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SYNOVUS FINANCIAL CORP Form 8-K January 16, 2002

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

January 16, 2002
----(Earliest Event Reported)

Synovus Financial Corp.
(Exact Name of Registrant as Specified in its Charter)

Georgia1-1031258-1134883(State of(Commission File(IRS Employer IdentificationIncorporation)Number)Number)

(706) 649-2267
------(Registrant's Telephone Number)

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

<u>Item</u> <u>Other Events.</u>

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On January 16, 2002, Synovus Financial Corp. ("Registrant") issued a press release with respect to its earnings for the year ended December 31, 2001.

A copy of Registrant's press release is attached hereto as Exhibit 99 and by this reference is hereby incorporated by reference into this Form 8-K and made a part hereof.

<u>Item Financial Statements. Pro Forma Financial Information and Exhibits.</u>

<u>7.</u>

- (a) Financial Statements None.
- (b) Pro Forma Financial Information None.
- (c) Exhibits

99 - Registrant's press release, January

16, 2002.

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: January 16, 2002 By:/s/ Kathleen Moates

Kathleen Moates

Senior Deputy General Counsel

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