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## **U.S. CENTURY BANK EXCEEDS \$2 BILLION IN ASSETS ON EVE OF 20TH ANNIVERSARY**

**MIAMI, FL – AUGUST 2, 2022** – U.S. Century Bank, one of the largest community banks headquartered in Florida, announced today it has exceeded \$2 billion in assets on the eve of its 20<sup>th</sup> anniversary.

"This is a remarkable milestone in our history, indicative of the incredible efforts from our talented team and the trust placed in us by our valued clients," said Aida Levitan, Chair of U.S. Century Bank. "As we look ahead, our bank reaffirms a longstanding commitment to being a good corporate citizen, giving back and growing alongside the communities we serve."

Since it was founded in 2002, U.S. Century Bank has grown exponentially and, just one year ago, was the only bank in Florida to go public on the NASDAQ under the symbol USCB.

On the heels of this milestone, the bank stands poised for great success in its 20<sup>th</sup> anniversary, having achieved six consecutive years of growth in income before taxes and a significant improvement in credit quality. Most recently, the bank announced remarkably strong Q2 results. Loan growth was up 19.9% year-over-year, while net loan growth was the highest in five quarters. Deposits grew by 20.8% during the same period. Lastly, amid a challenging economic environment, the bank is particularly proud of its pristine portfolio with no loans classified as non-performing.

"Those who know me across our community would attest to my conservative approach and belief that actions speak louder than words. However, this is a moment where words are also truly important," said Luis de la Aguilera, President & CEO of U.S. Century Bank. "I speak for all members of the team in conveying our profound gratitude to our valued clients, who helped us reach this 20-year anniversary while simultaneously surpassing \$2 billion in assets. We will double-down on our core values and work ethic, ushering in the next two decades of partnership with our community."

U.S. Century Bank opened its first branch office in Miami-Dade County on Flagler Street and 75<sup>th</sup> Avenue with \$30 million in capital. From these humble beginnings, the bank has consistently maintained a focus to become the premier service provider for owner-operated small- to mid-sized businesses.

To learn more about U.S. Century Bank's journey of resilience, growth, and community building these past two decades, please visit: <https://www.uscentury.com/about-us/20-year-celebration>

### **About U.S. Century Bank (USCB)**

U.S. Century Bank, established in 2002, is one of the largest community banks headquartered in Miami, and in the state of Florida. It is a wholly owned subsidiary of USCB Financial Holdings, Inc. (**NASDAQ: USCB**) and rated 5-Stars by BauerFinancial, the nation's leading independent bank rating firm. With 10 banking centers and two commercial business offices located in Miami-Dade and Broward counties, the Bank offers customers a wide range of financial products and services and supports numerous community organizations, including the Greater Miami Chamber of Commerce, the South Florida Hispanic Chamber of Commerce, and ChamberSouth. For more information or to find a banking center near you, please call (305) 715-5200 or visit [www.uscentury.com](http://www.uscentury.com).

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