



September 18, 2012

FOR IMMEDIATE RELEASE

RAYMOND JAMES BANK HIRES CHICAGO-BASED RESIDENTIAL MORTGAGE CONSULTANT

ST. PETERSBURG, Fla. – Raymond James Bank announced the hiring of mortgage consultant Marty Kenny. Kenny's hire marks the expansion of Raymond James Bank's mortgage lending practice in the Chicago area.

Kenny has more than 12 years of financial services experience and for years worked in private banking with high-net-worth borrowers. In his role as vice president, mortgage consultant, Kenny will manage liabilities and tailor lending solutions to meet the needs of Chicago homebuyers.

"I am pleased to be a part of Raymond James Bank's growing team of mortgage lending experts," said Kenny. "I look forward to guiding Chicago area residents through today's complex lending market and providing them with appropriate mortgage solutions."

Kenny joins Raymond James Bank from Merrill Lynch Bank of America, where he served as regional manager, vice president wealth management banking. Prior to that, Kenny was a manager at Smith Barney, where he won a President's Club award for outstanding performance, and was a division manager of banking and lending at Citi. Kenny graduated from the University of Illinois at Urbana-Champaign.

For more information on mortgage products in Chicago, contact Marty Kenny at (312) 869-3857 or Martin.Kenny@RaymondJames.com (NMLSR# 924155).

About Raymond James Financial, Inc.

Raymond James Financial (NYSE-RJF) is a Florida-based diversified holding company providing financial services to individuals, corporations and municipalities through its subsidiary companies. Its four principal wholly owned broker/dealers, Raymond James & Associates, Inc., member New York Stock Exchange/SIPC; Raymond James Financial Services, Inc., member FINRA/SIPC; Morgan Keegan & Co., Inc., member FINRA/SIPC (branded as Raymond James | Morgan Keegan) and Raymond James Ltd., member Investment Industry Regulatory Organization of Canada/CIPF, have more than 6,000 financial advisors serving 2 million accounts in more than 2,500 locations throughout the United States, Canada and overseas. In addition, total client assets are approximately \$375 billion, of which approximately \$40 billion are managed by the firm's asset management subsidiaries.

Forward Looking Statements

Certain statements made in this press release may constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements regarding management expectations, strategic objectives, business prospects, anticipated expense savings, financial results, anticipated results of litigation and regulatory proceedings, and other similar matters are subject to risks and uncertainties that could cause actual results or outcomes to differ materially from those expressed in the forward-looking statements, due to a number of factors, which include, but are not limited to, the integration of Raymond James' and Morgan Keegan's businesses including the diversion of management time on integration issues, or realizing the projected benefits of the acquisition, the inability to sustain revenue and earnings growth, changes in the capital markets, and other risk factors discussed in documents filed by Raymond James with the Securities and Exchange Commission from time to time, including Raymond James' 2011 Annual Report on Form 10-K and the quarterly report on Form 10-Q for the quarters ended December 31, 2011, March 31, 2012 and June 30, 2012, which are available on RAYMONDJAMES.COM and SEC.GOV. Any forward-looking statement speaks only as of the date on which that statement is made. Raymond James will not update any forward-looking statement to reflect events or circumstances that occur after the date on which the statement is made.

Products, terms and conditions subject to change. Subject to standard credit criteria. Property insurance required. Flood insurance required if property is located in a designated flood zone of "A" or "V."



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Please visit the Raymond James Press Center at raymondjames.com/media.