

**OCEAN BANK'S SMALL BUSINESS LENDING MANAGER
RECEIVES FBDC AWARD**

MIAMI, FL — March 27, 2009 — Ocean Bank's Armando J. Martinez, vice president and small business lending manager at the main branch's Small Business Lending Department, was recently recognized as the most active Small Business Administration (SBA) lender in the South Florida region by the Florida Business Development Corporation (FBDC). Martinez accepted the award at the FBDC's annual meeting on February 27, 2009.

"It's a great honor to be recognized with this award," said Martinez. "At Ocean Bank, we are all committed to supporting our local communities, and small businesses are the engine behind the success of our communities."

Since 1995, Ocean Bank has received numerous awards for its active lending and participation in SBA 504 loans in Miami-Dade. In addition to its small business loan activity, Ocean Bank is one of the local banks committed to lend funds to Miami-Dade County's Empowerment Zone project. The bank originally committed to providing \$15 million in loans over the first five years to creditworthy applicants seeking commercial, industrial and real estate financing in Miami-Dade County's designated Empowerment Zone Area. To date, the Bank has surpassed \$90 million in loans to the Empowerment Zone and is an active lender in low-to-moderate-income areas.

Working jointly with the U.S. Small Business Administration, Ocean Bank's SBA 504 loan program offers businesses the opportunity to secure long-term financing for commercial real estate projects, including purchase, construction or renovation. These funds can be used for direct acquisition, buying land for construction, or purchase of equipment.

Ocean Bank is the largest independent, state-chartered commercial bank headquartered in Florida, with \$4.8 billion in assets. Chartered in 1982, Ocean Bank operates a network of 21 branches throughout Miami-Dade and Broward counties. The community bank has received numerous awards and accolades from the Greater Miami Chamber of Commerce, The Beacon Council and the Florida Department of Education, among others, for its support of our South Florida communities. For more information, log on to www.oceanbank.com.

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