

A photograph of two men in dark suits and red and black striped ties shaking hands outdoors. The man on the left is older with white hair, and the man on the right is younger with dark hair. They are standing in front of a blurred background of trees and foliage. The text "Adam and Davis" is centered over the image, and "Gaining Momentum" is written in a larger, bold font below it.

Adam and Davis  
**Gaining Momentum**

**A**merican Momentum Bank's plan was clear from inception: offer hands-on, high-touch, high-feel, relationship-driven banking supported by the best technology. The bank found its niche making small- to large-sized loans to well-qualified, sophisticated borrowers.

"Our thought was that this form of banking would be well received," said American Momentum Bank Chairman and CEO Donald Adam. "We started with a top nucleus of talented bankers who could perform at a high level and moved forward with our plans."

A native Texan, Adam has done business in Florida since 1994; and, during that time, he observed the state's growth and methods of doing business. He felt Florida needed an independent bank with the ability to become sizeable, offering a wide variety of products and services delivered with a personal touch.

"While American Momentum Bank is a relatively new face in Florida's banking community, we are anything but new to the world of financial services," said American Momentum Bank President and COO Sam Davis II. "Our executive team brings years of experience in the Florida market with diverse and in-depth banking expertise. For us, the people are the most important part of our success."

The bank was capitalized with a large sum of equity — \$100 million — which was actually the largest startup capitalization of any financial institution in Florida's history. That large capital base has allowed for the development of AMB's state-of-the-art technology systems, supported its growth in a difficult economic environment, and offered safety and soundness with the largest Tier 1 capital ratio of any bank in Florida or Texas.

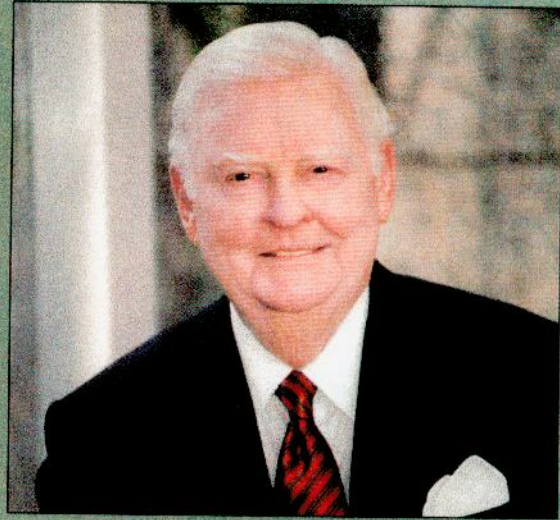
### Dual Statehood

AMB has a very unique approach, which its leaders refer to as a two-state structure. This two-state structure, which had never been done before by a de novo bank, is set up so that the bank has senior leaders with long-term experience in each of the Florida and Texas markets.

"When we designed our structure this way, no de novo bank had tried it," said Adam. "The exciting thing is that it was actually complimented by regulators as providing greater diversity in our lending portfolios. The approach was approved based on the experience of the teams and their knowledge of their respective markets."

### Economic Challenges

"When we first opened, we were seeing some evidence of an economic slowdown," said Davis. "As a result, we were conservative and selective in customer relationships we developed and that



**Donald Adam**  
Chairman and CEO

American Momentum Bank proudly participates in community service through education, health initiatives and building a foundation for young people. One of its CRS partners is Solita's House, an organization that builds the capacity of the people it serves by offering economic literacy coaching, homeowner education and community revitalization.

The bank believes that it is important for associates and directors to take an active role in their communities. For example, Adam recently made a landmark \$20.4 million donation for a comprehensive melanoma research center and Davis is serving as honorary chairman of the American Cancer Society's "Cattle Barron's Ball." Further, AMB Director Allen Weiss sits on the Economic Development Council of Collier County, a not-for-profit organization whose mission is to diversify the economy and create jobs for Collier County. And, Senator Connie Mack, also an AMB director, is chair emeritus of Moffitt Cancer Center and Research Institute.

The bank's associates have raised money and walked in the American Cancer Society's Making Strides for Breast Cancer Walk, the March of Dimes Walk, the Autism Run, Miles for Moffitt and the Dick Batchelor Run and Relay for Life.



**Sam Davis II.**  
President and COO



approach has proven to be successful for us as the severity of economic problems increased.”

Adam adds, “We have four main things going for us. The first is capital, the second is independence, the third is a quality loan portfolio and the fourth is that we’re profitable.”

Even though the bank didn’t necessarily enjoy the growth that had been anticipated, its growth has been sound and steady.

“The timing has worked well for us in some instances,” said Davis. “It took some time to gain traction, but we have a tremendous platform on which to grow a sizable financial institution. As the economy continues to improve, we are very well positioned to benefit from it.”

### Growth Opportunities

AMB’s plan all along was to expand to areas where most Floridians reside, starting in larger cities and moving to select mid-sized cities. Today, it has about 100 employees in 10 locations throughout the central, west and southwest areas of the state with plans to move northeast, southeast and in sizeable cities in between. In Texas, the goal is to be in select cities that offer significant opportunities. The bank has a loan production office in Dallas and full-service banking in Bryan/College Station.

If possible, AMB’s executives intend to grow the bank’s footprint in Florida and Texas by making acquisitions, in

addition to creating organic growth — expand the bank’s talent pool, leadership and customer base.

“We would like to potentially purchase banks with established customer bases and hire bankers who are market leaders,” said Davis. “Then, we would be able to use the talent and assets in partnership to grow those markets beyond where they would have gone alone.”

This strategy is similar to the one Davis and the executive team at Barnett Bank used when growing it from \$3.5 billion to more than \$48 billion, one of Florida’s best home-grown bank stories. Adam also has experience building banks. Over a period of 16 years, he built First American Bank in Texas from acquisitions of 14 failed institutions, transforming the troubled banks to one unified, strong bank with nearly \$3.6 billion in assets. The bank was purchased by Citigroup in 2005.

Though the economy has been moving through challenging times, AMB has grown safely and profitably, and it has the capital to support strategic objectives. Measured, profitable and sound growth done with discipline allows all to be more successful, Adam said.

“I enjoy creating opportunities for other people, especially creating opportunities for others to be successful,” said Adam. “By remaining small, there are a limited number of opportunities to share, so our growth is important to everyone.”

### Choosing a Name

American Momentum Bank started out with a different name, but in order to keep from having potential confusion in the marketplace — and the concern of possibly having to change names after being established — the bank’s leaders hired a firm called NameStormers (which named brands like Olive Garden and Acura). The firm came up with the name “Momentum,” indicating forward motion or progress.

“We immediately liked it,” said Adam. “So far, the name has served us well and I believe will serve us even better in the future.”

### AMB’s Mission Statement

American Momentum Bank will offer a deep understanding of our commercial and retail banking clients’ immediate and long-range goals, unparalleled personal service and solutions tailored to their specific needs. Experienced, professional management and associates, combined with flexible decision making, is essential to the success of our clients. Our bank’s success is a result of our clients’ and associates’ success.