



FIRST NATIONAL BANK OF THE GULF COAST
AND SHAMROCK BANK OF FLORIDA
ANNOUNCE FINAL MERGER APPROVAL

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NAPLES, FL - Naples, Florida based Shamrock Bank of Florida (SHAMROCK) and TGR Financial, Inc. (TGR) and First National Bank of the Gulf Coast (FIRST NATIONAL BANK) announced today the results of Shamrock's Special Meeting of Shareholders held on Tuesday, February 18, 2014.

By an excess of a ninety percent majority, Shamrock shareholders voted to approve the Agreement and Plan of Merger, whereby Shamrock will merge into First National Bank of the Gulf Coast.

Gary L. Tice, Chairman and Chief Executive Officer of First National Bank of the Gulf Coast stated, "We are eager to welcome the shareholders and customers of Shamrock to First National Bank. This affiliation provides us the opportunity to serve additional customers in the Fifth Avenue/Olde Naples area as well as those in the Ave Maria and Immokalee communities."

Shamrock currently operates two banking locations in Collier County and has assets of \$91.5 million, loans of \$62.3 million and deposit relationships of \$80.9 million as of December 31, 2013. On a pro forma basis as of December 31, 2013, the combined company will have approximately \$833.7 million in assets, \$559.8 million in loans and \$699.4 million in deposit relationships (final values subject to customary purchase accounting adjustments), with a branch office network of six banking locations in Collier County.

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“We look forward to becoming part of the First National Bank of the Gulf Coast organization,” said Colleen Kvetko, President and Chief Executive Officer of Shamrock. “This merger will give our customers access to an array of products and services, including additional branches, the Mobile Banking application and safe deposit boxes, while maintaining local decision making which is the foundation of community banking. I personally look forward to working with Gary Tice, Chairman and CEO, and Garrett Richter, President, to continue to grow and provide service to Collier County.”

“This merger will allow us to deepen our roots in the Naples community as we grow our branches and build upon the excellent reputation that First National Bank and Shamrock have developed thus far,” said Garrett Richter, President of First National Bank. “We plan to continue our tradition of serving our community with passion and professionalism.”

SunTrust Robinson Humphrey served as financial adviser and Smith, Gambrell & Russell, LLP provided legal counsel to TGR and First National Bank. Monroe Financial Partners, Inc. provided a fairness opinion and Mr. Jack Greeley of Smith Mackinnon served as legal counsel to Shamrock.