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**U.S. Century Bank Opens Doral Branch**  
***Branch is Bank's Sixth as U.S. Century Moves Forward with Expansion Plan***

MIAMI, Sept. 16, 2004 – U.S. Century Bank today announced it has opened a branch in Miami's Doral area.

Located at 2295 N.W. 87<sup>th</sup> Ave., the branch will service the financial needs of local businesses. In addition to traditional deposit products, the branch will offer a wide range of lending services with an emphasis on loans to help business owners acquire and develop property and fund their working capital requirements.

"The Doral branch is the sixth office we've opened since our formation and another very important component of the expansion plan that we're implementing in Miami-Dade County," said Octavio Hernandez, U.S. Century Bank's president and CEO. "Doral is an important market for us because of the make-up of its business community, which consists of many current and prospective customers for our general banking and commercial lending services."

As of June 30, 2004, U.S. Century Bank's capital position was \$84.8 million. The capital included \$16 million raised this year through a private offering, which was the bank's third since its organization in 2002. With this strong capital position, the bank's lending limit is over \$21 million to any one customer. As of the same date, the bank had total assets of \$296 million and reported a net income year to date of \$777 thousand.

U.S. Century Bank's Doral branch is open 9 a.m. to 4 p.m. Mondays through Thursdays and 9 a.m. to 6 p.m. Fridays. The branch's telephone number is (305) 513-3733.

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida's small to mid-size businesses. U.S. Century Bank currently offers a wide range of banking products and services to customers through six branches in Miami-Dade County and through its Web site, which is located at [www.uscentury.com](http://www.uscentury.com). For more information or to find a U.S. Century Bank branch located near you, call (305) 260-9400.