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U.S. Century Bank Reports 2008 Income of \$2 million

MIAMI, FL – **February 2, 2009** – U.S. Century Bank today reported net income of \$2 million for year 2008. The bank's loans continued to grow, increasing by \$336 million since December 31, 2007, representing a growth of 31%. Deposits increased by \$484 million, or 49%, since December 31, 2007 and assets totaled \$1.7 billion. The bank also increased its loan reserves loss by \$2.5 million.

"At U.S. Century Bank we are continuing to lend wisely so that the bank remains profitable and well capitalized. In 2008, we increased our loan loss reserves in response to the difficult economic conditions in our market, we also continued with our branch expansion, diversified into additional lines of business and introduced new products and services," said Octavio Hernández, vice chairman, president and CEO of U.S. Century Bank. "We are focused on delivering quality customer service, offering competitive banking products and ensuring that the bank remains a safe and sound institution," he added.

"While 2008 was a challenging year for our economy and the banking industry in general, U.S. Century Bank remained profitable and continued with the expansion of our branch network by opening five new branches during the year: Merrick Park, Miller Drive, Granada Boulevard, Tamiami Trail and West Kendall which brings our branch network to 22," said Ramon Rasco, chairman of U.S. Century Bank. "We have a very strong infrastructure in place to continue to grow the institution and remain a leader in South Florida's banking industry," he added.

Established in 2002, U.S. Century Bank is one of the 10 largest community banks headquartered in Miami, with assets of \$1.7 billion. Through its network of 22 branch locations and its online banking platform, it offers its customers a wide range of financial products and services. U.S. Century Bank received a four-star rating from Bauer Financial and was rated one of the top three strongest banks in Florida by *TheStreet.com*, a New York-based financial news and analysis company. U.S. Century Bank is the recipient of the 2008 Beacon Award in Financial Services and a 2008 Outstanding Minority Business Award from the Greater Miami Chamber of Commerce.

For more information or to find a U.S. Century branch near you, call (305) 715-5200 or visit www.uscentury.com.