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## U.S. CENTURY BANK REPORTS RECORD QUARTER Bank's Assets Increased By \$41 Million in Second Quarter

MIAMI, July 12, 2006 – U.S. Century Bank today reported it ended its second quarter with total assets of \$1.07 billion, a \$41 million increase over the first quarter of 2006.

U.S. Century Bank's net income for the second quarter was \$3.4 million compared to \$2.8 million the first quarter, for a total YTD net income of \$6.2 million. This is close to the bank's net income for the entire year 2005 of \$6.7 million, giving the bank a run rate of approximately double last year's net income.

The bank is continuing with its strategic expansion plans and is slated to open four new locations by the end of this year, including a Dadeland branch in early August.

"U.S. Century Bank separates itself by the quality and variety of banking products and level of personalized service and attention we offer our customers. Our assets and earnings continue to grow at a rapid pace, which is a direct reflection of the confidence of our customer base, the driving force behind our success," said Octavio Hernandez, U.S. Century Bank president and CEO.

"Our numbers show that we are meeting South Florida's banking needs and fulfilling our mission of becoming the area's premier community bank," said Ramon Rasco, U.S. Century Bank chairman. "This quarter's achievement is significant because it was accomplished within a highly competitive banking environment and rapidly changing economic landscape."

(more)

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

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 12 branch locations. For more information or to find a U.S. Century branch near you, call (305) 260-9400 or visit <a href="www.uscentury.com">www.uscentury.com</a>.