



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

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NAPLES, FL - Naples, Florida based TGR Financial, Inc. (TGR) and First National Bank of the Gulf Coast ((FIRST NATIONAL BANK) (\$796 million in assets) and Shamrock Bank of Florida (SHAMROCK) (\$91.5 million in assets) announced today that they have received approval from the Office of the Comptroller of the Currency to merge Shamrock into First National Bank.

Gary L. Tice, Chairman and Chief Executive Officer of First National Bank of the Gulf Coast stated, “We are very pleased that this phase of the transaction is complete and anticipate closing the transaction in late February. Our directors, officers and employees look forward to welcoming the shareholders and customers of Shamrock to First National Bank. We are excited about the combined bank’s prospects and serving Southwest Florida in a long-term capacity.”

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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“This will be a mutually rewarding opportunity for both of our banks and our customers,” said Colleen Kvetko, President and Chief Executive Officer of Shamrock. “Our customers will continue to receive superior customer service and have access to a wide array of product offerings, including the most current mobile technology. We are very excited to join the First National Bank team.”

"Our vision is to build a community-based financial institution in Florida, committed to superior customer service, financial performance, community and state involvement, shareholder return and employee satisfaction," said Garrett Richter, President of First National Bank.

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.