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## U.S. CENTURY BANK REPORTS CONTINUED GROWTH AND PROFIT

*Total assets reach \$1.3 billion; net income before taxes reported at \$6.0 million for first six months of 2019*

**MIAMI—July 30, 2019— U.S. Century Bank (USCB)**, one of the largest Hispanic-owned community banks in Florida, today announced net income of \$4.5 million for the six months ended June 30, 2019 compared to \$4.6 million for the same period last year. For the second quarter of 2019, pre-tax net income was \$3.1 million compared to \$2.5 million during the second quarter of the prior year. After taxes, profit for the second quarter of 2019 was \$2.3 million.

(in 000's)	Six Months Ended	
	June 30, 2019	June 30, 2018
Net Income	\$4,492	\$4,553
Total Assets	\$1,262,485	\$1,177,329
Total Loans, net	\$902,217	\$849,650
Total Deposits	\$987,079	\$956,022
Non-performing Assets	\$528	\$180

“Each reporting period demonstrates our financial strength as we focus on delivering a full relationship banking experience that resonates with customers,” stated Luis de la Aguilera, president and CEO of U.S. Century Bank. “Our continued success is a reflection of our adherence to disciplined business practices and we expect the momentum to continue.”

USCB’s Tier 1 and total capital exceeds that required by regulators and it continues to be a “well capitalized” bank. Total assets were \$1.3 billion as of June 30, 2019, compared with \$1.2 billion in June 30, 2018. Total loans were \$902.2 million as of June 30, 2019, compared to \$849.7 million on June 30, 2018. Credit quality remains strong. Non-performing assets remain low and loans past due 30 to 90 days decreased compared to the same period last year. USCB has no real estate owned assets (OREO) in its portfolio.

“We are pleased that our business priorities are resulting in the desired outcomes,” said U.S. Century Bank Chair, Aida Levitan, Ph.D. “We measure our success, not only by solid loan and deposit growth, but by the success of our customers to achieve their financial goals.”

### **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. U.S. Century is rated 5-star by BauerFinancial, the nation’s leading independent bank rating firm. 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](http://www.uscentury.com).