



FINANCIAL INSTITUTIONS GROUP
SELECTED M&A TRANSACTIONS
2001

TRANSACTION	COMPLETION DATE	TRANSACTION STRUCTURE	VALUE (If disclosed)
Sale of several Merchants & Farmers Bank branches of Synovus Financial Corporation to Park Avenue Bank	February	Sale	\$32 million
Synovus Financial Corp. acquisition of Creative Financial Services, Inc.	March	Stock for stock	Not Disclosed
Acquisition of First Deposit Bancshares by Community First Banking Company, Inc.	May	Merger	\$30 million
Acquisition of CompuBank NA branch by NetBank, Inc.	May	Asset Acquisition	\$76 million
Acquisition of Farmers Bank by Persons Banking Company, Inc.	May	Merger	\$11 million
Acquisition of Market Street Mortgage by NetBank, Inc.	June	Merger	\$20 million
FLAG Bank acquisition of majority interest in Effinis, Inc.	October	Cash for Stock	Not Disclosed
Sale of Peoples Bancorp Inc. to United Community Banks Inc.	November	Merger	\$10 million
Sale of Milan, GA branch of FLAG Bank to Merchants & Citizens Bank	December	Asset Sale	Not Disclosed
Acquisition of Creative Financial Group by Synovus Financial Corporation	December	Merger	\$27 million
Sale of Community First Banking Company, Inc. to BB&T	December	Merger	\$134 million