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**Octavio Hernandez, President & CEO of U.S. Century Bank, Named
Banker of the Year by Cuban American Bankers Association**

MIAMI, Dec. 1, 2004 – U.S. Century Bank today announced that Octavio Hernandez, its President and Chief Executive Officer, has been named banker of the year by the Cuban American Bankers Association.

Mr. Hernandez was recognized for his many years of service to the community, as well as his achievements at U.S. Century Bank. Under Mr. Hernandez's leadership, U.S. Century Bank has grown from one branch to seven in Miami-Dade County since the bank's opening in October 2002. The bank's immediate expansion plans call for the opening of two additional branches in January 2005, one in Key Biscayne and one in Hollywood. The bank plans to continue opening additional branches throughout South Florida to meet the needs of its expanding customer base. Additionally, U.S. Century Bank has been profitable since its third month of operations. As of October 31, 2004 the bank reported net income of \$1,872,904 and is projecting net income in excess of \$2 million for fiscal year 2004.

Prior to joining U.S. Century Bank, Hernandez was President and Chief Executive Officer at First Bank of Miami and at the Bankers Savings Bank. Before that, he was a Senior Vice President with BankUnited and Consolidated Bank, where he oversaw the retail banking, commercial lending and international private banking divisions. Earlier in his career, he was with Amerifirst Bank, where he managed commercial lending and operations for the bank's 24 branches in Miami-Dade County.

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 seven branches in Miami-Dade County and through its Web site, which is located at www.uscentury.com. For more information or to find a U.S. Century Bank branch located near you, call (305) 260-9400.