

Today's Banking in Yesterday's Tradition

"It's all about working with people. Our customers invest in us, and we invest in them. They know we're here to stay and that we'll work with them every step of the way. Working together ensures success for us all."

*– Sid Spiro
President, Chairman
and CEO, Regent Bank*



The Best of Both Worlds

"People want the absolute best in customized banking services," says Regent Bank Chairman, President and CEO Cyril S. "Sid" Spiro. "Today's banking means providing a wide variety of state-of-the-art services such as Internet banking and a complete line of commercial services including cash management, credit card processing, leasing, courier services, mortgages, insurance, loans and more."

"People like doing business with those they know and trust," Spiro explains. "In the past, people knew their banker. Customers worked with the same banker for years and didn't deal with someone new every time they called or came into the bank. People saw their banker as a business partner, and that relationship helped their business grow strong and profitable. But in today's world, it's difficult to find that one-on-one interaction. So when Regent Bank was established, we set out to give our customers the most modern, cutting-edge banking services available, but with that all-important personal relationship. We feel the result is the best of both worlds."

A Unique Approach to Business Banking

How are these relationships achieved? Here's how Regent Bank does it:

Individual Offices: Every Regent Bank office is a self-sufficient unit staffed by experienced bankers.

"Each office is a true community bank," Spiro says. "Whether you're in Davie, West Palm Beach, or any office in between, there's easy access to senior management. You'll get answers from a knowledgeable person right then and there."

Long-Term Management and Staff: With a high employee retention rate, it's not unusual for customers to work with the same Regent Bank officers and staff throughout their business relationship. "By combining their expertise in banking with knowledge of a customer's individual business, our people can really work with our customers on a long-term one-on-one basis," Spiro explains. "They provide service and solutions tailored for just that customer. Even more importantly they can identify a burp for a burp, a cold for a cold, and pneumonia for pneumonia, without confusing one for the other."

In 1986, Regent Bank opened its first office in Davie, Florida. Since that day the Bank, its officers and staff, has been dedicated to providing the highest quality service to customers by combining the latest in technology and innovative services with a personal touch.

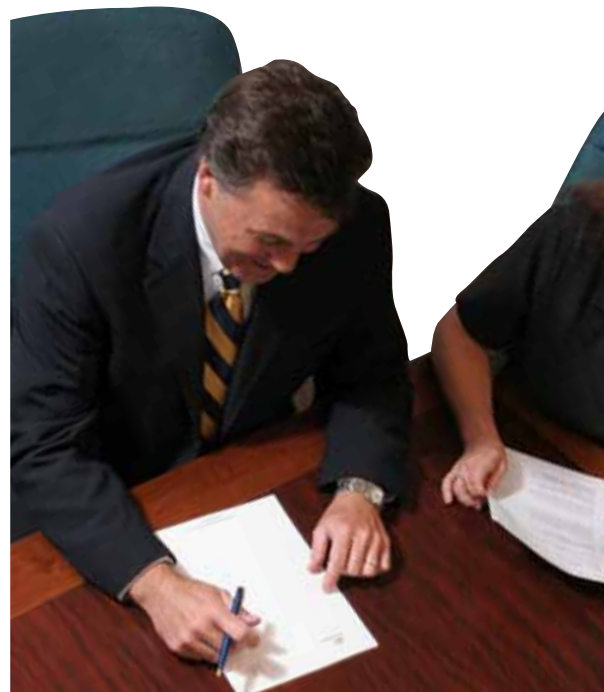
*It's a simple philosophy:
Today's Banking in Yesterday's Tradition.*

Active Community Interaction and Outreach: Each office has a volunteer Advisory Board comprised of local business leaders which provides ongoing, specific feedback to Regent Bank. "These Boards each mirror the surrounding community that particular office serves," Spiro explains. "They've met monthly since 1986, discussing what the marketplace wants and needs in banking services. Their contribution is invaluable to the Bank, and allows us to provide the best service possible to our customers."

In addition, Regent Bank stays active in the local communities it serves, participating in community events and supporting charities throughout Broward and Palm Beach Counties.

Your Success is Regent Bank's Success

Regent Bank's philosophy of building long-term business relationships has served its customers well for more than two decades. As a result, with a Bauer Financial five-star rating, Regent Bank has enjoyed steady growth across Broward and Palm Beach Counties.



Banking You Can Count On

Running a business is a very rewarding accomplishment. It's also one of the most time-consuming. And if you're like most professionals, you can't afford to waste a single minute.

That's why Regent Bank makes business banking easier. In addition to typical banking services, the Bank has options designed to fit the unique needs of its customers. Here are some examples of these services, each designed to help make your business more profitable and efficient.

Commercial Loans

With competitive rates, local decisions and each loan tailored to meet the applicant's specific needs, Regent Bank's commercial loan program is the right fit for whatever your business needs. In addition to our customized loans, Regent Bank customers can take advantage of Small Business Administration loans, including 7A, Low Doc and 504 programs.

Mortgage Loans

Whether it's owner-occupied or investment property, commercial or residential, Regent Bank offers construction, purchase and refinance mortgage options. With our flexible terms, your mortgage loan can be customized to fit your needs or the needs of your business.

Courier Service

When you're running your business, fewer things are more disruptive than having to stop what you're doing, leave the office and go to the bank. It's a time-consuming daily errand. So that's why Regent Bank comes to you. The Bank's in-house courier team picks up non-cash deposits and other paper transactions for our business customers, and there is absolutely no charge for this service.

Escrow Analysis

If you often hold funds for clients, you know how much extra work it creates. Opening separate accounts, calculating interest and reporting interest for taxes take up a great deal of time. But with Regent Bank's Escrow Analysis Account program, that work is done for you. Best of all, this free service allows you to

maintain and track your accounts by phone or online, with a single statement issued at the end of each month.

401(k) Programs

Talented people are crucial to a successful business. The ability to offer a sound retirement program, such as a 401(k), is vital in attracting top performers. Until recently, only companies with more than 20 employees were able to offer such a benefit, but today any company, regardless of size, can offer a 401(k).

That's where Regent Bank can help. By working with Pentegra, we can custom design a plan for your employees which offers flexibility, a wide variety of investment options and Internet-based account access. For a one-time start-up cost and a low, competitive annual maintenance fee, you'll have the advantage when it comes to not only attracting, but retaining valuable employees.

Leasing Program

To make money, your business needs the best equipment.

But with today's technology changing so rapidly, many companies are finding the flexibility of leasing to be more practical than purchasing. Regent Bank's Leasing Program is the perfect solution for qualified customers planning to lease.

Group Banking

Regent Bank offers a full range of discounted personal banking

services for business owners and their employees.



Regent Bank Services

- Free Courier Service
- Business and Personal Checking
- Savings Accounts
- Group Banking
- Credit Facilities
 - Commercial Loans
 - Construction Loans
- Loans
 - Residential and Commercial Mortgage
 - Term Loans
 - Working Capital Lines of Credit
 - Equipment Leasing
 - Conduit Financing
 - Marine Financing
 - SBA Loans
 - Installment Loans
- Internet Banking with Bill Payment
- Bank by Phone
- Cash Management Services
- 401(k) Programs
- Escrow Analysis
- Merchant Credit Card Processing
- Credit Cards
- Insurance Services
- Trust Services

"We use the courier service exclusively for deposits of about 400 checks every week.

We also use QuickBooks® bill pay service provided through Regent Bank, and we rely on Internet banking. Every day, we reconcile our accounts online. Regent Bank takes care of all of our banking needs."

*—Michael Greco
Owner,
Cusano's Bakery*



The Difference of *Relationship* Banking

“On December 12, 1999, we had a devastating fire. We had a huge inventory, and it was the height of packing. The day it happened, Regent Bank President Sid Spiro and Vice President and Commercial Lender Nancy Iacino came over to see what they could do. The Bank helped get us through, and we now have one of the largest nurseries of the finest fruit trees in the tri-county area.”

*– Barbara Spiece
Proprietor, Spyke’s
Grove Tropical Garden
and Nursery*

Imagine walking into your bank where the staff greets you by name. They say “Hello!” and take a few minutes to ask how things have been. You aren’t just talking to someone at your bank, you’re talking to someone you know at the bank. Someone you personally trust, because you’ve worked with him or her before.

It’s not just transaction banking. It’s *relationship* banking.

That’s what you’ll find at Regent Bank. With high employee retention, Regent Bank’s employees are experienced bankers dedicated to creating ongoing and productive relationships with customers.

Many team members at each office have been with the Bank for years and have worked with the same customers developing relationships which are invaluable in understanding their needs and desires.

Officers There When You Need Them

When it’s time to discuss the banking needs for your business, imagine sitting down with a bank officer. Not a representative, but an officer. A decision maker. And not in far-off corporate headquarters, but right at your neighborhood office.

Unlike other banks where senior management is headquartered at a central location, each Regent Bank office has full-time, senior managers on-site. The officer team averages more than 20 years banking experience per officer, so no matter which office you visit, you know you’re speaking with a knowledgeable, experienced banker.

Solutions Designed to Fit Your Needs

Your business is unique. Your banking plan must be just as unique. That’s why the Bank’s officers and decision makers work directly with you *every step of the way*, tailoring your plan to the specific needs of your company. And as your company continues to grow, the Bank will be with you *every step of the way*.

Local Decisions for Local Businesses

Since Regent Bank and its officers serve the local community in which your business is located, they understand the unique regional factors affecting your business. Things like local business trends and opportunities all of which have an impact on your success. That’s why Regent Bank believes it is so important for banking decisions to be made locally with officers you know and trust.

The advantage to borrowers is that decisions are made quickly. There are no structured credit committees, and the process is completed in a fraction of the time it takes at other banks. Our customers can then go back to what’s most important to them – their business.



Board of Directors & Advisory Boards: Regent Bank Listens to Businesses



Board of Directors - Front Row: *Thomasina Caporella, Cyril S. Spiro, G. Jean Cerra, Ph.D*
Back Row: *Irving Rosenbaum, D.P.A., George D. Town, Alfred D. Griffin, Jr., Barry Webber, Esq., John C. Csapo, Olin M. Hill*

As a professional or business owner in a specific area, you're faced with unique issues and situations. But imagine if your bank's decision makers were hundreds, or even thousands of miles away and had no idea of what conditions businesses faced in your community?

That's the advantage of Regent Bank's Board of Directors and Advisory Boards. Each is comprised of business professionals just like you – local entrepreneurs, professionals and executives. They are business people in your community who face the same issues you face each day.

They talk to the Bank's officers and staff. They keep Regent Bank abreast of the latest trends, developments and practices so crucial to keeping local businesses prosperous and successful. They give constant feedback regarding services, and help Regent Bank tailor them to fit what Bank customers want and need to keep your companies strong ... and your profits high.

These Boards are vital to helping Regent Bank keep its finger on the pulse of South Florida's professional and business community, and make sure the Bank continues to provide the best business-related banking services available.

If it's important to your business, it's important to Regent Bank.

Call us today to learn more about our commercial services and how they can help



West Palm Beach / Palm Beach Advisory Board



Boca Raton Advisory Board



Davie / Plantation Advisory Board



Fort Lauderdale Advisory Board



Pompano Beach Advisory Board

“When we established Ace Waste Services in 2004, we needed to partner with a bank to help us get established. Regent Bank President Sid Spiro and Vice President and Commercial Lender Giselle Bayona came to our office, asked lots of questions and were willing to listen. Today, we have 15 trucks, ten routes, a full mechanic shop, four salespeople... and we're still growing. Sid was willing to listen. Regent Bank took a chance with us, and because of this, we have been able to grow and prosper.”

*—James J. Feeley, Jr.
Managing Partner,
Ace Waste Services, LLC*



Giving Back: Regent Bank's Community Commitment

“Regent Bank has been a strong supporter of the Broward County Bar Association. They have been an annual sponsor for the past two years, assisting us with events and activities.

As a Regent Bank customer, we find their level of customer service to be outstanding.”

*—Arthur Goldberg
Executive Director,
Broward County
Bar Association*

“Regent Bank has been a major contributor and faithful sponsor of our program. They have been especially helpful during the holiday seasons, assisting us with toys and food to help those in need.”

*—Linda Owen
Executive Director,
EASE Foundation, Inc.*

Building Communities

Regent Bank is proud to be a part of South Florida's vibrant community. When local businesses work side-by-side with neighborhood leaders and volunteers, the community and its economy grow stronger, making South Florida an even better place to work, play and live.

That's Why Regent Bank Believes in Giving Back

Today, more than 60 percent of staff members in all Regent Bank offices actively participate in nearly 100 charitable and civic organizations throughout Broward and Palm Beach Counties. They build homes, raise funds and contribute their expertise to help strengthen South Florida's most important causes.

We're Proud to Work With ...

Academy of Finance
American Red Cross
Boca Raton Chamber of Commerce
Boca Raton Roundtable
Broward County Bar Association
Broward Education Foundation
Broward Housing Partnership
Broward Workshop
CREW Fort Lauderdale/Palm Beach
Davie/Cooper City Chamber of Commerce
EASE Foundation, Inc.
Family Service Agency
Florida Atlantic University
Forum Club of the Palm Beaches
Greater Fort Lauderdale Chamber of Commerce
Gulfstream Goodwill Industries
Habitat for Humanity
Kiwanis
Jack & Jill Children's Center
Junior League of Greater Fort Lauderdale
Leadership Broward
Legal Aid
Liberia Economic & Social Development
March of Dimes
NSU Library - Circle of Friends
Palm Beach Chamber of Commerce
Palm Beach County Bar Association
Palm Beach County Business Development Board
Palm Beach County Juvenile Detention Center
Palm Beach Roundtable
Pompano Beach Chamber of Commerce
Rotary
Seafarers' House
Smart Growth Partnership
Weston Area Chamber of Commerce
Weston Business Chamber of Commerce



For 20 Years, Your Success Has Been Regent Bank's Success

Since Regent Bank opened its first Davie/Plantation office in the summer of 1986, it has grown to seven offices across Broward and Palm Beach Counties. But as it continues to expand, the core philosophy remains unchanged to provide professional, courteous and personal service.

Regent Bank Cares About Your Business. Your Success is its Success

See for yourself why successful South Florida businesses have depended on Regent Bank for two decades. Stop by any office or visit the Regent Bank website today at www.regentbank.com.

Regent

Office Locations

Boca Raton Office

568 Yamato Road
Boca Raton, FL 33431
(561) 999-5100

Davie/Plantation Office

2205 South University Drive
Davie, FL 33324
(954) 474-5000

Fort Lauderdale Office

1100 Southeast Third Avenue
Fort Lauderdale, FL 33316
(954) 765-5500

Lands of the President Office

(Access limited to residents)
2300 Presidential Way
West Palm Beach, FL 33401
(561) 615-2288

Palm Beach Office

44 Cocoanut Row, Suite L-102
Palm Beach, FL 33480
(561) 832-6200

Pompano Beach Office

1299 S. Federal Highway, Suite B
Pompano Beach, FL 33062
(954) 545-7700

West Palm Beach Office

1572 Palm Beach Lakes Boulevard
West Palm Beach, FL 33401
(561) 242-3400

or visit us online at:
www.regentbank.com



IMPORTANT REGENT BANK DATES

1986

April - Regent Bank is incorporated

July - Regent Bank opens its first office in Davie

1997

June - Fort Lauderdale office opens

1999

January - Boca Raton office opens

2000

July - Bank's ownership is transferred to Regent Bancorp, Inc., a financial services holding company

2001

December - West Palm Beach office opens

2004

March - Lands of the President office in West Palm Beach opens

December - Palm Beach office opens

2005

October - Pompano Beach office opens

2006

July - Regent Bank celebrates 20 years of serving in South Florida

