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SYNOVUS FINANCIAL CORP  
Form S-4  
November 18, 2003

As filed with the Securities and Exchange Commission on November 18, 2003  
Registration No. \_\_\_\_\_

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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FORM S-4  
REGISTRATION STATEMENT  
UNDER  
THE SECURITIES ACT OF 1933  
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SYNOVUS FINANCIAL CORP.  
(Exact name of registrant as specified in its charter)

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GEORGIA	6022	58-1134883
(State or other jurisdiction of incorporation or organization)	(Primary Standard Industrial Classification Code Number)	(I.R.S. Employer Identification Number)

SUITE 301, ONE ARSENAL PLACE  
901 FRONT AVENUE  
COLUMBUS, GEORGIA 31901  
(706) 649-4751

(Address, including zip code, and telephone number, including area  
code, of registrant's principal executive offices)

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KATHLEEN MOATES, SENIOR VICE PRESIDENT  
AND SENIOR DEPUTY GENERAL COUNSEL  
SYNOVUS FINANCIAL CORP.  
SUITE 202, ONE ARSENAL PLACE  
901 FRONT AVENUE  
COLUMBUS, GEORGIA 31901  
(706) 649-4818

(Name, address, including zip code, and telephone number, including area code,  
of agent for service)

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Approximate date of commencement of proposed sale to the public: As soon as  
practicable following the effectiveness of this Registration Statement.

If the securities being registered on this Form are being offered in  
connection with the formation of a holding company and there is compliance with  
General Instruction G, check the following box. [ ]

If this Form is filed to register additional securities for an offering  
pursuant to Rule 462(b) under the Securities Act, check the following box and

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list the Securities Act registration statement number of the earlier effective registration statement for the same offering. [ ]

If this Form is a post-effective amendment filed pursuant to Rule 462(d) under the Securities Act, check the following box and list the Securities Act registration statement number of the earlier effective registration statement for the same offering. [ ]

### CALCULATION OF REGISTRATION FEE

Title Of Each Class Of Securities To Be Registered	Amount To Be Registered	Proposed Maximum Offering Price Per Share	Proposed Maximum Aggregate Offering Price
Common Stock, \$1.00 par value per share	1,785,000		