

Press Release

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Institutional Deposits Corp.^(SR) Reports 60 Percent Growth in 2005

MIAMI, Jan. 17, 2006 – Institutional Deposits Corp.^(SR) (IDC Deposits), which provides FDIC-insured financial institutions with an innovative and efficient way to gain reliable access to funds from large investors, announced record results for 2005. The firm, which began 2005 with 58 institutions and \$138 million in investment funds, has grown to 82 clients and is now managing approximately \$225 million of institutional funds invested in portfolios of deposits at banks throughout the United States.

In 2005, IDC also introduced its patent-pending system STAY Deposit Program, which enables IDC Deposits to manage the placement of money market deposits of investors at well-capitalized banks throughout the U.S. Banks receive consistent and reliable access to the funds benefiting from the long-term deposits while investors maintain liquidity of their funds.

IDC Deposits has authorization from its investors to distribute funds under its management to any bank in its Deposit NetworkSM. Since the amount of any one investor in any one bank is always limited to \$100,000, the investor carries no risk as to which bank its funds are deposited in because all of the funds are FDIC insured.

“In 2005, IDC has grown every facet of our operation – from enhancing technology to development of new products,” said Bill Burdette, president of Institutional Deposits Corporation. “The market is ready for IDC’s fixed income investment product, and we believe that our growth reflects that. Our structure is unique, featuring aggregated deposits with FDIC-insured status – all in one portfolio. Issuing banks benefit from receiving funds, and investors receive a higher rate of return than comparable yields. We have a successful business model and deliver it in a unique value proposition that benefits all parties involved.”

With its growth, IDC has also increased its market presence by joining prominent trade groups including the American Banking Association (ABA), Independent Community Bank Association (ICBA) and the Florida Banking Association (FBA).

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According to IDC officials, building awareness and visibility within the marketplace is a key element to the company's success. IDC was created to bring financial benefits to its customers and joining relevant industry organizations gives investors and banking executives the opportunity to hear about the benefits from existing customers, as well as seeing tangible results.

The unique structure, combined with the liquidity and FDIC-insured status all make IDC's deposit program attractive to banks and investors. In 2006, IDC will further its strategic alliances and pursue large investors to increase the amount of its deposit sizes. IDC will continue to cultivate its long-term industry relationships with banks and investment firms that are active in the fixed income market, leading to a successful and profitable 2006.

About Institutional Deposits Corp.

Institutional Deposits Corp. ^(SR) (IDC Deposits), based in Miami, Fla., provides bank deposit management services for investors and banks throughout the U.S. with SunTrust Bank acting as custodian. IDC Deposit's unique, patent-pending, mechanism allows the retention of FDIC insurance for investors with a format that provides both competitive rates and a high level of liquidity. Banks benefit from this as an easy and efficient method of accessing stable funds through the programs offered by IDC Deposits.

For more information about IDC Deposits visit its Web site at www.IDCdeposits.com, write 2103 Coral Way, Suite 202, Miami, Fla. 33145 or call 866.724.4IDC (4432) or 305.856.4228.

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Note: The ^(SR) designation in the name of the Company indicates that the Company has modified its Articles of Incorporation to include in its "purpose" clause that it is committed to operate as a "Socially Responsible" business, respecting the rights of employees and vendors as well as the communities in which the Company does business and the environment in general.