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U.S. CENTURY BANK REPORTS FIRST QUARTER 2021 NET INCOME OF \$4.8 MILLION

MIAMI — April 29, 2021— U.S. Century Bank (USCB) reported net income of \$4.8 million for the quarter ended March 31, 2021, compared with net income of \$1.7 million for the quarter ended March 31, 2020. Annualized return on average assets and return on average tangible equity for the quarter ended March 31, 2021 were 1.18% and 10.91%, respectively.

“USCB began 2021 with outstanding results,” said Luis de la Aguilera, President and CEO of U.S. Century Bank. “Our performance reflects an improving economy and execution of strategic priorities to enhance our profitability, accelerate organic growth, and maintain sound risk management principles. With continued dedication to customer service, our hard-working associates are delivering for our clients. If current trends continue, we are optimistic that 2021 can be an outstanding year for USCB.”

“During the quarter, Total loans were \$1.1 billion, up 6% compared to Q4 2020 and 12% compared to Q1 2020. PPP loans increased by \$9.1 million from \$104.8 million at Q4 2020 to \$113.9 million at Q1 2021. Total deposits reached \$1.4 billion, an increase of 11% during the first quarter of 2021 and 30% compared to same period last year.”

U.S. Century Bank is actively participating in the Paycheck Protection Program (PPP) and is processing applications for new and existing customers. “While so many on the front line are working to protect the health of our families, friends and neighbors, we will do our part and work behind the scenes to help small businesses pay their employees and get back on track,” commented U.S. Century Bank Chair, Aida Levitan, Ph.D.

Expense discipline led to an efficiency ratio of 58.9% and asset quality remained solid with Nonperforming assets and net charge offs remaining at historically low levels. Importantly, we ended the quarter with capital ratios above the regulatory definition of a “well capitalized” bank. All of this positions USCB favorably for the future.

About U.S. Century Bank

Established in 2002, U.S. Century Bank is one of the largest community banks headquartered in Miami, and one of the largest community banks in the state, with assets exceeding \$1.6 billion. U.S. Century is rated 5-star by BauerFinancial, the nation’s leading independent bank rating firm. Through its network of 11 branch locations and its online banking platform, U.S. Century Bank offers customers a wide range of financial products and services. U.S. Century Bank has received awards and accolades from numerous organizations for its philanthropic support and leadership, including the Beacon Council, Greater Miami Chamber of

Commerce, South Florida Hispanic Chamber of Commerce and others. For more information or to find a U.S. Century branch near you, please call (305) 715-5200 or visit www.uscentury.com