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**U.S. CENTURY BANK REPORTS**  
**2017 FIRST QUARTER PROFIT OF \$1.9 MILLION**  
An increase of 331% over same period last year

**MIAMI – April 28, 2017—** U.S. Century Bank (USCB), one of the largest Hispanic-owned community banks in Florida, today announced net income of \$1.9 million for the quarter ended March 31, 2017. Performance was significantly improved from the year-ago period when a loss of \$819,000 was reported.

**Key Results for First Quarter 2017:**

(\$ in 000's)	Quarter Ended March 31	
	2017	2016
Net Income (loss)	\$ 1,892	\$ (819)
Net Interest Income	7,399	7,217
Total Assets	973,876	895,375
Total Loans	727,694	690,738
Total Deposits	796,232	769,927
Non-performing Assets	11,205	30,749

By nearly every key performance measure, U.S. Century Bank's performance has improved over the past 12 months. The Bank's capital ratios remain stronger than required by regulators to be designated a well-capitalized bank.

"When you consider that net income for the full year of 2016 was \$2.2 million and for the first three months of 2017 we reported \$1.9 million, there is no question that the year is off to a strong start," stated Luis de la Aguilera, president and CEO.

Compared to the first quarter of 2016, the U.S. Century Bank balance sheet strengthened. Total assets increased by \$78.5 million or 8.8 percent to \$973.9 million as of March 31, 2017. Growth was fueled by a \$37.0 million increase in loans and a \$26.3 million increase in deposits. OREO assets declined by \$3.7 million or 72.7 percent to \$1.4 million at quarter-end.

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“Last year we strategically spent time and resources to provision for profitability,” explained de la Aguilera. “We developed and expanded programs to diversify the product line and attract core deposits. Now we are seeing the results. And this is only the beginning, as we are just starting to catch tailwinds from the momentum created.”

Since de la Aguilera took over as president of the bank in December 2015, U.S. Century Bank introduced an SBA Lending program and led the expansion of the residential product line to include a full range of products geared toward first-time home buyers, international purchasers, and investors. Programs were also developed that target homeowners associations and the specialized banking needs of South Florida law firms and their attorneys.

“We are focusing on target niche markets that reflect the needs of consumers and businesses within our footprint,” stated de la Aguilera. “We are also reaching beyond our geographies because of our electronic and remote banking capabilities. For example, homeowners associations in Palm Beach, a market where we have not invested in brick and mortar, are now part of our portfolio.”

Since 2015, the number of U.S. Century Bank banking locations have been reduced from 18 to 13 locations as part of a strategy to consolidate assets, improve efficiencies and better allocate human capital to serve the increasing number of businesses within the U.S. Century footprint.

### **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 of almost \$1 billion. Through its network of 13 branch locations and its online banking platform, it offers its 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, Latin Builders Association, March of Dimes 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).