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U.S. CENTURY BANK REPORTS NINE-MONTH PROFIT OF \$5.4 MILLION
Positive earnings momentum continues for sixth consecutive quarter

MIAMI—October 27, 2017— U.S. Century Bank (USCB), one of the largest Hispanic-owned community banks headquartered in Miami, today announced net income of \$5.4 million for the first nine months of 2017, an improvement of \$4.4 million, or 440 percent, as compared to the same period for the previous year.

For the third quarter of 2017, the Bank reported \$1.4 million in net income, up \$0.6 million, or 84 percent, from the same period last year and the sixth consecutive quarter of positive earnings.

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

(in 000's)	Nine Months Ended	
	September 30, 2017	September 30, 2016
Net Income	\$5,388	\$998
Total Assets	\$995,559	\$896,523
Total Loans	\$734,307	\$701,407
Total Deposits	\$813,962	\$748,568
Non-performing Assets	\$1,131	\$17,355

USCB's Tier 1 and total capital continued to exceed regulatory minimums for the Bank to be considered "well capitalized" as of September 30, 2017.

"We continue to strengthen the balance sheet at a responsible and sustainable pace," stated Luis de la Aguilera, President and CEO of U.S. Century Bank. "Our strategic focus is on maintaining strong asset quality and growing at a rate that is feasible to endure for the long term."

Compared to September 30, 2016, total loans increased by \$32.9 million, or 4.7 percent, to \$734.3 million. Total deposits were up \$65.4 million, or 8.7 percent, to \$814 million for the same period.

"What is notable about deposit growth at U.S. Century Bank is the increase in core checking account deposits as opposed to interest-bearing products that carry a higher expense to us," explained de la Aguilera. "We have more low cost deposits today than we have had since the formation of the Bank in 2002. This is a significant accomplishment given market conditions. It is a testament to our employees' talents and

abilities to not only embrace our strategic priorities, but more importantly, to effectively execute them.”

Additionally, the Bank’s credit quality remains strong. Compared to September 30, 2016, non-performing assets were reduced from \$17.4 million to \$1.1 million.

“Quarter after quarter, we gain momentum,” stated Dr. Aida Levitan, Chairperson of the USCB Board of Directors. “We plan to capitalize on our progress by staying the course and adhering to the fundamental principles that are taking our brand to the next level.”

U. S Century Bank recently received an upgraded rating from Bauer Financial, a leading independent bank rating firm. Rated “excellent” and 4-star, U.S. Century Bank is now on Bauer’s list of recommended institutions. The assessment considers safety, soundness and capital levels, among other financial indicators.

“The achievement recognized by Bauer, and a sixth consecutive quarter of positive performance, continues to perpetuate the positive energy within our organization,” added de la Aguilera. “We are grateful to our dedicated employees and loyal customers who are driving our success.”

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 customers a wide range of financial products and services and is committed to helping our local businesses grow. 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, American Cancer Society 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.