



FOR IMMEDIATE RELEASE

US CENTURY BANK CONTINUES GROWTH WITH OPENING OF THIRD BRANCH

Coral Gables Office Opens for Business on Thanksgiving Week

CORAL GABLES, FL., November 17, 2003 – U.S. Century Bank, a Miami-based bank focused on serving South Florida's business community, today announced that will open its Coral Gables branch on November 24, 2003. The 3,500-square-foot branch located at 3001 Ponce de Leon Boulevard, marks the second branch in five months the bank has opened. A de novo institution, U.S. Century Bank opened for business at 7575 West Flagler on October 28, 2002 with a record \$22 million in capital.

"We feel we are right on target with our growth plans one year after opening for business," said Ramon Rasco, Chairman of U.S. Century Bank. "We are profitable and financially solid with a capital position of \$56 million and a lending limit of more than \$14 million per individual borrower. In addition to the Coral Gables office and the West Hialeah branch we opened in July of this year, we will open up to five branches in 2004."

"The Coral Gables branch will allow us to service a major business hub where so many of our current and potential customers have their homes and businesses," said Octavio Hernandez, U.S. Century Bank's President and CEO. "Our growth plans for 2004 will enable us to continue to build our branch and service network throughout Miami-Dade County."

U.S. Century Bank is scheduled to open offices in East Hialeah and Doral in early next year, in Country Club of Miami in the Spring of 2004 and in west Coral Way in the third quarter of 2004. The bank is currently targeting locations in the Kendall, Central Hialeah, Miami Beach, South Miami and Little Havana areas for new branch offices over the next two years.

The Coral Gables branch will be open from 9 a.m. to 4 p.m. Monday through Thursday and from 9 a.m. to 6 p.m. on Friday. For further information, please call (305) 448-5557.

As of October 31, 2003, U.S. Century Bank had total assets of \$152.9 million, total deposits of \$97.2 million, total loans of \$78.8 million and a year-to-date net income of \$883,666.

#

Contact: Rosa Lamela
RCL Communications
T. 305.567.1244
M. 305.519.7813
rclpr@msn.com