SYNOVUS FINANCIAL CORP Form 8-K July 16, 2003

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 16, 2003 _____

(Earliest Event Reported)

Synovus Financial Corp. _____

(Exact Name of Registrant as Specified in its Charter)

Georgia _____

58-1134883

(State of Incorporation) 1-10312 -----(Commission File Number)

_____ (IRS Employer Identification Number)

901 Front Avenue, Suite 301, Columbus, Georgia 31901 _____

(Address of principal executive offices)

(706) 649-2267 _____

(Registrant's Telephone Number)

_____ (Former name or former address, if changed since last report)

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits. _____ _____

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(a) Financial Statements - None.

(b) Pro Forma Financial Information - None.

(c) Exhibits

99.1 - Registrant's press release dated July 16, 2003.

99.2 - Supplemental Information prepared for use with the press release.

Item 9. Regulation FD Disclosure.

The Registrant is furnishing the information required by Item 12 of Form 8-K, "Results of Operation and Financial Condition," under this Item 9 in accordance with SEC Release No. 33-8216.

On July 16, 2003, the Registrant issued a press release and will hold an investor call and webcast to disclose financial results for the second quarter ended June 30, 2003. The press release and Supplemental Information for use at this investor call are furnished herewith as Exhibits 99.1 and 99.2 and incorporated by reference in Item 9. All information in the Supplemental Information is presented as of June 30, 2003, and the Registrant does not assume any obligation to correct or update said information in the future.

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Signature

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 16, 2003

By:/s/ Kathleen Moates

Kathleen Moates Senior Deputy General Counsel