



U.S. CENTURY BANK EARNS FIVE-STAR RATING

MIAMI — September 19, 2018 — U.S. Century Bank (USCB), one of the largest Hispanic-owned community banks in Florida, today announced that it was awarded with the highest rating given by BauerFinancial, the nation’s leading independent bank rating firm. The 5-Star Superior ranking indicates the financial strength and stability of U.S. Century Bank.

Every quarter, U.S. financial institutions are required to file detailed financial reports with the FDIC. Referred to as Call Reports, BauerFinancial analyzes the data in order to issue its ratings. Researchers at Bauer analyze key performance measures including, but not limited to, profit trends, loan quality, the value of the investment portfolio, regulatory supervisory agreements, community reinvestment rating (CRA), and liquidity. BauerFinancial has been analyzing and reporting on the banking industry since 1983.

Banks awarded with either four or five stars, five being the highest, are classified as “recommended” by BauerFinancial and are designated as institutions considered financially sound.

“We are honored by this ranking,” stated Luis de la Aguilera, President and CEO of U.S. Century Bank. “It is a testament to the effectiveness of the business strategies put in place to initially restore profitability and now grow the bank at a sustainable and responsible pace. We also thank our loyal customers and dedicated employees who have been instrumental in helping us reach this milestone.”

As of June 30, 2018, U.S. Century Bank reported net income of \$4.6 million for the first six months of the year. These were the eighth and ninth consecutive quarters of profitability. For the same nine quarters, assets grew \$282.6 million, nonperforming assets declined from \$30.7 million to \$180 thousand, and nonperforming assets as a percentage of total assets dropped from 3.43 percent to 0.02 percent.

“While the bank is the recipient of this prestigious industry recognition from Bauer, the achievement truly belongs to the team of talented and dedicated employees who endured numerous challenges to drive these results,” said de la Aguilera. “Going forward, we plan to leverage our lending capabilities, servicing models and product offerings for the small business, law firm, and homeowner association markets to continue the momentum.”

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 Hispanic-owned community banks in the state, with assets exceeding \$1 billion. Through its network of 12 branch locations and its online banking platform, U.S. Century Bank offers customers a wide range of financial products and services. The Bank has received awards and accolades from numerous organizations for its philanthropic support and leadership, including the American Cancer Society, SebastianStrong, Beacon Council, Doral, Greater Miami, and Coral Gables Chambers of Commerce, ArtesMiami, South Florida Hispanic Chamber of Commerce, Cuban American Bar Association, Dade County Bar Association, Chamber South, 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.