

**Ralph Betancourt**

President & CEO

**First Colony Bank**

With over 30 years of commercial banking experience, Ralph Betancourt is a banking veteran in the Central Florida area. Ralph is President & CEO of First Colony Bank of Florida which opened its doors in Maitland in 2008 as a true community bank with local shareholders, local board and local decision making. With 19 employees and over \$220 million in assets, First Colony Bank specializes in working with small businesses, professionals and real estate investors throughout Central Florida.

Prior to joining First Colony Bank in 2018, Ralph was the Market President for Sunshine Bank (f/k/a Florida Bank of Commerce) in downtown Orlando where he managed a team of commercial bankers. Ralph spent the first 17 years of his banking career in commercial banking with Southeast Bank / First Union / Wachovia Bank before joining Florida Capital Bank in 2005 as the Commercial Bank Executive of Central Florida.

Ralph earned his B.S. in Finance at the University of Florida and currently lives in Winter Springs with his wife Kristen. Their two daughters are currently studying at the University of Florida and Stetson University.