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U.S. Century Bank Reports Year-to-Date Income of \$1,767,444

MIAMI, FL -- **November 4, 2008** – U.S. Century Bank today reported year-to-date income of \$1,767,444. The bank's loans continued to grow, increasing by \$395 million since September 30, 2007, representing a growth of 40.9%. Deposits increased by \$525 million, or 59.7%, since September 30, 2007 and assets totaled \$1.7 billion. The bank also increased its loan reserves loss during the quarter by \$1.4 million.

"This has been a very difficult year for all banks. While our income for the third quarter decreased due to additional loan loss reserves, the bank remains profitable and well capitalized," said Octavio Hernández, vice chairman, president and CEO of U.S. Century Bank. "We are working diligently to ensure that U.S. Century Bank remains a safe and sound institution. We have diversified into additional lines of business, introduced new products and services and focused on offering superior customer service," he added.

"We continue to move forward with the expansion of our branch network with the recent openings of two new U.S. Century Bank branches, one on Granada Boulevard in Coral Gables and the other in Tamiami Trail; it brings our branch network to 21. We expect to open one more branch before the end of this year at West Kendall Drive and 152 Avenue in Miami," said Ramon 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 \$1.7 billion. Through its network of 21 branch locations and its online banking platform, it offers its customers a wide range of financial products and services. U.S. Century Bank received a coveted five-star rating from Bauer Financial and was rated one of the top three strongest banks in Florida by *TheStreet.com*, a New York-based financial news and analysis company. 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. For more information or to find a U.S. Century branch near you, call (305) 715-5200 or visit www.uscentury.com.