



THIRD QUARTER CONTINUES POSITIVE RESULTS FOR U.S. CENTURY BANK

Net income of \$7.4 million reported for first nine months of 2018

MIAMI—October 30, 2018— U.S. Century Bank (USCB), one of the largest community banks in Miami-Dade County, today announced net income of \$7.4 million for the nine months ended September 30, 2018, compared to \$5.4 million for the nine months ended September 30, 2017. For the third quarter of 2018, net income more than doubled to \$2.9 million from \$1.4 million during the same period last year. By nearly every measure, results for the first nine months of 2018 outperformed the first nine months of 2017.

(in 000's)	Nine Months Ended	
	September 30, 2018	September 30, 2017
Net Income	\$7,423	\$5,388
Total Assets	\$1,157,607	\$995,559
Total Loans, net	\$862,938	\$734,307
Total Deposits	\$921,911	\$813,962
Non-performing Assets	\$171	\$1,131

“We attribute our results to executing on the strategic priorities that have fueled our progress for the past three years,” said Luis de la Aguilera, President and CEO. “We have not changed our business focus or strategy. We have just continued to get better at delivering a full community banking experience.”

Tier 1 and Total Capital ratios exceed the regulatory requirements and U.S. Century Bank continues to be classified as a well-capitalized bank. Total assets were \$1.16 billion as of September 30, 2018, compared with \$995.6 million on September 30, 2017. Total loans were \$862.9 million as of September 30, 2018, an increase of \$128.6 million or 17.5% from \$734.3 million on September 30, 2017. Credit quality remains strong. Non-performing assets decreased to \$171 thousand as of September 30, 2018.

“The vision all along has been to position ourselves as the community bank with which businesses and individuals partner in order to achieve their financial goals,” commented U.S. Century Bank Chair, Aida Levitan, Ph.D. “Our corporate culture radiates a deep commitment to the neighborhoods and clients we service. We understand the needs of our market and help our business clients maximize their growth potential. We also embrace what inspires our customers and community to achieve excellence.”

BauerFinancial, the nation's leading independent bank rating firm, recently upgraded U.S. Century Bank to five stars-- the highest ranking assigned to a financial institution. The 5-Star Superior rating reflects the financial strength and stability of U.S. Century Bank. To assign the ratings, BauerFinancial considers 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.

About U.S. Century Bank

Established in 2002, U.S. Century Bank, a 5 Star-Bauer rated financial institution, is one of the largest community banks headquartered in Miami-Dade County and one of the largest Minority Deposit Institutions in Florida, with assets exceeding \$1.1 billion. Through its network of 11 branch locations and its online banking platform, U.S. Century Bank offers customers a wide range of financial products and services. U.S. Century Bank has received awards and accolades from numerous organizations for its philanthropic support and leadership, including the Beacon Council, Greater Miami Chamber of Commerce, South Florida Hispanic Chamber of Commerce 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.