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MEDIA CONTACT: Ileana Portal
(305) 715-5141

**U.S. Century Bank Reports Net Income
of \$2 Million for the Third Quarter**

MIAMI, **November 14, 2007** – U.S. Century Bank today reported net income of \$2.02 million for the third quarter of 2007 and year-to-date net income of \$7.15 million. The bank's loans continued to grow, increasing by \$286 million since September 30, 2006, representing a growth of 42%. Deposits increased by \$137 million, or 18%, since September 30, 2006 and assets grew to \$1.17 billion.

"We continue with our strategy of growing U.S. Century Bank, while remaining a safe, sound and profitable institution," said Octavio Hernandez president and CEO of U.S. Century Bank. "This year, we diversified into additional profitable lines of business that include Corporate Lending, Business Lending and Global Banking. We also added new departments to support this expansion," he added.

"In addition, in August we opened two new U.S. Century branches in Villaverde and Miami Lakes which brings our branch network to 17. We expect to open one more branch before the end of the year, our Merrick Park branch," stated Hernández.

The bank celebrated its five-year-anniversary on October 28 and is working toward the completion of its new Doral headquarter facility, which should be finalized by the end of this year. "We are eager to complete our new headquarters building as it will allow us to house all our key departments in one location and ultimately, maximize efficiency," said Ramon Rasco, chairman of U.S. Century Bank.

U.S. Century Bank is one of the 10 largest community banks headquartered in Miami, with assets of \$1.17 billion. Through its network of 17 branch locations and its online banking platform, it offers customers a wide range of financial products and services. For more information or to find a U.S. Century branch near you, call (305) 715-5200 or visit www.uscentury.com.

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