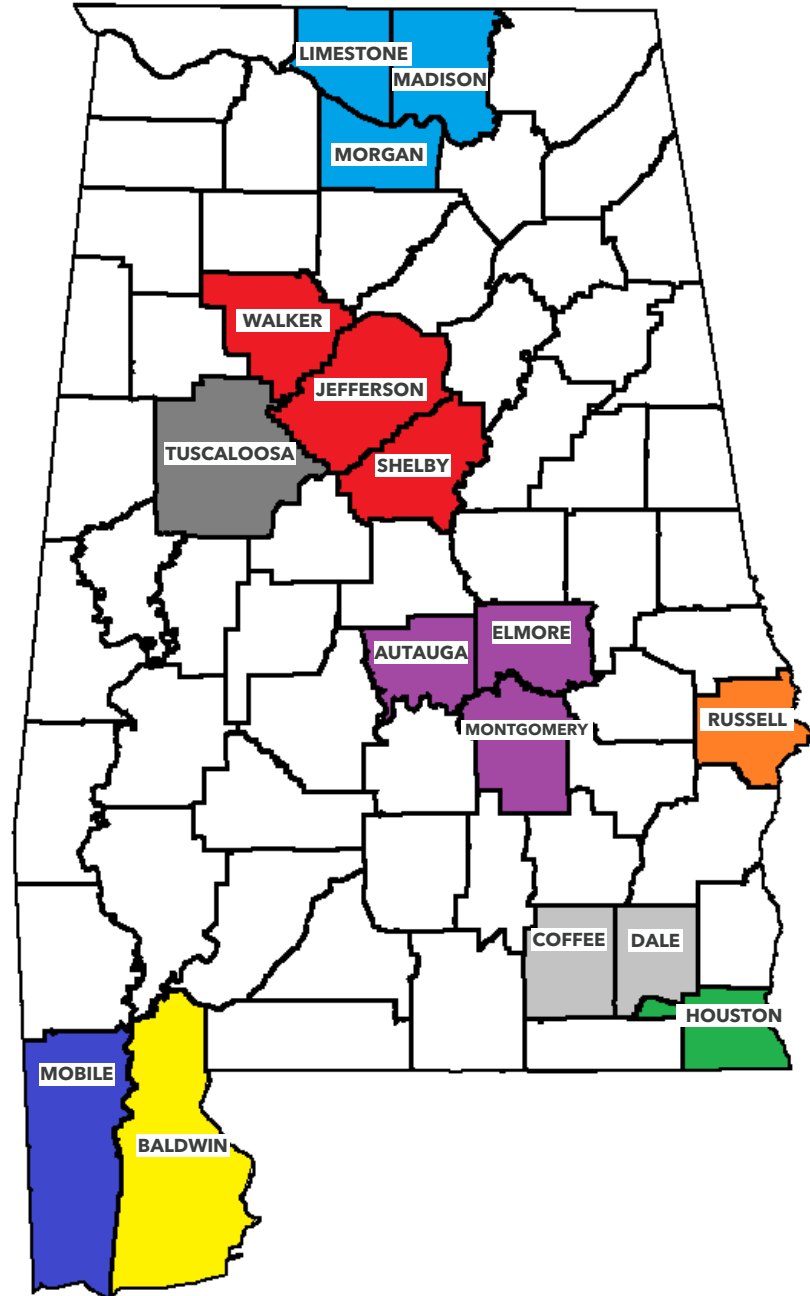


Community Reinvestment Act (CRA)

Facility-Based Assessment Area Maps

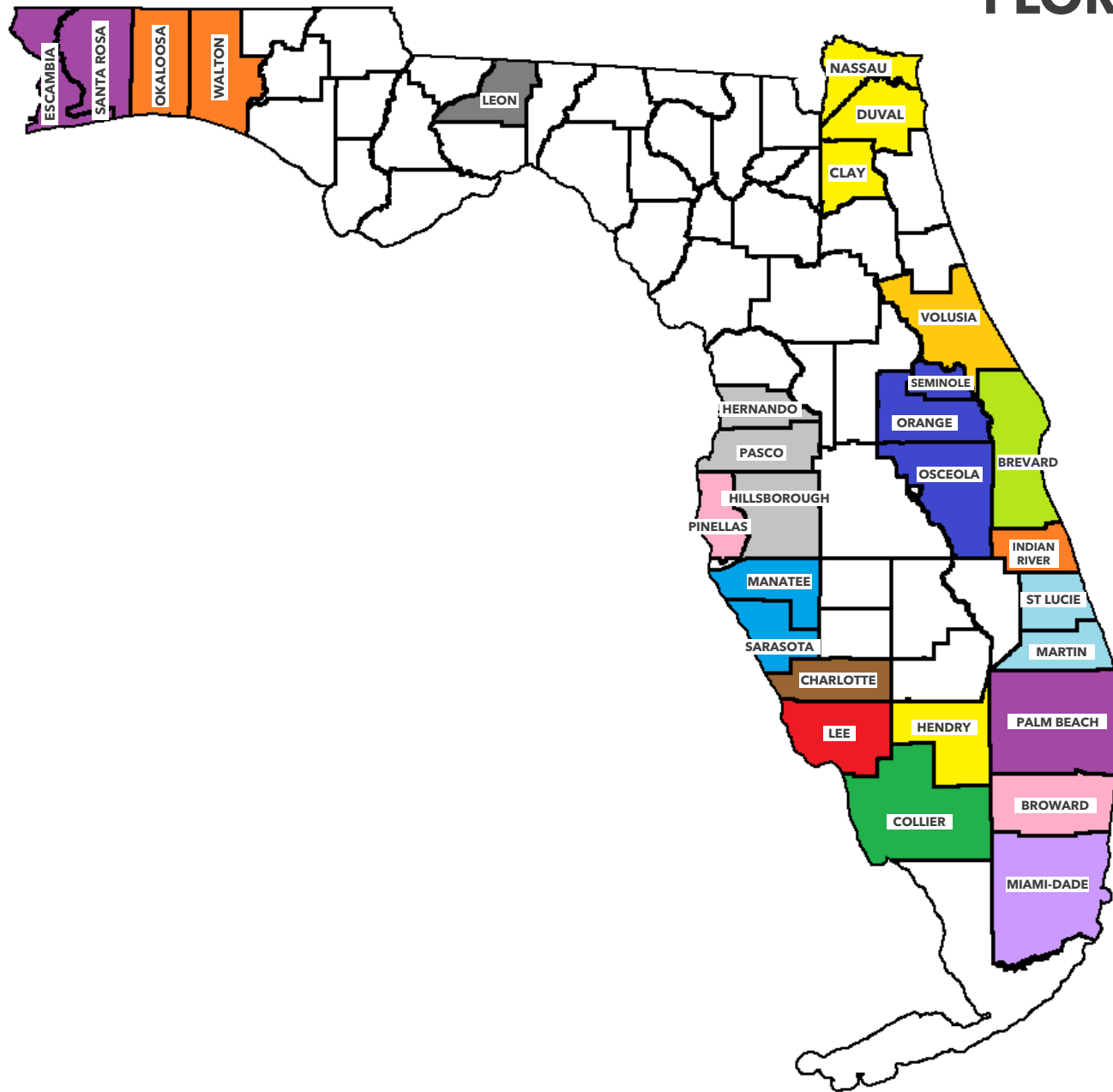
SYNOVUS®

ALABAMA



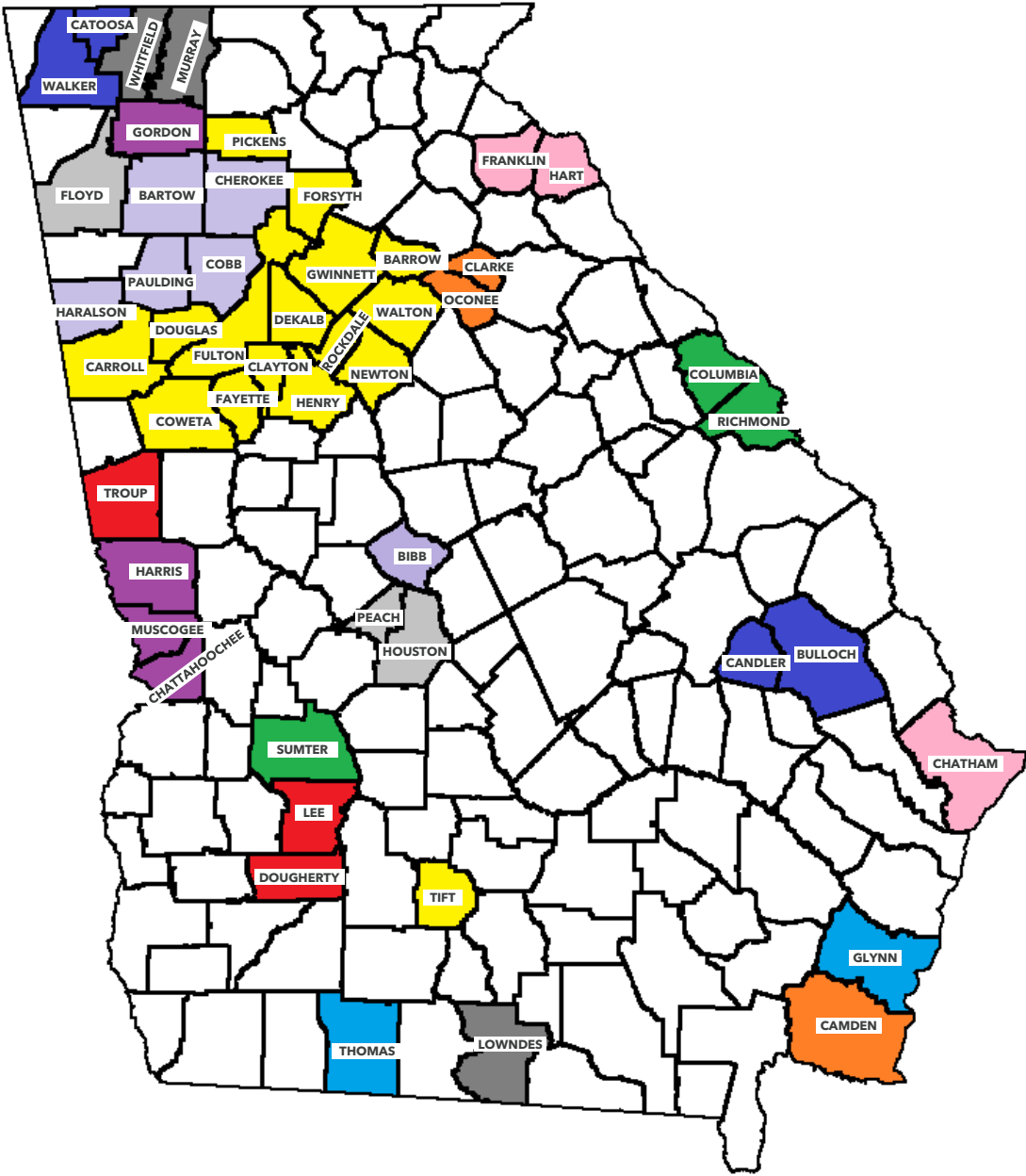
Assessment Area	MSA Code	Counties Included
Birmingham	13820	• Jefferson • Shelby • Walker
Daphne-Fairhope-Foley	19300	• Baldwin
Dothan	20020	• Houston
Huntsville	26620	• Limestone • Madison • Morgan
Mobile	33660	• Mobile
Montgomery	33860	• Autauga • Elmore • Montgomery
Tuscaloosa	46220	• Tuscaloosa
Coffee-Dale Counties	Non-MSA	• Coffee • Dale
Columbus, GA-AL (multi-state)	17980	• Russell

FLORIDA



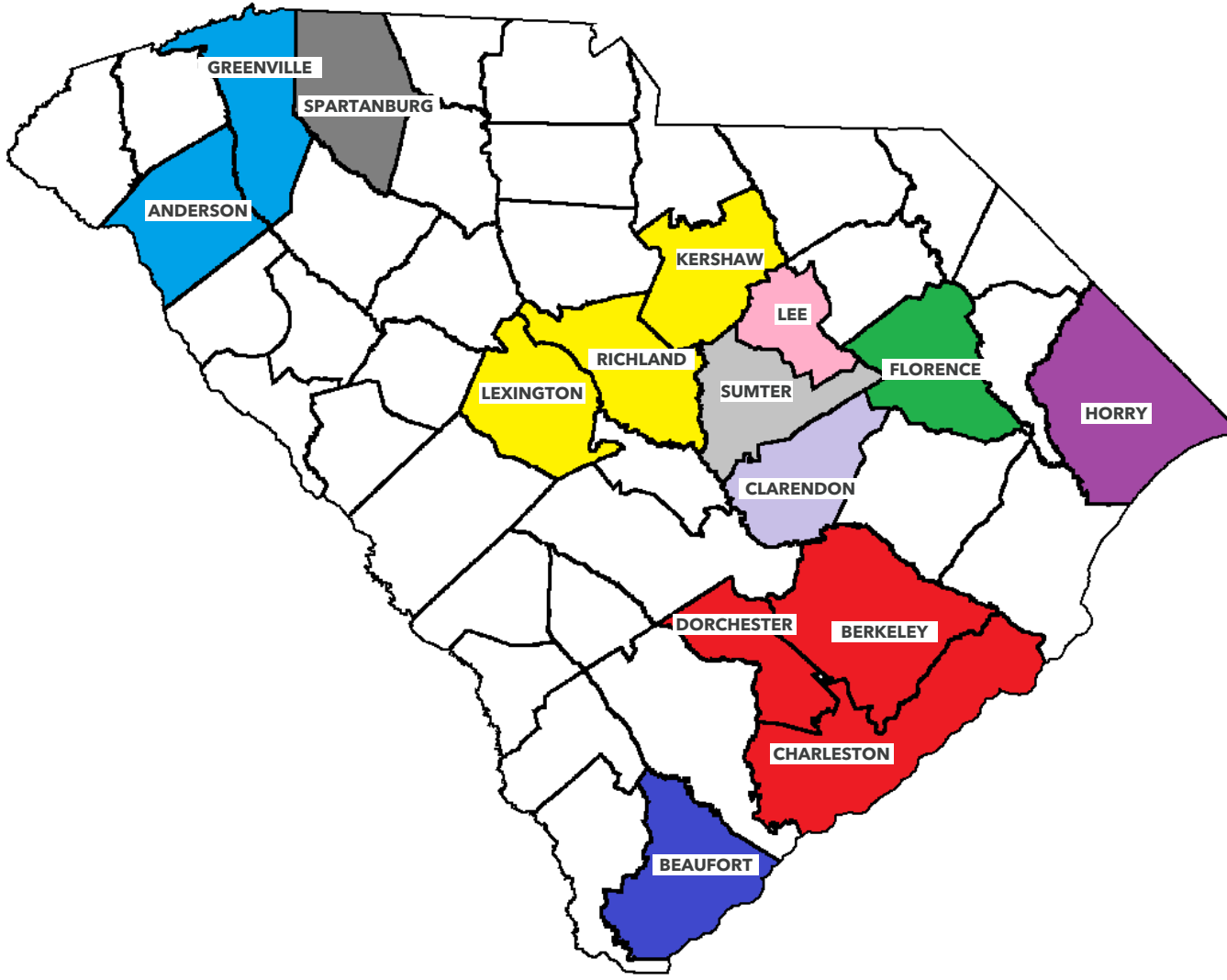
Assessment Area	MSA Code	Counties Included
Cape Coral-Fort Myers	15980	• Lee
Crestview-Ft. Walton Beach-Destin	18880	• Okaloosa • Walton
Deltona-Daytona Beach-Ormond Beach	19660	• Volusia
Ft. Lauderdale-Pompano Beach-Sunrise	22744	• Broward
Jacksonville	27260	• Clay • Duval • Nassau
Miami-Miami Beach-Kendall	33124	• Miami-Dade
Naples-Marco Island	34940	• Collier
North Port-Bradenton-Sarasota	35840	• Manatee • Sarasota
Orlando-Kissimmee-Sanford	36740	• Orange • Osceola • Seminole
Palm Bay-Melbourne-Titusville	37340	• Brevard
Pensacola-Ferry Pass-Brent	37860	• Escambia • Santa Rosa
Port St. Lucie	38940	• Martin • St. Lucie
Punta Gorda	39460	• Charlotte
St. Petersburg-Clearwater-Largo	41304	• Pinellas
Sebastian-Vero Beach-West Vero Corridor	42680	• Indian River
Tallahassee	45220	• Leon
Tampa	45294	• Hernando • Hillsborough • Pasco
West Palm Beach-Boca Raton-Delray Beach	48424	• Palm Beach
Hendry County	Non-MSA	• Hendry

GEORGIA



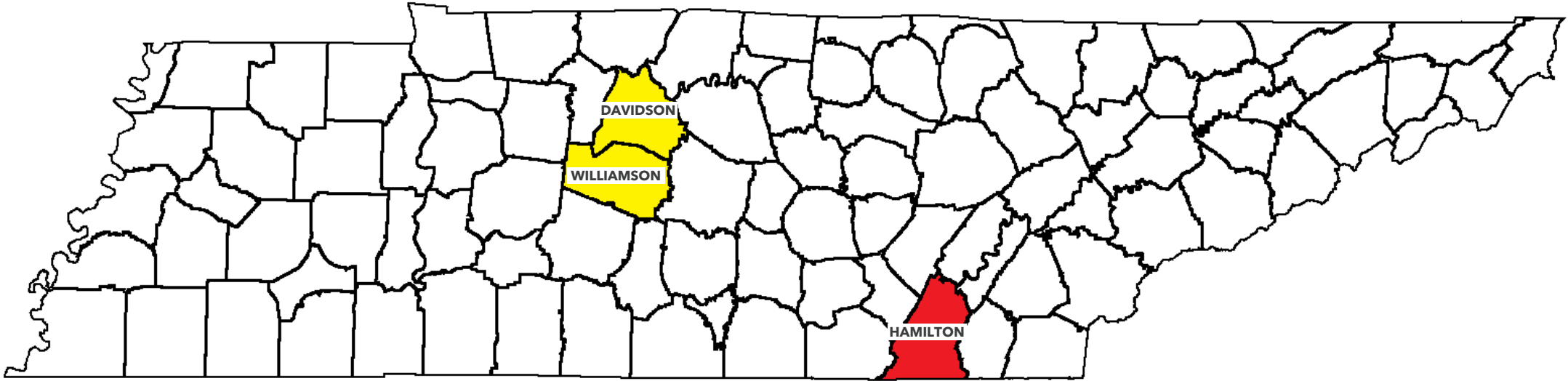
Assessment Area		MSA Code	Counties Included		
	Albany	10500	• Dougherty	• Lee	
	Athens-Clarke County	12020	• Clarke	• Oconee	
	Atlanta-Sandy Springs-Roswell	12054	• Barrow • Carroll • Clayton • Coweta • Dekalb	• Douglas • Fayette • Forsyth • Fulton • Gwinnett	• Henry • Newton • Pickens • Rockdale • Walton
	Augusta-Richmond County	12260	• Columbia	• Richmond	
	Brunswick-St. Simons	15260	• Glynn		
	Dalton	19140	• Murray	• Whitfield	
	Macon-Bibb County	31420	• Bibb		
	Marietta	31924	• Bartow • Cherokee	• Cobb • Haralson	• Paulding
	Rome	40660	• Floyd		
	Savannah	42340	• Chatham		
	Valdosta	46660	• Lowndes		
	Warner Robins	47580	• Houston	• Peach	
	Bulloch-Candler Counties	Non-MSA	• Bulloch	• Candler	
	Camden County	Non-MSA	• Camden		
	Franklin-Hart Counties	Non-MSA	• Franklin	• Hart	
	Gordon County	Non-MSA	• Gordon		
	Sumter County	Non-MSA	• Sumter		
	Thomas County	Non-MSA	• Thomas		
	Tift County	Non-MSA	• Tift		
	Troup County	Non-MSA	• Troup		
	Chattanooga, TN-GA (multi-state)	16860	• Catoosa	• Walker	
	Columbus, GA-AL (multi-state)	17980	• Chattahoochee	• Harris	• Muscogee

SOUTH CAROLINA



Assessment Area	MSA Code	Counties Included
Charleston-North Charleston	16700	- Berkeley - Charleston - Dorchester
Columbia	17900	- Kershaw - Lexington - Richland
Florence	22500	Florence
Greenville-Anderson-Greer	24860	- Anderson - Greenville
Hilton Head Island-Bluffton-Port Royal	25940	Beaufort
Myrtle Beach-Conway-N. Myrtle Beach	34820	Horry
Spartanburg	43900	Spartanburg
Sumter	44940	Sumter
Clarendon County	Non-MSA	Clarendon
Lee County	Non-MSA	Lee

TENNESSEE



Assessment Area	MSA Code	Counties Included
Nashville-Davidson-Murfreesboro-Franklin	34980	• Davidson • Williamson
Chattanooga, TN-GA (multi-state)	16860	• Hamilton