



FINANCIAL  
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### GOLD STARS FOR GEORGIA BANKS.

While 81 Georgia banks either declined, continued to flounder or failed, 17 earned higher ratings during the second quarter of 2010, according to **BauerFinancial Inc.**

BauerFinancial is a Florida-based bank and credit union rating agency that every quarter releases "star ratings" for lending institutions across the country.

The 17 Georgia banks that improved include: **Albany Bank & Trust**, **First Community Bank** and **Heritage Bank of the South**, all of Albany; **First Port City Bank** of Bainbridge; **Metro City Bank** of Doraville; **First Citizens Bank** of Glennville; and, **Frontier Bank** of LaGrange.

The list also includes: **Embassy National Bank** of Lawrenceville; **State Bank & Trust** of Macon; **Highland Commercial Bank** of Marietta; **Southwest Georgia Bank** of Moultrie; **Oconee State Bank** of Watkinsville; and **Savannah River Banking Company** of Augusta.

Four Atlanta banks also earned higher ratings. They are **Cornerstone Bank**, **Midtown Bank & Trust**, **Atlantic Capital Bank**, and **Private Bank of Buckhead**.

BauerFinancial's ratings range from 1 to 5 stars, which correspondingly refer to banks that are "troubled, problematic, adequate, good, excellent and superior."

"We're proud to be headed in the other direction [from banks that are failing]," said Charlie Crawford, president, CEO and chairman of Private Bank of Buckhead.

Crawford's bank improved from 3 1/2 stars to 4 stars between the first and second quarters of 2010, according to

BauerFinancial. So did Atlantic Capital Bank. Metro City Bank of Doraville improved from 4 to 5 stars during the same period.



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