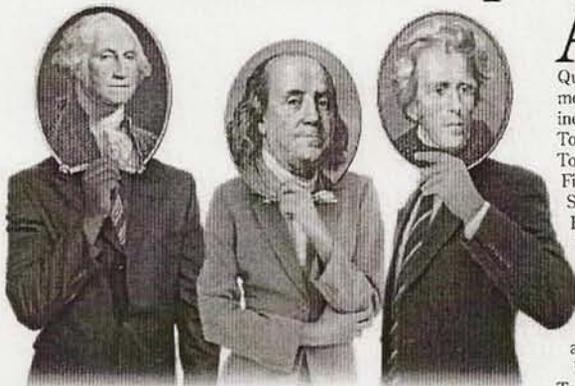


Atlanta's top 100 leaders in finance



Atlanta Business Chronicle annually compiles a list of the 100 top leaders in the banking and finance industry. This 2012 Financial Quarterly Who's Who includes the Chronicle's most recent Book of Lists industry research, and it includes the highest-ranking executives from the Top 25 Financial Institutions, Top 15 Credit Unions, Top 5 NAPFA Fee-only Investment Advisers, Top 10 Financial Planners, Top 5 Money Managers, Top 5 Stock Brokerages, Top 5 Venture Capital/Private Equity Firms, Top 5 Commercial Mortgage Bankers and Top 5 Community Banks. This list also includes the leaders of top finance-related public and private companies from the Book of Lists, as well as leading industry analysts, top government officials and heads of the metro area's top financial associations.

In this section, you will also find a list of Atlanta's Top 20 Private Equity Firms, which is based on

Atlanta Business Chronicle research and information from the firms, including only committed capital from actively investing partnerships or funding entities, on page 8B. There is also a list of the Top 25 Venture Cap Deals of 2011 compiled by Atlanta Business Chronicle, found on page 10B. The Financial Quarterly Who's Who section also includes a Viewpoint about how private equity funding influences economic growth, by John Yates, chair of the Corporate Technology Group for the Morris, Manning & Martin LLP law firm, which is found on page 15B.

While a list limited to 100 names cannot capture every industry leader in the metro area, we offer a comprehensive look at the key people — 100 names and faces who make deals happen, set the standard for others and move the industry forward. Our alphabetical Who's Who list begins on this page, 3B, and wraps up on page 14B.

FINANCIAL PUBLIC COMPANY

John A. Addison Jr.

Primerica
Chairman of Primerica Distribution, Co-CEO and Director



Career highlights: Addison has served as co-CEO since 1999 and has served Primerica in various capacities since 1982 when he joined the company as a business systems analyst. He has served in numerous officer roles with Primerica Life and Primerica Financial. He served as vice president and senior vice president of Primerica Life. He also served as executive vice president and Group Executive Vice President of Marketing. In 1995, he became president of Primerica Financial and was promoted to co-CEO in 1999.

www.primerica.com

PRIVATE EQUITY

Neal Aronson

Roark Capital Group
Founder and managing partner



Career highlights: Roark Capital is a private equity investment firm with \$1.5 billion of equity under management. Roark has invested in 21 franchise/consumer brand companies operating in 50 states and 52 countries, including Atlanta-based brands such as Arby's, Batteries Plus, Moe's Southwest Grill, Cinnabon, Carvel Ice Cream, Seattle's Best Coffee International and Primrose Schools. Other Roark brands include Auntie Anne's Pretzels, McAlister's Deli, PetValu, Wingstop and Atkins Nutritionals.

www.roarkcapital.com

FINANCIAL PLANNER/STOCK BROKER

Steven Austin

Morgan Stanley Smith Barney LLC
Managing director - Regional director Southern Region



Career highlights: Austin began his career as a financial adviser with predecessor firm Shearson Lehman Brothers in 1987. In 1996, he became branch manager of the San Antonio office of Smith Barney. In 2002, he was named manager of the Smith Barney office in Dallas. In 2006, he was named Great Lakes regional director. Most recently, he managed the Birmingham, Mich., office of Morgan Stanley Smith Barney — where he was named one of On Wall Street's Top 10 managers in the industry for 2010.

www.morganstanleysmithbarney.com

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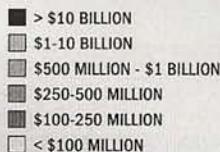
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Georgia banks by assets

Through Dec. 31, 2011, unless noted otherwise. 239 Institutions



■ There are about 290 FDIC-insured banks and savings institutions in Georgia operating more than 2,700 banking offices.* Of those institutions, 239 are based in Georgia as of March 5, 2011.

■ Georgia-based banks employ more than 49,000 people.** Conservatively, GBA estimates that all banks operating in Georgia employ about 60,000 people.

■ Georgia banks posted a \$569.8 million profit for 2011, an increase of \$2.4 billion from the previous year's loss.

■ 83 percent of Georgia's banks are well-capitalized based on the regulatory guideline for having a 10 percent or higher total risk-based capital ratio.

■ Credit quality continues to improve. Georgia's noncurrent loans continued to decline during 2011. Total loan charge-offs were \$1.8 billion lower than in 2010.

■ Georgia's 26 bank companies receiving CPP Investments have paid the U.S. government about \$770 million in dividends through January 2012. Treasury received an additional \$31.2 million from the sale of warrants of three state-based CPP recipients. Those three institutions repaid their investments in full during 2011.

■ Regulators closed 23 Georgia banks in 2011. The FDIC was able to find buyers for all but one. Regulators have closed three banks in 2012, as of March 5.

* FDIC deposit market share report, June 30, 2011, and a calculation of current state-based banks available from the FDIC website.
 ** FDIC Statistics on Depository Institutions, Georgia-based institutions only, most recent available, through Dec. 31, 2011. Source: Georgia Bankers Association

MONEY MANAGER

Paul E. Viera

Ernest Partners LLC
CEO and partner

Career highlights: Viera is the founder of Ernest Partners, an investment firm responsible for overseeing more than \$17 billion for municipalities, states, corporations, endowments, eleemosynary groups and universities. He developed Return Pattern Recognition, the investment methodology used to screen equities at Ernest Partners. Viera has more than 25 years of investment experience. He was a vice president at Bankers Trust in New York and London. He later joined Invesco, where he became a global partner and senior member of its Investment Team.

www.ernestpartners.com



COMMERCIAL MORTGAGE BANKING

Tom Walsh

Grandbridge Real Estate Capital LLC
Senior vice president

Career highlights: Walsh came to Atlanta in 1986 with the former Old Stone Bank of Providence, R.I., a national commercial real estate lender. He opened up the first-ever branch office of Birmingham, Ala.-based Collateral Real Estate Capital LLC at the end of 1993, specializing in bridge and permanent financing on apartments and commercial property in Atlanta and the Southeast. In 2007, Collateral was acquired by BB&T and merged with Laureate Capital LLC to form Grandbridge Real Estate Capital LLC. Grandbridge is now one of the largest commercial mortgage banking firms in the U.S.

www.gbrecap.com



INDUSTRY ASSOCIATION

Jim H. Wanserski

Financial Executives International - Atlanta
President and board chairman

Career highlights: Wanserski serves as president of the Atlanta chapter of FEI, Financial Executives International, the pre-eminent association for chief financial officers and senior finance executives. Established in 1944, FEI-Atlanta has 250-plus members representing leading companies in the Southeast. The association serves as the primary support organization connecting members to substantive content and problem-solving resources, along with access to the most significant peer-network of financial professionals available today. Wanserski is principal of Atlanta-based Wanserski & Associates.

www.feiatlanta.org



FINANCIAL PUBLIC COMPANY

D. Richard Williams

Primerica Financial Services Inc.
Chairman of the board and Co-CEO

Education: Bachelor's degree and MBA from the Wharton School of the University of Pennsylvania

Career highlights: Williams, chairman of the board of directors, has served as co-CEO since 1999 and has served since 1989 in various capacities, including as the chief financial officer and chief operating officer of Primerica Financial. Williams joined the American Can Co., a predecessor to Citi, in 1979 and eventually headed the company's acquisition and development area for financial services and was part of the team responsible for the acquisition of Primerica. Williams serves on the boards of trustees for the Woodruff Arts Center and the Anti-Defamation League Southeast Region.

www.primerica.com



COMMUNITY BANK

Douglas L. Williams

Atlantic Capital Bank
President and CEO

Career highlights: Williams serves as president, CEO and director of Atlantic Capital Bank and its holding company, Atlantic Capital Bancshares. Williams was a founder of the company, which was established in 2007 as the largest de novo bank in U.S. history at the time. Since that time the bank has grown to \$1 billion in assets as of Dec. 31, 2011, and received a Pacesetter Award in 2010. Williams began his career with Wachovia Corp., where he served for 25 years in numerous executive capacities. Williams serves on the boards of the Metro Atlanta Chamber, the Georgia Chamber of Commerce and the Metro Atlanta YMCA.

www.atlanticcapitalbank.com



MONEY MANAGER

R. Kelly Williams Jr.

Atlanta Capital Management Co.
President and principal

Education: Bachelor's degree from Auburn University; MBA from Emory University

Career highlights: Williams serves as president and principal of the firm and member of the management committee. His responsibilities include oversight of the marketing and sales and finance and technology functions. He also serves as chief financial officer and chief compliance officer. Prior to joining Atlanta Capital as controller in 1996, Williams worked as a senior accountant with Arthur Andersen LLP in Atlanta, supervising consulting and audit engagements primarily in the telecommunications, utility and manufacturing industries. Williams is a member of the Georgia Society of Certified Public Accountants.

www.atlcap.com



FINANCIAL INSTITUTION

E. Jenner Wood III

SunTrust Banks Inc.
Chairman, president and CEO, SunTrust Bank, Atlanta/Georgia Division

Education: Bachelor's degree from the University of North Carolina at Chapel Hill; MBA in finance from Georgia State University

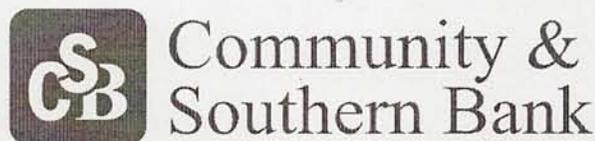
Career highlights: A 36-year veteran of SunTrust, Wood was named to this position in April 2010. He has advanced through various

management positions including executive vice president for Private Client Services, executive vice president for Trust & Management and executive vice president for Corporate Banking. He serves on the boards of directors for the Robert W. Woodruff Foundation, the Jesse Parker Williams Foundation, Camp Younts Foundation, Rotary Club of Atlanta, Georgia Power Co., Oxford Industries Inc. and Crawford & Co.

www.suntrust.com



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Atlanta Business Chronicle's 2011-12 Book of Lists



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