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**U.S. Century Bank Reports Net Income
of \$1.2 Million for the First Quarter**

MIAMI, **April 23, 2008** – U.S. Century Bank today reported net income of \$1.2 million for the first quarter of 2008. The bank's loans continued to grow, increasing by \$365 million since March 31, 2007, representing a growth of 47%. Deposits increased by \$274 million, or 37%, since March 31, 2007, and total assets were \$1.4 billion at the end of the quarter.

"We continue with our expansion plans; however, we maintain our strategy to remain a safe, sound and profitable institution," said Octavio Hernández president and CEO of U.S. Century Bank. "Anticipating an economic slowdown, last year we diversified into additional lines of business that include Corporate Lending, Business Lending and Global Banking," he added.

"This year, we will continue to enhance and invest in our branch network and we are looking forward to the opening of at least four new branches. Our goal is to invest in the bank's future and offer our customers convenience coupled with exceptional customer service," Hernández added.

"While our community and most of the nation are experiencing difficult economic times, we are very pleased that U.S. Century Bank continues on its steady course of sound and profitable growth. We are focused on expanding our customer base while remaining profitable," said Ramon E. Rasco, Chairman of U.S. Century Bank.

Established in 2002, U.S. Century Bank is one of the 10 largest community banks headquartered in Miami, with assets of \$1.4 billion. Through its network of 18 branch locations and its online banking platform, it offers its customers a wide range of financial products and services. U.S. Century Bank is the recipient of the 2008 Beacon Award in Financial Services and a 2008 Outstanding Minority Business Award from the Greater Miami Chamber of Commerce. Earlier this year, it was rated one of the top three safest banks in Miami-Dade County by *TheStreet.com*, a New York-based financial news and analysis company. For more information or to find a U.S. Century branch near you, call (305) 715-5200 or visit www.uscentury.com.

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