



**FOR IMMEDIATE RELEASE**

**U.S. CENTURY BANK APPOINTS ABEL MONTUORI TO  
EXECUTIVE VICE PRESIDENT POST**

MIAMI, December 14, 2003 – U. S. Century Bank today announced that it has named Abel Montuori as Executive Vice President, Lending Division. He will oversee the bank’s commercial and consumer lending efforts.

Mr. Montuori joins the company from First Bank of Miami where he managed the bank’s lending division. Previously, he served as Senior Lending Officer at Bankers Savings Bank before it was acquired by Republic Bank in 1998. While at Bankers Savings, Mr. Montuori successfully helped turn around the bank’s lending portfolio to include higher yielding variable rate loans and commercial real estate loans. He began his career in banking in 1980 at Biscayne Bank and later at the Bank of Coral Gables where he worked for 11 years.

“It’s an advantage to join a community bank like U.S. Century that has a legal lending limit of \$7 million per customer,” said Mr. Montuori. “That gives us the flexibility to lend to larger businesses like real estate developers and commercial real estate investors, which are such an important source of business in South Florida. I’m excited to be a part of a community bank committed to serving the needs of business owners and entrepreneurs and I look forward to growing its loan portfolio.”

“Mr. Montuori brings 23 years of community banking experience to U.S. Century Bank,” said Octavio Hernández, “U.S. Century Bank’s president and CEO. “His knowledge of the local market and understanding of what local business owners need is a major asset to U.S. Century Bank. We value his commercial lending expertise and are pleased to have him join our management team.”

U.S. Century Bank is a state-chartered, Miami-based community bank with \$81 million in total assets, more than \$13 million in loans and \$30 million in capital. The bank, which commenced operations on October 28, 2002, focuses on serving South Florida’s small and medium-sized business community. U.S. Century Bank is located at 7575 West Flagler Street in Miami, Florida.

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