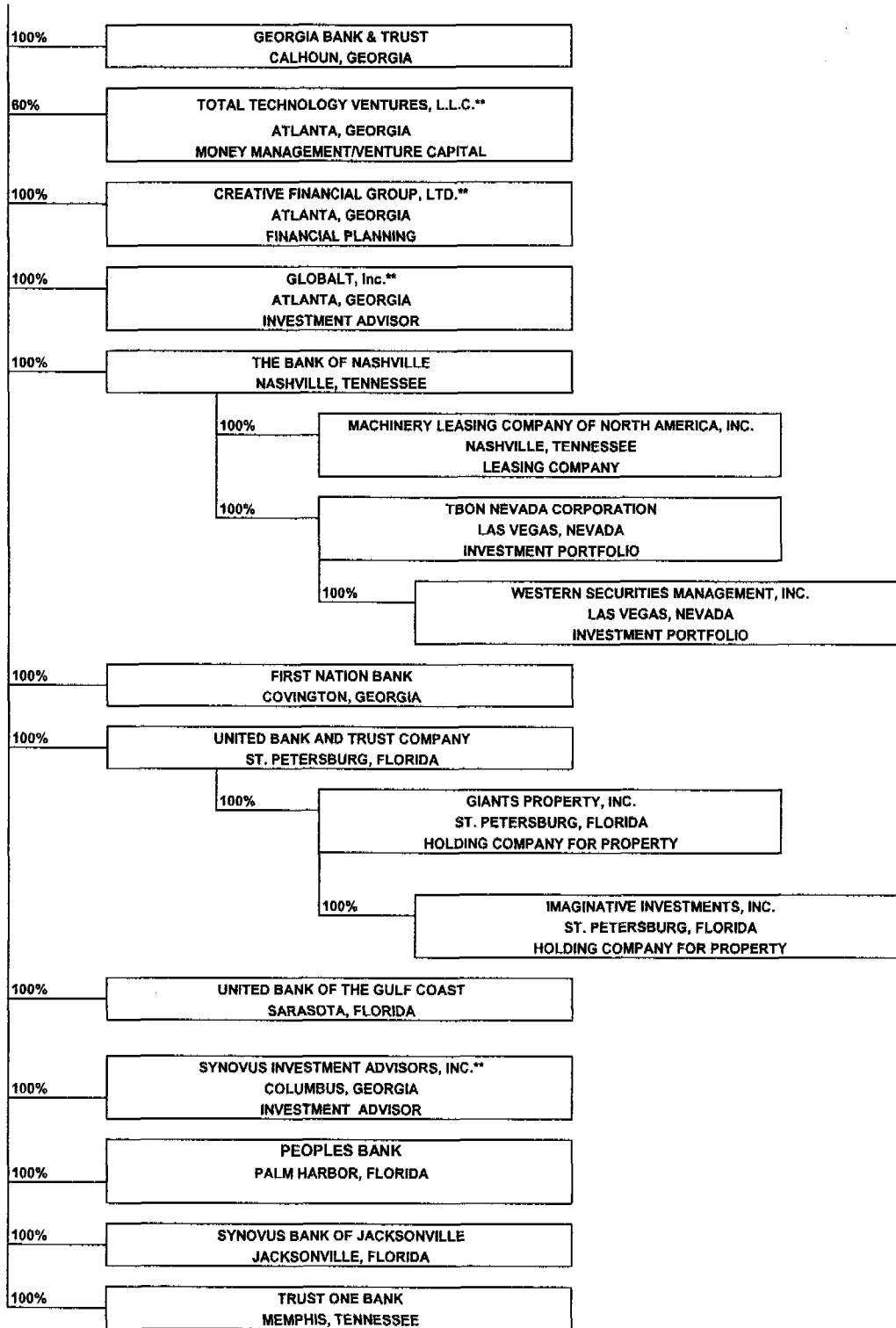
***"Affiliate" for purposes of Reg. W. Affiliate also includes any company of which TTV owns 15% or more of the equity capital, currently Financial Transaction Systems and IKobo. Affiliates of Synovus also include the Synovus family of mutual funds including the Large Cap Core Fund, Mid Cap Value Fund, Intermediate Bond Fund and Georgia Municipal Bond Fund.



100%	VITAL PROCESSING SERVICES, L.L.C. TEMPE, ARIZONA MERCHANT DATA PROCESSING
100%	GOLDEN RETRIEVER SYSTEMS, L.L.C. CHANDLER, ARIZONA MERCHANT DATA PROCESSING
100%	VITAL MERCHANT SERVICES, L.L.C. SACRAMENTO, CA MERCHANT DATA PROCESSING
51%	MERLIN SOLUTIONS, INC.. MEYERSVILLE, MARYLAND MERCHANT DATA PROCESSING
51.46%	GP NETWORK CORPORATION TOKYO, JAPAN MERCHANT DATA PROCESSING
100%	CB&T HOUSING FUND INVESTOR, L.L.C. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	CB&T STATE TAX CREDIT FUND, L.L.C. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	CB&T SPECIAL LIMITED PARTNER, L.L.C. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	CB&T 11TH STREET LOFT COMPANY, L.L.C. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	TALL PINES APARTMENTS, L.L.C. MONTGOMERY, ALABAMA INVESTMENT PORTFOLIO
100%	SYNOVUS EQUITY INVESTMENTS, INC. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	SYNOVUS CALLIER FOREST, L.L.C. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	SYNOVUS SPECIAL LIMITED PARTNER, L.L.C. COLUMBUS, GEORGIA INVESTMENT PORTFOLIO
100%	SYNOVUS SECURITIES, INC.** COLUMBUS, GEORGIA BROKER-DEALER
100%	COMMERCIAL BANK THOMASVILLE, GEORGIA
100%	COMMERCIAL BANK & TRUST COMPANY OF TROUP COUNTY LAGRANGE, GEORGIA
100%	SECURITY BANK AND TRUST COMPANY OF ALBANY ALBANY, GEORGIA
100%	SUMTER BANK AND TRUST COMPANY AMERICUS, GEORGIA
100%	THE COASTAL BANK OF GEORGIA BRUNSWICK, GEORGIA
100%	FIRST STATE BANK AND TRUST COMPANY OF VALDOSTA VALDOSTA, GEORGIA







Synovus Financial Corp.

Item 3. Shareholders

1. Columbus Bank and Trust Company, a Georgia banking corporation, 1148 Broadway, Columbus, Georgia, held, through its wholly-owned trust company subsidiary, Synovus Trust Company, as of 12/31/2004 in various fiduciary capacities, a total of 51,059,270 shares or 16.5%, of Synovus Common Stock as to which it possessed sole or shared voting or investment power, and as to all of which shares it disclaims beneficial ownership.

Item 4. Directors and Executive Officers.

1. Directors and Executive Officers as of 12/31/2004.

Note: References to TSYS in response to question 4(b) for each individual below refer to ownership of the common stock of Total System Services, Inc., the 81% (as of 12/31/04) owned subsidiary of Columbus Bank and Trust Company, a wholly-owned Georgia bank subsidiary of Synovus Financial Corp. ("Synovus"). Unless otherwise indicated below, each director and executive officer owns less than 1% of the outstanding shares of Synovus and TSYS common stock. The number of shares of Synovus and TSYS common stock shown includes derivative securities exercisable within 60 days of 12/31/04.

- A. (1) Daniel P. Amos
- (2) Chairman and Chief Executive Officer, AFLAC Incorporated
1932 Wynnton Road
Columbus, GA 31999
- (3) (a) Director
(b) None
(c) Director – The Southern Company
- (4) (a) Synovus – 458,769 shares
(b) TSYS – 820,800 shares
(c) None

Synovus Financial Corp.

- B. (1) Richard E. Anthony
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) President & Chief Operating Officer, Director
(b) Chairman of the Board, Director, Synovus Mortgage Corp.,
Director, Columbus Bank and Trust Company
Director - First Commercial Bank, Birmingham, AL
(c) Partner - Placid Investment Company
- (4) (a) Synovus – 1,033,830 shares
(b) None
(c) None
- C. (1) Joe E. Beverly
P.O. Box 710
Thomasville, Georgia 31792
- (2) Not applicable
- (3) (a) Vice Chairman of the Board (Retired) and Director. Mr. Beverly
resigned his position as a director of Synovus effective January
19, 2005 and was appointed an advisory director of Synovus.
(b) Chairman of the Board and Director - Commercial Bank
Director - Tallahassee State Bank
(c) Director - Flowers Foods, Inc.
- (4) (a) Synovus – 426,181
(b) None
(c) None
- D. (1) James H. Blanchard
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Chief Executive Officer
(b) Director - Columbus Bank and Trust Company, Synovus Trust
Company; Director and Chairman of the Executive Committee - Total
System Services, Inc.
(c) Director - BellSouth Corp., W. C. Bradley Co., Sea Island Company.
- (4) (a) Synovus – 2,825,076 shares (1%)
(b) TSYS – 1,030,004 shares
(c) None

Synovus Financial Corp.

- E. (1) Richard Y. Bradley
P.O. Box 2866
Columbus, Georgia 31902
- (2) Partner, Law Firm of Bradley and Hatcher
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company, Total System Services, Inc.
(c) President - Broken Arrow Land Company; Director - Child Development Schools, Inc.; Director, Georgia Lawyers Insurance Company
- (4) (a) Synovus - 108,889 shares
(b) TSYS - 29,762 shares
(c) None
- F. (1) Frank W. Brumley
230 Seven Farms Drive
Suite 200
Charleston, SC 29492
- (2) President - Daniel Island Associates
- (3) (a) None
(b) Director - The National Bank of South Carolina
(c) Daniel Island Associates, President
Brumley Meyer & Kapp, President
Meeting and Market Street Associates, LLLC, Managing Member
Spring Grove Associates, Managing Member
126/78 Associates, LLLC, Managing Member
Bees Ferry Associates, Managing Partner
DIBS Holdings, LLC, Managing member
Diversified Management Services, President
- (4) (a) Synovus - 237,129 shares
(b) None
(c) Daniel Island Company - 30%
DIBS Holdings, LLC - 30%
Diversified Management Services - 100%
Brumley Meyer & Kapp - 100%

Synovus Financial Corp.

- G. (1) Elizabeth W. Camp
4340 Garmon Rd., N.W.
Atlanta, Georgia 30327
- (2) D. F. Management, Inc.
President & CEO
- (3) (a) Director
(b) Director – Citizens First Bank, Rome, Georgia
(c) Diversified Family, LLC, President and CEO
- (4) (a) Synovus – 24,276 shares
(b) None
(c) Diversified Family, LLC – 57.5%
- H. (1) Walter M. Deriso, Jr.
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Vice Chairman, Advisory Director. Mr. Deriso resigned these positions with Synovus effective February 1, 2005.
(b) Chairman of the Board, Director - Security Bank and Trust Co., Synovus Trust Co.; Synovus Insurance Services. Mr. Deriso resigned his positions with Synovus Trust Company and Synovus Insurance Services effective February 1, 2005. He remains Chairman of the Board of Security Bank and Trust Company.
(c) None
- (4) (a) Synovus – 274,914 shares
(b) TSYS – 4,737 shares
(c) None
- I. (1) C. Edward Floyd, M.D.
805 Pamplico Hwy.
Mall A, Suite 230
Florence, South Carolina 29505
- (2) Vascular Surgeon
- (3) (a) Director
(b) Director - The National Bank of South Carolina
(c) President - Floyd Medical Associates, P.A., Tans Bay Farms, Floyd Farms; Secretary - Floyd Motor Company
- (4) (a) Synovus – 1,114,571
(b) TSYS – 20,000 shares
(c) Floyd Farms - 100%; Floyd Medical Associates, P.A. - 33%,
Tans Bay Farms - 100%

Synovus Financial Corp.

- J. (1) Gardiner W. Garrard, Jr.
6001 River Road, Ste. 100
Columbus, Georgia 31904
- (2) President - The Jordan Company (Real Estate Development)
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company and Total System Services, Inc.
(c) Director and President - The Jordan Company; Partner - Merrimac Company
- (4) (a) Synovus – 1,080,544 shares
(b) TSYS – 21,043 shares
(c) The Jordan Company – 71.19%; Merrimac Investments- 50%
- K. (1) Fred L. Green, III
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Vice Chairman, Advisory Director – Synovus Financial Corp.
(b) Chairman of the Board – The National Bank of South Carolina
(c) None
- (4) (a) Synovus – 170,782 shares
(b) TSYS – 122 shares
(c) None
- L. (1) T. Michael Goodrich
P. O. Box 2332
Birmingham, AL 35201
- (2) Chairman & Chief Executive Officer – BE & K, Inc.
- (3) (a) None
(b) Director – First Commercial Bank (Birmingham, AL)
(c) Director – Energen Corporation
Director, Officer – Richgood Corp.
- (4) (a) Synovus – 231,575 shares
(b) None
(c) BE&K, Inc.
2,369,700 shares/ 85.2% of Class A Voting Stock

Synovus Financial Corp.

- M. (1) G. Sanders Griffith, III
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Senior Executive Vice President, General Counsel and Secretary
(b) General Counsel and Secretary - Total System Services, Inc.
(c) None
- (4) (a) Synovus – 632,418 shares
(b) TSYS – 19,422 shares
(c) None
- N. (1) V. Nathaniel Hansford
618 Deer Run
Dahlonega, GA 30533
- (2) President - North GA College & State University. Mr. Hansford retired in January 2005.
- (3) (a) Director
(b) Director - The Cohutta Banking Company and Cohutta Bancshares, Inc.
(c) None
- (4) (a) Synovus – 549,821 shares
(b) TSYS – 1,579 shares
(c) None
- O. (1) Mark G. Holladay
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Executive Vice President and Chief Credit Officer - Synovus Financial Corp.
(b) None
(c) None
- (4) (a) Synovus – 144,722 shares
(b) None
(c) None

Synovus Financial Corp.

- P. (1) John P. Illges, III
651 Double Churches Road
Columbus, Georgia 31904
- (2) Senior Vice President - The Robinson Humphrey Co., Inc. (Retired)
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company and Total System Services, Inc.
Director – Golden’s Foundry & Machine Co.; Chairman – Riverview Securities Co.
- (4) (a) Synovus – 722,133 shares
(b) TSYS – 185,839 shares
(c) None
- Q. (1) Elizabeth R. James
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Vice Chairman, Chief Information Officer, Chief People Officer, Advisory Director – Synovus Financial Corp.
(b) None
(c) None
- (4) (a) Synovus – 132,269 shares
(b) TSYS – 16,990 shares
(c) None
- R. (1) Alfred W. Jones III
P.O. Box 30351
Sea Island, Georgia
- (2) Chairman of the Board and CEO, Sea Island Company
- (3) (a) Director
(b) Director, Total System Services, Inc.
(c) Director – King & Prince Seafood Corporation, Brunswick, GA
- (4) (a) Synovus – 8,893 shares
(b) TSYS – 5,097 shares
(c) None

Synovus Financial Corp.

- S. (1) Mason H. Lampton
P.O. Box 1360
Columbus, Georgia 31902-1360
- (2) Chairman of the Board and President, Standard Concrete Products, Inc.
- (3) (a) Director
(b) Director - Total System Services, Inc.
(c) Chairman of the Board and President - Lampton Realty Company, Standard Concrete Products, Inc.; Partner - Hardaway Associates of Lynn Lake Arms, Hardaway Associates of Magnolia Valley; Director and Vice President - Hardaway Investment Company; Steeplechase at Callaway – Director; Hardaway Foundation Inc. - Vice President
- (4) (a) Synovus – 374,772 shares
(b) TSYS – 143,33 shares
(c) Standard Concrete Products, Inc. - 100%; Hardaway Associates of Magnolia Valley - 54%; Lampton Realty Company - 100%, SCP Inc. - 60%. Lampton Investment Company, LLC – 50%
- T. (1) Elizabeth C. Ogie
P.O. Box 120
Columbus, Georgia 31902
- (2) Private Investor
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company
(c) None
- (4) (a) Synovus – 3,429,378 shares (1.1%)
(b) TSYS – 54,360 shares
(c) None
- U. (1) H. Lynn Page
670 Barschall Drive
Columbus, Georgia 31904
- (2) Not applicable
- (3) (a) Vice Chairman of the Board (Retired) and Director
(b) Vice Chairman of the Board (Retired) and Director - Columbus Bank and Trust Company and Total System Services, Inc.
(c) Owner and President - ROGC, Inc.
- (4) (a) Synovus – 758,341
(b) TSYS – 513,409
(c) ROGC, Inc. - 100%.

Synovus Financial Corp.

- V. (1) J. Neal Purcell
590 Marsh Park Drive
Duluth, GA 30097
- (2) Vice Chairman, Retired, KPMG LLP
- (3) (a) Director
(b) None
(c) Director - Southern Company; - Director Kaiser Permanente;
Director - Dollar General Corp.
- (4) (a) Synovus – 5,207 shares
(b) TSYS – 1,000
(c) None
- W. (1) Calvin Smyre
P.O. Box 120
Columbus, GA 31902
- (2) Not applicable
- (3) (a) Executive Vice President, Corporate Affairs
(b) None
(c) None
- (4) (a) Synovus – 139,297
(b) None
(c) None
- X. (1) Melvin T. Stith
Dean, Whitman School of Management
Syracuse University
721 University Avenue
Syracuse, New York 13244
- (2) Dean, College of Business, Florida State University. Dr. Stith resigned from this position in January 2005 and was appointed Dean of the Whitman School of Management at Syracuse University.
- (3) (a) Director – Flower Foods
(b) Director - The Tallahassee State Bank
(c) Director - Correctional Services Corporation, Sarasota, FL
- (4) (a) Synovus – 7, 074
(b) None
(c) None

Synovus Financial Corp.

- Y. (1) William B. Turner, Jr.
W. C. Bradley Co.
P. O. Box 140
Columbus, Georgia 31902-0140
- (2) President & Vice Chairman of the Board – W. C. Bradley Co
- (3) (a) Director
(b) Director – Columbus Bank and Trust Company
(c) Director and/or Officer of various W. C. Bradley Co. Subsidiaries, limited partner-Georgia 315, LP and Mulberry Grove Holdings, LP.
- (4) (a) Synovus – 3,223,935 shares (1%)
(b) TSYS – 576,000 shares
(c) None
- Z. (1) James D. Yancey
P.O. Box 120
Columbus, Georgia 31902
- (2) Not applicable
- (3) (a) Chairman of the Board and Director
(b) Director - Total System Services, Inc., and The National Bank of South Carolina; Chairman of the Board and Director - Columbus Bank and Trust Company
(c) None
- (4) (a) Synovus – 2,049,834 shares
(b) TSYS – 738,330
(c) None

SYNOVUS FINANCIAL CORP. OF ALABAMA

Item 3. Shareholders

- (1) Synovus Financial Corp, P.O. Box 120, Columbus, GA 31902, a Georgia business corporation, held a total of 1,000 shares or 100% of common stock of Synovus Financial Corp of Alabama as of 12/31/04.
- (2) None.

Item 4. Insiders

Note: References to TSYS in response to question 4(c) for each individual below refer to ownership of the common stock of Total System Services, Inc., the 81% (as of 12/31/04) owned subsidiary of Columbus Bank and Trust Company, a wholly-owned Georgia bank subsidiary of Synovus Financial Corp. ("Synovus"). Unless otherwise indicated below, each director and executive officer owns less than 1% of the outstanding shares of Synovus and TSYS common stock. The number of shares of Synovus and TSYS common stock shown includes derivative securities exercisable within 60 days of 12/31/04.

- (a)
 - (1) **Richard E. Anthony**
Post Office Box 120
Columbus, Georgia 31902
 - (2) President and Chief Operating Officer, Synovus Financial Corp.
 - (3a) Chairman of the Board, Synovus Financial Corp of Alabama
 - (3b) Director, First Commercial Bank of Birmingham;
Chairman, Synovus Mortgage Corp
 - (3c) Partner – Placid Investment Company; Director, Synovus Financial Corp; Director, Columbus Bank & Trust Company
 - (4a) None
 - (4b) None
 - (4c) Synovus Financial Corp. – 1,033,830

SYNOVUS FINANCIAL CORP. OF ALABAMA

- (b) (1) **Nelson Bean**
Post Office Box 11746
Birmingham, Alabama 35202
- (2) CEO, First Commercial Bank
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Director, First Commercial Bank, Birmingham
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 12,210 shares
TSYS – 1,332 shares
- (c) (1) **James B. Flemming**
Post Office Box 2508
Tuscaloosa, Alabama 35403
- (2) Chairman, President & CEO, The Bank of Tuscaloosa
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, The Bank of Tuscaloosa
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 77,171 shares
JPMJBF, LLC – 50%
- (d) (1) **Charles E. Kettle**
Post Office Box 0400020
Huntsville, Alabama 35804
- (2) President & CEO, First Commercial Bank of Huntsville
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Director, First Commercial Bank, Huntsville
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 27,832 shares

SYNOVUS FINANCIAL CORP. OF ALABAMA

- (e) (1) **H. Lamar Loftin**
Post Office Box 311245
Enterprise, Alabama 36331
- (2) Chairman, President & CEO, Community Bank and Trust of Southeast Alabama
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, Community Bank and Trust of Southeast Alabama
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 8,191 shares

- (f) (1) **L. Gwaltney McCollum, Jr.**
Post Office Box 31
Jasper, Alabama 35501
- (2) President & CEO, First National Bank of Jasper, Jasper, Alabama
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, First National Bank of Jasper
- (3c) Treasurer and Director, Children's Hospital of Alabama
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 93,070 shares
TSYS – 700 shares

SYNOVUS FINANCIAL CORP. OF ALABAMA

- (g) (1) **Luther Taylor**
P. O. Box 12966
Pensacola, FL 32591-2966
- (2) Synovus Financial Corp. Regional CEO;
CEO, Bank of Pensacola
- (3a) President and Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, Bank of Pensacola
- (3c) Vice Chairman, Baptist Health Care of Pensacola
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 7,320 shares
TSYS – 11,000 shares
- (h) (1) **Alan Worrell**
Post Office Box 230849
Montgomery, Alabama 36123-0849
- (2) Chairman, President & CEO, Sterling Bank
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, Sterling Bank
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 184,421 shares
TSYS – 750 shares.
- (i) (1) **Synovus Financial Corp.**
Post Office Box 120
Columbus, GA 31902
- (2) N/A
- (3) N/A
- (4a) Synovus Financial Corp. of Alabama – 100% common
- (4b) See organizational chart of Synovus Financial Corp. of
Alabama, attached, for percentage of common stock owned
of each direct and indirect subsidiary
- (4c) None

Revised

Synovus Financial Corp.
Y6 Report
Year Ending 12/31/04

Item 1

Please note that Synovus Financial Corp. is an SEC registrant. Attachment of Annual Report not required.

Synovus Financial Corp.

Item 3. Shareholders

1. Columbus Bank and Trust Company, a Georgia/US banking corporation, Columbus, Georgia, held, through its wholly-owned trust company subsidiary, Synovus Trust Company, as of 12/31/2004 in various fiduciary capacities, a total of 51,059,270 shares or 16.5%, of Synovus Common Stock as to which it possessed sole or shared voting or investment power, and as to all of which shares it disclaims beneficial ownership.
2. None.

Item 4. Directors and Executive Officers.

1. Directors and Executive Officers as of 12/31/2004.
Note: References to TSYS in response to question 4(b) for each individual below refer to ownership of the common stock of Total System Services, Inc., the 81% (as of 12/31/04) owned subsidiary of Columbus Bank and Trust Company, a wholly-owned Georgia bank subsidiary of Synovus Financial Corp. ("Synovus"). Unless otherwise indicated below, each director and executive officer owns less than 1% of the outstanding shares of Synovus and TSYS common stock. The number of shares of Synovus and TSYS common stock shown includes derivative securities exercisable within 60 days of 12/31/04.

- A. (1) Daniel P. Amos
(2) Chairman and Chief Executive Officer, AFLAC Incorporated.
Columbus, GA
- (3) (a) Director
(b) None
(c) Director – The Southern Company
- (4) (a) Synovus – 458,769 shares
(b) TSYS – 820,800 shares
(c) None

Synovus Financial Corp.

- B. (1) Richard E. Anthony
Columbus, Georgia
- (2) Not applicable
- (3) (a) President & Chief Operating Officer, Director
(b) Chairman of the Board, Director, Synovus Mortgage Corp.,
Director, Columbus Bank and Trust Company
Director - First Commercial Bank, Birmingham, AL
(c) Partner - Placid Investment Company
- (4) (a) Synovus – 1,033,830 shares
(b) None
(c) None
- C. (1) Joe E. Beverly
Thomasville, Georgia
- (2) Not applicable
- (3) (a) Vice Chairman of the Board (Retired) and Director. Mr. Beverly
resigned his position as a director of Synovus effective January
19, 2005 and was appointed an advisory director of Synovus.
(b) Chairman of the Board and Director - Commercial Bank
Director - Tallahassee State Bank
(c) Director - Flowers Foods, Inc.
- (4) (a) Synovus – 426,181
(b) None
(c) None
- D. (1) James H. Blanchard
Columbus, Georgia
- (2) Not applicable
- (3) (a) Chief Executive Officer
(b) Director - Columbus Bank and Trust Company, Synovus Trust
Company; Director and Chairman of the Executive Committee - Total
System Services, Inc.
(c) Director - BellSouth Corp., W. C. Bradley Co., Sea Island Company.
- (4) (a) Synovus – 2,825,076 shares (1%)
(b) TSYS – 1,030,004 shares
(c) None

Synovus Financial Corp.

- E. (1) Richard Y. Bradley
Columbus, Georgia
- (2) Partner, Law Firm of Bradley and Hatcher
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company, Total System Services, Inc.
(c) President - Broken Arrow Land Company; Director - Child Development Schools, Inc.; Director, Georgia Lawyers Insurance Company
- (4) (a) Synovus - 108,889 shares
(b) TSYS - 29,762 shares
(c) None
- F. (1) Frank W. Brumley
Charleston, SC
- (2) President - Daniel Island Associates
- (3) (a) None
(b) Director - The National Bank of South Carolina
(c) Daniel Island Associates, President
Brumley Meyer & Kapp, President
Meeting and Market Street Associates, LLLC, Managing Member
Spring Grove Associates, Managing Member
126/78 Associates, LLLC, Managing Member
Bees Ferry Associates, Managing Partner
DIBS Holdings, LLC, Managing member
Diversified Management Services, President
- (4) (a) Synovus - 237,129 shares
(b) None
(c) Daniel Island Company - 30%
DIBS Holdings, LLC - 30%
Diversified Management Services - 100%
Brumley Meyer & Kapp - 100%

Synovus Financial Corp.

- G. (1) Elizabeth W. Camp
Atlanta, Georgia
- (2) D. F. Management, Inc.
President & CEO
- (3) (a) Director
(b) Director – Citizens First Bank, Rome, Georgia
(c) Diversified Family, LLC, President and CEO
- (4) (a) Synovus – 24,276 shares
(b) None
(c) Diversified Family, LLC – 57.5%
- H. (1) Walter M. Deriso, Jr.
Columbus, Georgia
- (2) Not applicable
- (3) (a) Vice Chairman, Advisory Director. Mr. Deriso resigned these positions with Synovus effective February 1, 2005.
(b) Chairman of the Board, Director - Security Bank and Trust Co., Synovus Trust Co.; Synovus Insurance Services. Mr. Deriso resigned his positions with Synovus Trust Company and Synovus Insurance Services effective February 1, 2005. He remains Chairman of the Board of Security Bank and Trust Company.
(c) None
- (4) (a) Synovus – 274,914 shares
(b) TSYS – 4,737 shares
(c) None
- I. (1) C. Edward Floyd, M.D.
Florence, South Carolina
- (2) Vascular Surgeon
- (3) (a) Director
(b) Director - The National Bank of South Carolina
(c) President - Floyd Medical Associates, P.A., Tans Bay Farms, Floyd Farms; Secretary - Floyd Motor Company
- (4) (a) Synovus – 1,114,571
(b) TSYS – 20,000 shares
(c) Floyd Farms - 100%; Floyd Medical Associates, P.A. - 33%, Tans Bay Farms - 100%

Synovus Financial Corp.

- J. (1) Gardiner W. Garrard, Jr.
Columbus, Georgia
- (2) President - The Jordan Company (Real Estate Development)
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company and Total System Services, Inc.
(c) Director and President - The Jordan Company; Partner - Merrimac Company
- (4) (a) Synovus – 1,080,544 shares
(b) TSYS – 21,043 shares
(c) The Jordan Company – 71.19%; Merrimac Investments- 50%
- K. (1) Fred L. Green, III
Columbus, Georgia
- (2) Not applicable
- (3) (a) Vice Chairman, Advisory Director – Synovus Financial Corp.
(b) Chairman of the Board – The National Bank of South Carolina
(c) None
- (4) (a) Synovus – 170,782 shares
(b) TSYS – 122 shares
(c) None
- L. (1) T. Michael Goodrich
Birmingham, AL
- (2) Chairman & Chief Executive Officer – BE & K, Inc.
- (3) (a) None
(b) Director – First Commercial Bank (Birmingham, AL)
(c) Director – Energen Corporation
Director, Officer – Richgood Corp.
- (4) (a) Synovus – 231,575 shares
(b) None
(c) BE&K, Inc.
2,369,700 shares/ 85.2% of Class A Voting Stock

Revised

Synovus Financial Corp.

- M. (1) G. Sanders Griffith, III
Columbus, Georgia
- (2) Not applicable
- (3) (a) Senior Executive Vice President, General Counsel and Secretary
(b) General Counsel and Secretary - Total System Services, Inc.
(c) None
- (4) a) Synovus – 632,418 shares
(b) TSYS – 19,422 shares
(c) None
- N. (1) V. Nathaniel Hansford
Dahlonega, GA
- (2) President - North GA College & State University. Mr. Hansford retired in January 2005.
- (3) (a) Director
(b) Director - The Cohutta Banking Company and Cohutta Bancshares, Inc.
(c) None
- (4) (a) Synovus – 549,821 shares
(b) TSYS – 1,579 shares
(c) None
- O. (1) Mark G. Holladay
Columbus, Georgia
- (2) Not applicable
- (3) (a) Executive Vice President and Chief Credit Officer - Synovus Financial Corp.
(b) None
(c) None
- (4) (a) Synovus – 144,722 shares
(b) None
(c) None

Synovus Financial Corp.

- P. (1) John P. Illges, III
Columbus, Georgia
- (2) Senior Vice President - The Robinson Humphrey Co., Inc. (Retired)
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company and Total System Services, Inc.
Director - Golden's Foundry & Machine Co.; Chairman - Riverview Securities Co.
- (4) (a) Synovus - 722,133 shares
(b) TSYS - 185,839 shares
(c) None
- Q. (1) Elizabeth R. James
Columbus, Georgia
- (2) Not applicable
- (3) (a) Vice Chairman, Chief Information Officer, Chief People Officer, Advisory Director - Synovus Financial Corp.
(b) None
(c) None
- (4) (a) Synovus - 132,269 shares
(b) TSYS - 16,990 shares
(c) None
- R. (1) Alfred W. Jones III
Sea Island, Georgia
- (2) Chairman of the Board and CEO, Sea Island Company
- (3) (a) Director
(b) Director, Total System Services, Inc.
(c) Director - King & Prince Seafood Corporation, Brunswick, GA
- (4) (a) Synovus - 8,893 shares
(b) TSYS - 5,097 shares
(c) None

Synovus Financial Corp.

- S. (1) Mason H. Lampton
Columbus, Georgia
- (2) Chairman of the Board and President, Standard Concrete Products, Inc.
- (3) (a) Director
(b) Director - Total System Services, Inc.
(c) Chairman of the Board and President - Lampton Realty Company, Standard Concrete Products, Inc.; Partner - Hardaway Associates of Lynn Lake Arms, Hardaway Associates of Magnolia Valley; Director and Vice President - Hardaway Investment Company; Steeplechase at Callaway – Director; Hardaway Foundation Inc. - Vice President
- (4) (a) Synovus – 374,772 shares
(b) TSYS – 143,33 shares
(c) Standard Concrete Products, Inc. - 100%; Hardaway Associates of Magnolia Valley - 54%; Lampton Realty Company - 100%, SCP Inc. - 60%. Lampton Investment Company, LLC – 50%
- T. (1) Elizabeth C. Ogie
Columbus, Georgia
- (2) Private Investor
- (3) (a) Director
(b) Director - Columbus Bank and Trust Company
(c) None
- (4) (a) Synovus – 3,429,378 shares (1.1%)
(b) TSYS – 54,360 shares
(c) None
- U. (1) H. Lynn Page
Columbus, Georgia
- (2) Not applicable
- (3) (a) Vice Chairman of the Board (Retired) and Director
(b) Vice Chairman of the Board (Retired) and Director - Columbus Bank and Trust Company and Total System Services, Inc.
(c) Owner and President - ROGC, Inc.
- (4) (a) Synovus – 758,341
(b) TSYS – 513,409
(c) ROGC, Inc. - 100%.

Synovus Financial Corp.

- V. (1) J. Neal Purcell
Duluth, GA
- (2) Vice Chairman, Retired, KPMG LLP
- (3) (a) Director
(b) None
(c) Director - Southern Company; - Director Kaiser Permanente;
Director - Dollar General Corp.
- (4) (a) Synovus – 5,207 shares
(b) TSYS – 1,000
(c) None
- W. (1) Calvin Smyre
Columbus, GA
- (2) Not applicable
- (3) (a) Executive Vice President, Corporate Affairs
(b) None
(c) None
- (4) (a) Synovus – 139,297
(b) None
(c) None
- X. (1) Melvin T. Stith
Syracuse, New York
- (2) Dean, College of Business, Florida State University. Dr. Stith resigned from this position in January 2005 and was appointed Dean of the Whitman School of Management at Syracuse University.
- (3) (a) Director – Flower Foods
(b) Director - The Tallahassee State Bank
(c) Director - Correctional Services Corporation, Sarasota, FL
- (4) (a) Synovus – 7, 074
(b) None
(c) None

Revised

Synovus Financial Corp.

- Y. (1) William B. Turner, Jr.
Columbus, Georgia
- (2) President & Vice Chairman of the Board – W. C. Bradley Co
- (3) (a) Director
(b) Director – Columbus Bank and Trust Company
(c) Director and/or Officer of various W. C. Bradley Co. Subsidiaries, limited partner-Georgia 315, LP and Mulberry Grove Holdings, LP.
- (4) (a) Synovus – 3,223,935 shares (1%)
(b) TSYS – 576,000 shares
(c) None
- Z. (1) James D. Yancey
Columbus, Georgia
- (2) Not applicable
- (3) (a) Chairman of the Board and Director
(b) Director - Total System Services, Inc., and The National Bank of South Carolina; Chairman of the Board and Director - Columbus Bank and Trust Company
(c) None
- (4) (a) Synovus – 2,049,834 shares
(b) TSYS – 738,330
(c) None

Revised

SYNOVUS FINANCIAL CORP. OF ALABAMA

Item 3. Shareholders

- (1) Synovus Financial Corp, Columbus, GA, a Georgia/US business corporation, held a total of 1,000 shares or 100% of common stock of Synovus Financial Corp of Alabama as of 12/31/04.
- (2) None.

Item 4. Insiders

Note: References to TSYS in response to question 4(c) for each individual below refer to ownership of the common stock of Total System Services, Inc., the 81% (as of 12/31/04) owned subsidiary of Columbus Bank and Trust Company, a wholly-owned Georgia bank subsidiary of Synovus Financial Corp. ("Synovus"). Unless otherwise indicated below, each director and executive officer owns less than 1% of the outstanding shares of Synovus and TSYS common stock. The number of shares of Synovus and TSYS common stock shown includes derivative securities exercisable within 60 days of 12/31/04.

- (a)
 - (1) Richard E. Anthony
Columbus, Georgia
 - (2) President and Chief Operating Officer, Synovus Financial Corp.
 - (3a) Chairman of the Board, Synovus Financial Corp of Alabama
 - (3b) Director, First Commercial Bank of Birmingham;
Chairman, Synovus Mortgage Corp
 - (3c) Partner – Placid Investment Company; Director, Synovus Financial Corp; Director, Columbus Bank & Trust Company
 - (4a) None
 - (4b) None
 - (4c) Synovus Financial Corp. – 1,033,830

Revised

SYNOVUS FINANCIAL CORP. OF ALABAMA

- (b) (1) Nelson Bean
Birmingham, Alabama
- (2) CEO, First Commercial Bank
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Director, First Commercial Bank, Birmingham
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 12,210 shares
TSYS – 1,332 shares

- (c) (1) James B. Flemming
Tuscaloosa, Alabama
- (2) Chairman, President & CEO, The Bank of Tuscaloosa
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, The Bank of Tuscaloosa
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 77,171 shares
JPMJBF, LLC – 50%

- (d) (1) Charles E. Kettle
Huntsville, Alabama
- (2) President & CEO, First Commercial Bank of Huntsville
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Director, First Commercial Bank, Huntsville
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 27,832 shares

Revised

SYNOVUS FINANCIAL CORP. OF ALABAMA

- (e) (1) H. Lamar Loftin
Enterprise, Alabama
- (2) Chairman, President & CEO, Community Bank and Trust of Southeast Alabama
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, Community Bank and Trust of Southeast Alabama
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 8,191 shares

- (f) (1) L. Gwaltney McCollum, Jr.
Jasper, Alabama
- (2) President & CEO, First National Bank of Jasper, Jasper, Alabama
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, First National Bank of Jasper
- (3c) Treasurer and Director, Children’s Hospital of Alabama
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 93,070 shares
TSYS – 700 shares

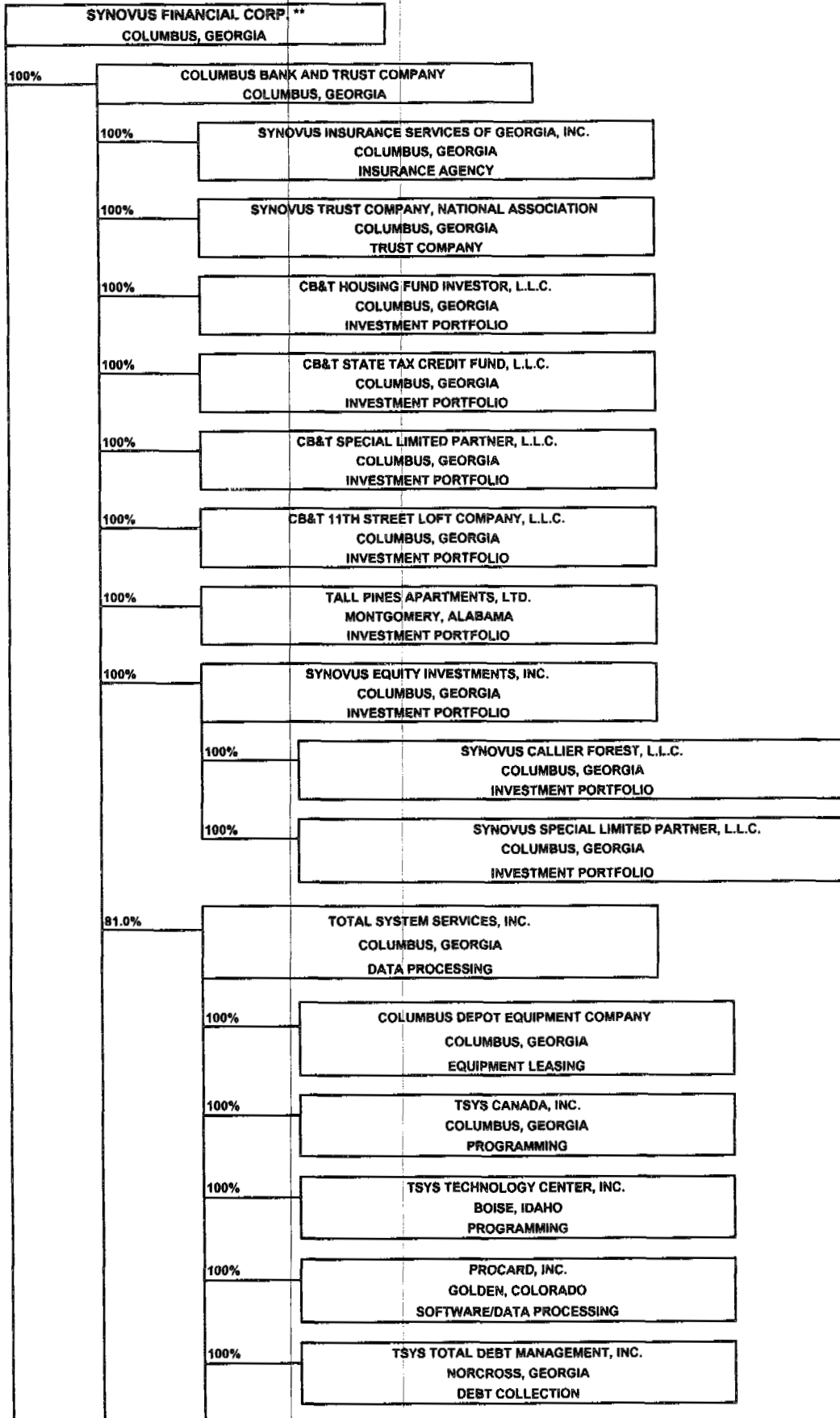
SYNOVUS FINANCIAL CORP. OF ALABAMA

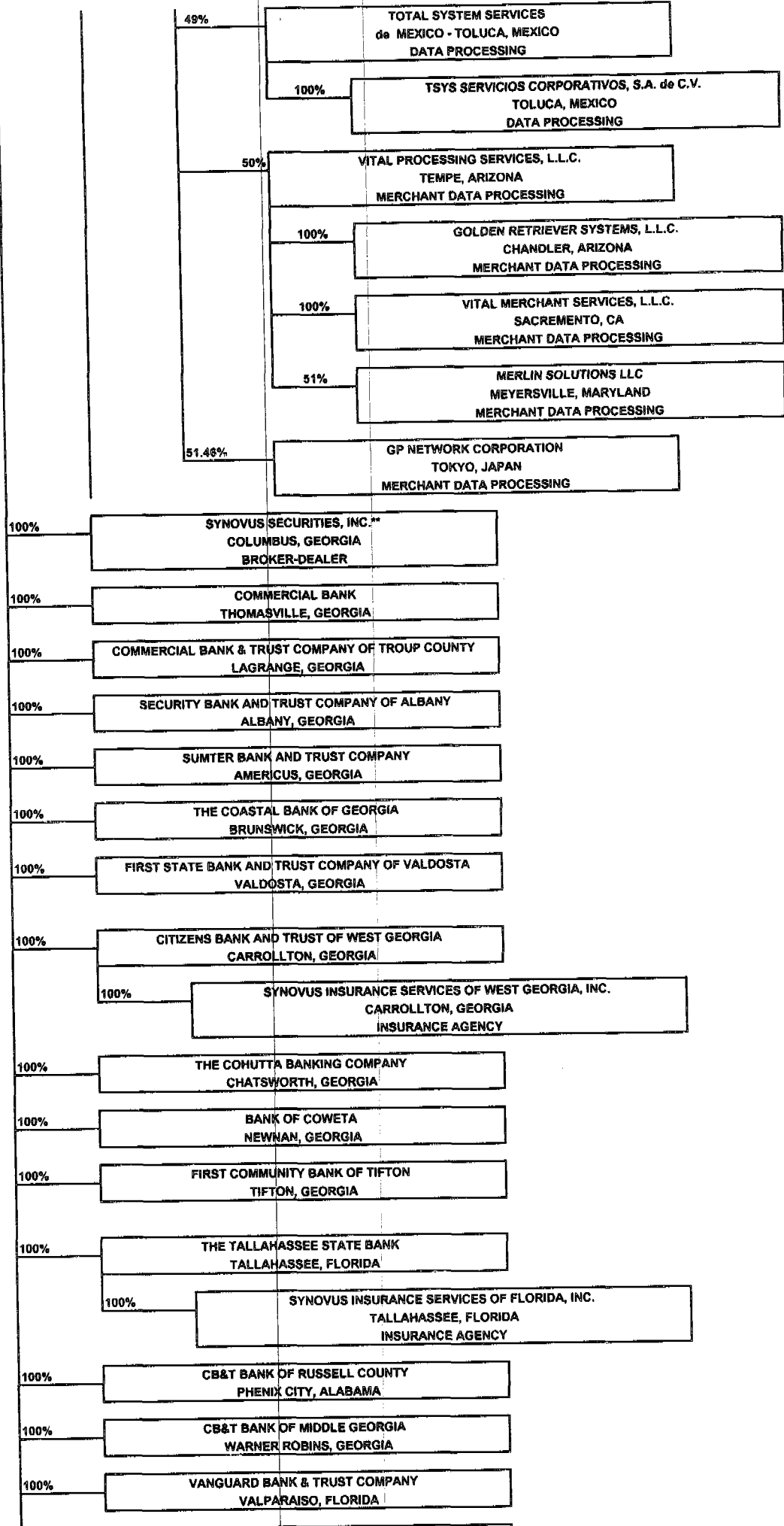
- (g) (1) Luther Taylor
Pensacola, FL
- (2) Synovus Financial Corp. Regional CEO;
CEO, Bank of Pensacola
- (3a) President and Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, Bank of Pensacola
- (3c) Vice Chairman, Baptist Health Care of Pensacola
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 7,320 shares
TSYS – 11,000 shares
- (h) (1) Alan Worrell
Montgomery, Alabama
- (2) Chairman, President & CEO, Sterling Bank
- (3a) Director, Synovus Financial Corp. of Alabama
- (3b) Chairman of the Board, Sterling Bank
- (3c) None
- (4a) None
- (4b) None
- (4c) Synovus Financial Corp. – 184,421 shares
TSYS – 750 shares.
- (i) (1) Synovus Financial Corp.
Columbus, GA
- (2) N/A
- (3) N/A
- (4a) Synovus Financial Corp. of Alabama – 100% common
- (4b) See organizational chart of Synovus Financial Corp. of
Alabama, attached, for percentage of common stock owned
of each direct and indirect subsidiary
- (4c) None

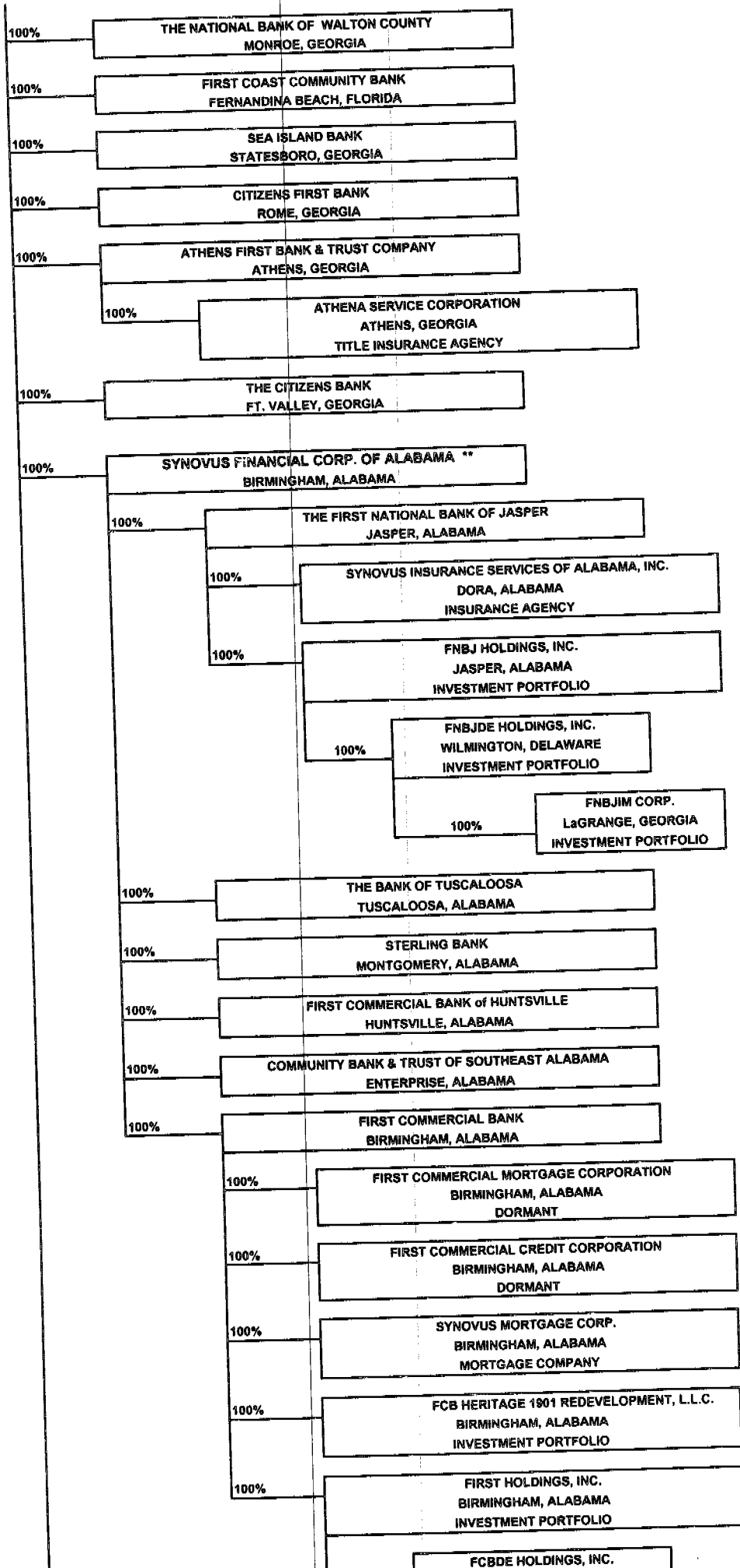
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*UNLESS OTHERWISE NOTED, THE ENTITY IS A BANK OR BANK HOLDING COMPANY.

***"Affiliate" for purposes of Reg. W. Affiliate also includes any company of which TTV owns 15% or more of the equity capital, currently Financial Transaction Systems and IKobo. Affiliates of Synovus also include the Synovus family of mutual funds including the Large Cap Core Fund, Mid Cap Value Fund, Intermediate Bond Fund and Georgia Municipal Bond Fund.







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