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U.S. CENTURY BANK 2017 PROFITS SOAR TO \$26.5 MILLION *Reversal of Deferred Tax Asset Allowance Drives Earnings*

MIAMI—January 31, 2018— U.S. Century Bank (USCB), one of the largest Hispanic community banks headquartered in Florida, today announced net income of \$26.5 million for the year ending December 31, 2017. The partial reversal of a Deferred Tax Asset (DTA) Valuation Allowance increased earnings by \$20.9 million.

Exclusive of the one-time, non-cash tax adjustment, net income from operations for the twelve-month period ending December 31, 2017 more than doubled compared to the previous year. Reported at \$5.6 million, the improvement was \$3.5 million over 2016. Net income for the final quarter of 2017 marked the seventh consecutive profitable quarter.

Results for the twelve months of 2017 outperformed the same period last year:

(in 000's)	Twelve Months Ended	
	December 31, 2017	December 31, 2016
Net Income	\$26,495	\$2,150
Total Assets	\$994,567	\$990,128
Total Loans	\$755,119	\$725,951
Total Deposits	\$822,469	\$782,987
Non-performing Assets	\$1,728	\$15,605

USCB's Tier 1 and total capital continued to be above regulatory minimums for the Bank to be considered "well capitalized" as of December 31, 2017.

During the twelve months of 2017, nonperforming assets decreased significantly from \$15.6 million to \$1.7 million. Total assets increased from \$990.1 million to \$994.6 million during the same period.

"To consider the reversal of the Deferred Tax Asset Valuation Allowance, we thoroughly analyzed the Bank's capabilities to sustain profitability and growth," stated Luis de la Aguilera, President and CEO of U.S. Century Bank. "Restored asset quality and effective oversight of credit policies, expense management and regulatory compliance were contributing factors to reach the carefully evaluated conclusion."

Compared to December 31, 2016, total loans increased by \$29.2 million, or 4.2 percent, to \$755.1 million. Total deposits were up by \$39.5 million, or 5.0 percent, to \$882.5

million for the same period. Net interest income was up \$1.1 million, or 3.6 percent to \$31.3 million.

“Our plan is to continue executing on the proven business models and strategic priorities that are strengthening our balance sheet and improving our income statement,” stated Dr. Aida Levitan, Chairman of the Board of USCB. “Our management team and Board of Directors have a clear and focused vision for U.S. Century Bank. Our goal is to become an even stronger financial partner for South Florida businesses and their owners.”

The U.S. Century banking center network is strategically positioned in markets with a high concentration of small, middle market, and family-owned businesses and professionals. These offices are staffed with bankers who specialize in commercial loans and cash management products. SBA lending products help U.S. Century extend credit to business seeking funds to acquire owner-operated business facilities, as well as secure working capital for expansion.

Last year U.S. Century launched a product line targeting homeowner associations, including those outside the Bank’s South Florida footprint. The Bank has been recognized by the FLCAJ (Florida Community Association Professionals) with a Readers’ Choice Award. FLCAJ annually names businesses in the community association business for an exemplary level of proficiency, reliability, fairness, and integrity.

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 community banks in Florida, with assets of nearly \$1 billion. Through its network of 13 branch locations and its online banking platform, it 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 American Cancer Society Beacon Council, Greater Miami Chamber of Commerce, South Florida Hispanic Chamber of Commerce and others. For more information or to locate a U.S. Century branch near you, please call (305) 715-5200 or visit www.uscentury.com.