

FOR IMMEDIATE RELEASE

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**Commerce Street Capital's Bank Development Team
Views on De Novo Banks in 2008**
With Review of Firm's 2007 Activities

DALLAS, TX (March 26, 2008) Commerce Street Capital LLC (CSC), a leading investment banking firm focused on community banks, and its predecessor firms have assisted in raising more than \$1.3 billion in capital for more than 130 community banks throughout the United States. Since 1987, the CSC bank development team has assisted in raising capital in varying market conditions and is of the opinion that there should be positive opportunities in 2008 for de novo banks.

"In my opinion, 2008 is a great time to start a bank," stated Lee Bradley, managing director of CSC and 21-year veteran of being involved in capital raises for community banks. Here are a few reasons he sees 2008 as an opportunity:

- No baggage: A de novo bank begins with a clean slate from a credit standpoint.
- Potential for increased customer opportunities: During times of stress and uncertainty, an opportunity should exist to develop long-term relationships with depositors and borrowers. As existing banks may struggle with their portfolios, new community banks may likely see more prospective customers knocking on the doors.
- Potential ability to attract deposits: Deposits may be easier to attract due to recent volatility in the stock market.

"Market conditions make it more challenging to raise capital in 2008, but it can be done," Bradley added. In 2007, CSC assisted 16 community banks in raising capital—totaling \$264,205,517.00. "We completed some deals in 2007 beyond simple start-ups, including assisting in capital raises for acquisitions and growth," continued Bradley. "We also worked with banks on secondary offerings." (See table on Page 2.)

"We continue helping our clients toward fulfilling their capital-raising requirements and opening their doors for business," Bradley continued. "Our overall goal in working with these banks is to help communities. We believe that when banks grow, jobs are added, businesses receive necessary financial assistance to expand, and, hence, local economies are impacted—a win-win situation for all."

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*Commerce Street Capital, LLC - Community Bank deals for 2007 (sorted by State)

Consulting Firm	Holding Company	Bank Name	City	ST	De Novo (\$)	Secondary Offering (\$)
Commerce Street Capital, LLC		Quinnipiac Bank & Trust	Hamden	CT	11,155,410.00	
Commerce Street Capital, LLC		Mountain Valley Community Bank	Cleveland	GA		8,791,320.00
SAMCO Capital Markets, Inc.		First Citizens of Georgia	Dawsonville	GA	15,754,900.00	
SAMCO Capital Markets, Inc.		Lotus Bank	Novi	MI	12,582,050.00	
SAMCO Capital Markets, Inc.		Nuestro Banco	Garner	NC	13,752,871.00	
Commerce Street Capital, LLC		Victory Bank	Pottstown	PA	9,625,710.00	
Commerce Street Capital, LLC		Vista Bank	Aiken	SC	17,011,200.00	
SAMCO Capital Markets, Inc.		Foothills Bank & Trust	Maryville	TN	18,913,940.00	
SAMCO Capital Markets, Inc.	Bastrop County Holdings, Inc.	Frontier Bank	Elgin	TX	26,470,360.00	
SAMCO Capital Markets, Inc.	Sterling Bancshares, Inc.	Westbound Bank	Houston	TX	24,889,610.00	
SAMCO Capital Markets, Inc.	Highlands Bancshares, Inc.	Highlands Bancshares	Jacksboro	TX	44,000,000.00	
SAMCO Capital Markets, Inc.	Platinum Bancshares, Inc.	Platinum Bank/Lubbock SW Holdings	Lubbock	TX	17,553,430.00	
Commerce Street Capital, LLC	Prosper Bancshares, Inc.	Prosper Bancshares	Prosper	TX		5,250,555.00
SAMCO Capital Markets, Inc.	BT Holdings, Inc.	Bank Texas	Quitman	TX	13,015,000.00	
SAMCO Capital Markets, Inc.	Family Bancorp, Inc.	San Antonio National Bank	Refugio	TX	20,369,161.00	
SAMCO Capital Markets, Inc.	Rice Bancshares, Inc.	Rice Bank	Rice	TX	5,070,000.00	
		Total			250,163,642.00	14,041,875.00
		GRAND TOTAL				264,205,517.00

*Commerce Street Capital, LLC founded in October 2007, is the new firm name for the same team that worked on the majority of the deals mentioned above as SAMCO Capital Markets Inc.

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Commerce Street Capital LLC is a privately held investment banking firm headquartered in Dallas, Texas, focused on serving financial institutions across the United States through three lines of business: investment banking, bank development and fund management. For more than 21 years, the firm's leaders have built their reputation as leading investment bankers for community banks across the United States.

Visit www.commercestreetcapital.com and www.cstreetcapbankdev.com for more detailed information about the bank development team. Commerce Street Capital, LLC is a member of FINRA/SIPC.

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Photos and interviews available

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