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U.S. Century Bank Reports Record Financial Results for Third Quarter

MIAMI, Oct. 12, 2005 – U.S. Century Bank today reported that its net income for the quarter ended Sept. 30, 2005, was \$1.79 million, compared to \$771,625 for the third quarter last year. This represents a year-over-year increase of 132%.

U.S. Century Bank's net income for the nine months ended Sept. 30, 2005, was \$4.1 million, compared to \$1.5 million for the same period last year.

In addition, the bank reported that its total assets were \$726 million at the end of the quarter, an increase of \$170 million from the previous quarter. On Sept. 30 the bank's total outstanding loans were \$530 million, an increase of \$182 million from the previous quarter, and its total deposits were \$517 million, an increase of \$98 million from the previous quarter.

"We're rapidly becoming a billion-dollar financial institution," said Ramon Rasco, U.S. Century Bank's chairman. "Our financial performance is indicative of our well-orchestrated growth plan, which calls for the opening of branches throughout South Florida at a conservative pace. The bank's larger footprint has helped to drive our deposit growth, while, on the lending side, our executives have continued to provide business owners with the personal attention and service they desire. This has included the rapid turnaround of loan applications at a time when many of our clients have stepped up their capital requirements for their real estate development projects and operations."

At Sept. 30, U.S. Century Bank's capital position was \$95 million, and its lending limit was more than \$23 million to any one borrower.

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“This was a record quarter for the bank,” said Octavio Hernandez, U.S. Century Bank’s president and CEO. “We enjoyed tremendous growth in both deposits and loans and expect to see continued growth in these areas in the fourth quarter. Furthermore, we opened our 11th branch in the third quarter and are preparing to open two branches in the first quarter of next year. Our financial performance is a testament to the hard work and dedication of our board of directors, management team and associates.”

U.S. Century Bank is a Miami-based community bank that serves the financial needs of South Florida’s business community. U.S. Century Bank currently offers a wide range of banking products and services to customers in Miami-Dade and Broward counties. For more information or to find a U.S. Century branch located near you, call (305) 260-9400 or visit www.uscentury.com.