City of Sanibel

PROCLAMATION

WHEREAS: Sanibel Captiva Community Bank (SanCap Bank) was founded in

2003, through the efforts of Craig Albert, and is one of the only locally owned and operated community banks in Southwest Florida; and

WHEREAS: SanCap Bank is the only bank chartered on Sanibel Island, growing

> from two island locations primarily serving the residents and businesses of Sanibel and Captiva islands to nine locations

throughout Lee County; and

WHEREAS: SanCap Bank is nationally ranked as a top performing community

> bank by S&P Global Market Intelligence and is consistently rated a 4to 5-star institution by Bauer Financial, a trusted independent bank

rating firm; and

WHEREAS: SanCap Bank has total assets of over \$1 billion, \$850 million in

deposits, \$879 million in loans, over 15,000 customers, and employs 130 team members with over 60% being current bank shareholders. The bank is well-capitalized and generates one of the highest returns

on equity of all Florida banks; and

WHEREAS: The bank reinvests nearly every dollar it takes in. Since inception they

have maintained a consistently high loan-to-deposit ratio, often nearing or reaching 100%, which allows the Bank to drive the local economy by lending to local businesses starting up, companies

expanding their footprint, and families purchasing homes; and

WHEREAS: Since 2003 the Bank has donated more than five million dollars to local

community organizations and causes; and

WHEREAS: Annually over 1,000 employee volunteer hours are donated to causes

> contributing to the betterment of the community and 20% of bank employees serve in leaderships roles in local nonprofit organizations;

WHEREAS: Sanibel Captiva Community Bank stands firmly committed to serving

the City of Sanibel and all of Southwest Florida - today, tomorrow, and

for generations to come.

NOW, THEREFORE, We, the City Council of the City of Sanibel, Lee County, Florida, on behalf of the citizens of Sanibel, do hereby recognize Sanibel Captiva Community Bank and congratulate them upon their significant achievements.

WITNESS WHEREOF, We have hereunto set our hands and caused the seal of the City of Sanibel to be affixed hereto.

This 2nd day of December 2025

Lawa J. DaBuce

Mike Miller Holly D. Smith, Vice

Richard Johnson, Councilmember