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U.S. Century Bank Doubles its Third-Quarter Net Income in 2006

South Florida's premier community bank continues high performance

MIAMI, Oct. 17, 2006 – U.S. Century Bank today reported that its net income for the quarter ended Sept. 30, 2006, was \$3.4 million, compared to \$1.7 million for the third quarter last year.

For the nine months ended Sept. 30, 2006, U.S. Century Bank had a net income of \$9.7 million, compared to \$4.1 million for the same period last year.

In addition, the bank reported that its total assets were \$1.1 billion at the end of the quarter, an increase of \$20 million from the previous quarter. As of Sept. 30, the bank's total loans were \$682 million and its total deposits were \$742 million, an increase of \$33 million in deposits from the previous quarter. U.S. Century Bank's capital position was \$156 million and its lending limit was \$39 million.

U.S. Century Bank currently operates 13 branches throughout Miami-Dade and Broward Counties.

"We are very pleased with our results this quarter. Even within a rapidly changing business environment, we have continued to achieve superior earnings," said Octavio Hernandez, U.S. Century Bank president and CEO.

(more)

U.S. Century Bank on Track for Record Year 2-2-2

"As we approach our fourth anniversary, our results are proof that U.S. Century Bank continues to fill a niche with individuals, small business owners and entrepreneurs who seek personalized banking services," said Ramon Rasco, U.S. Century Bank's chairman. "We look forward to continued profitable growth in Miami-Dade and Broward counties and to enjoying the opportunity of offering U.S. Century Bank's superior customer service and products to new customers."

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida's business community. U.S. Century Bank currently offers a wide range of banking products and services to customers in Miami-Dade and Broward counties from its 13 branch locations. For more information or to find a U.S. Century branch near you, call (305) 260-9400 or visit www.uscentury.com.