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U.S. Century Bank Expands Commercial Real Estate Services with the Addition of Four Executives

MIAMI, March 4, 2005 – U.S. Century Bank today announced the expansion of its commercial real estate services with the addition of four executives.

Ralph Gonzalez-Jacobo has joined the bank as executive vice president, head of commercial real estate lending. He has more than 20 years of experience in lending and asset management, most recently as senior vice president, real estate lending, with Ocean Bank. In this capacity, he managed a portfolio of approximately \$400 million, primarily consisting of commercial real estate/construction and corporate loans. Previously, he also headed the special assets department of Ocean Bank.

Prior to this, Gonzalez-Jacobo was a vice president in the commercial real estate lending division with Republic National Bank of Miami, where he was responsible for the management of a \$65 million-plus loan portfolio.

Gonzalez-Jacobo holds a bachelor's degree in finance from Florida International University.

Jorge Carvallo has joined the bank as senior vice president, lending. He has more than 20 years of senior-level experience with major South Florida financial institutions. Before joining U.S. Century Bank, he was executive vice president with Total Bank, where he managed a \$340 million loan portfolio.

Carvallo holds a master's degree in business administration from Pace College and a bachelor's degree in business administration from Baruch College in New York.

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Jorge Hernandez has joined the bank as vice president, commercial real estate. He has more than 10 years of banking experience, most recently as vice president, corporate/commercial real estate lending with Ocean Bank. In that capacity, he was responsible for managing and expanding a loan office and developing new business. He also worked in the special assets department.

Hernandez holds a bachelor's degree in business administration from Florida International University.

Eddie Diaz has joined the bank as vice president, commercial real estate. Prior to joining U.S. Century Bank, Diaz was a vice president with Ocean Bank. In that role, he secured new clients and serviced a real estate loan portfolio of approximately \$400 million.

Diaz holds a bachelor of business administration in finance from Florida International University.

About U.S. Century Bank

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida's small to mid-size businesses. U.S. Century Bank currently offers a wide range of banking products and services to customers through nine branches in Miami-Dade and Broward counties and through its Web site, which is located at www.uscentury.com. For more information or to find a U.S. Century Bank branch located near you, call (305) 260-9400.