



## U.S. CENTURY BANK DELIVERS CONTINUED STRONG PERFORMANCE

*Net income of \$4.6 million reported for first six months of 2018*

**MIAMI—July 30, 2018— U.S. Century Bank (USCB)**, one of the largest Hispanic-owned community banks in Florida, today announced net income of \$4.6 million for the six months ended June 30, 2018 compared to \$4.0 million for the six months ended June 30, 2017. For the second quarter of 2018, net income was \$2.5 million compared to \$2.1 million during the second quarter of the prior year. By nearly every measure, results for the first six months of 2018 outperformed the same period of the prior year.

(in 000's)	Six Months Ended	
	June 30, 2018	June 30, 2017
Net Income	\$4,553	\$4,038
Total Assets	\$1,177,329	\$989,520
Total Loans, net	\$849,650	\$708,066
Total Deposits	\$956,022	\$809,446
Non-performing Assets	\$180	\$3,586

“We are pleased with results and remain focused on the strategies driving our strong financial performance,” stated Luis de la Aguilera, President and CEO of U.S. Century Bank. “In addition to having a phenomenal and dedicated team, market conditions and our competitive position are enabling us to continue a trend of sustainable and responsible growth. All of us at U.S. Century are excited about where we are headed.”

USCB Tier 1 and total capital exceeds that required by regulators and continues to be a “well capitalized” bank. Total assets were \$1.2 billion as of June 30, 2018, compared with \$1.1 billion in March 31, 2018 and \$989.5 million in June 30, 2017. Total loans were \$849.7 million as of June 30, 2018, compared to \$802.9 million on March 31, 2018 and \$708.1 million on June 30, 2017. Credit quality remains strong. Non-performing assets, loans past due 30 to 90 days, and non-accrual loans all decreased compared to the same period last year. The USCB portfolio has no OREO.

“We have built our brand by delivering, in a customized way, solutions that enable our customers to fulfill their financial goals,” commented U.S. Century Bank Chair, Aida Levitan, Ph.D. “Our greatly improved performance has been possible thanks to our loyal customers and to a team of talented and dedicated employees who deeply understand our community, our values and our business priorities.”

## **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. 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](http://www.uscentury.com).