SYNOVUS FINL CORP

TICKER: SNV
FINANCIAL
BANKING SERVICES

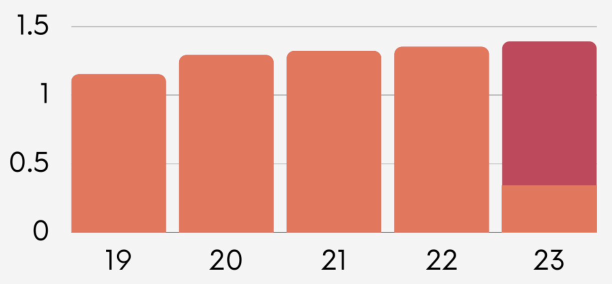
CURRENT PRICE: $29.43
MARKET CAP: MID

★★★★★

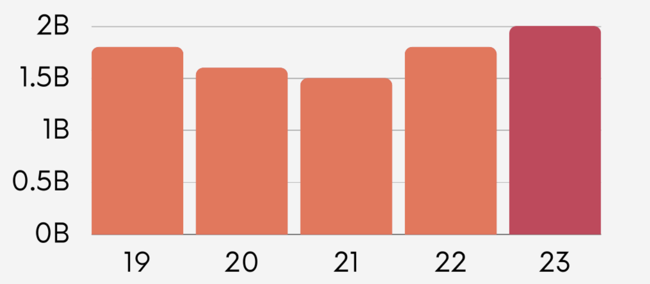
DATA COMPARISON

	SNV	Sector	Overall	
Dividend Years	10	13	14	
Dividend Yield	5.16%	3.47%	2.74%	
% to Average Yield	+57%	+42%	+34%	
10yr Div Growth	42%	13%	13%	
Price / FCF	4x	11x	21x	
FCF Payout Ratio	15%	24%	30%	
Price / Earnings	6x	9x	17x	
EPS Payout Ratio	31%	34%	32%	
5 yr EPS Growth	14%	12%	14%	
PEG Ratio	0.8x	1.1x	1.2x	
5yr Revenue Growth	12%	9%	8%	

DIVIDENDS



REVENUE



HEALTH METRICS

- ✓ **Long Term Debt / FCF is better than the 5x benchmark.** CIVB would need 2 years of FCF to pay off their long term debt. — **4.1X**
- ✓ **Long Term Cash Ratio is better than the 0.2x benchmark.** CIVB holds a large cash position relative to their long term debt. — **2.8X**
- ✓ **Quick Ratio is worse than the 1.0x benchmark.** CIVB's liquidity is at risk to cover their current liabilities. — **1.2X**
- ✗ **Leverage Ratio is worse than the 2.0x benchmark.** CIVB is is at risk of insolvency due to a large amount of debt. — **13X**
- ✗ **Asset Turnover is worse than the 1.0x sector benchmark.** CIVB is worse than peers at using assets to generate revenue. — **0.1X**
- ✓ **Interest Coverage Ratio is better than the 3.0x benchmark.** CIVB has sufficient coverage of interest payments from earnings. — **4.7X**
- ✓ **Operating Margin is better than the sector average of 22%.** CIVB spends less on operating costs than their industry peers. — **83%**
- ✓ **Return on Equity is worse than the sector average of 15%.** CIVB is less effective at generating income from their existing assets. — **18%**
- ✓ **Enterprise Value / EBITDA is better than the 10x benchmark.** CIVB has a healthy financial performance. — **3.1X**
- ✓ **Price to Book is better than the sector average of 2x.** CIVB is valued less expensively than industry peers. — **1.1X**
- ✓ **Sustainable Growth Rate is worse than the 10% benchmark.** CIVB is not able to grow at a high rate with a safe dividend. — **13.5%**
- ✓ **Shares Outstanding 5 year trend is increasing.** — **-6%**
- ✓ **Current price is worse than the Dividend Discount Model valuation.** — **$70**