

## Institution Directory

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	Bank Holding Cos.	Institutions	Offices				

## U. S. Century Bank

2301 Nw 87th Avenue  
Doral, FL 33172

FDIC Certificate #: 57369 [Bank Charter Class: NM](#)

<b>Definition</b>	<b>Dollar figures in thousands</b>	U. S. Century Bank Doral, FL June 30, 2009	U. S. Century Bank Doral, FL June 30, 2008
<b>All Summary Information</b>			
<b>Assets and Liabilities</b>			
<a href="#">1</a>	Total employees (full-time equivalent)	284	248
<a href="#">2</a>	Total assets	1,808,345	1,738,771
<a href="#">3</a>	<a href="#">Cash and due from depository institutions</a>	85,332	280,961
<a href="#">4</a>	Interest-bearing balances	22,237	251,321
<a href="#">5</a>	<a href="#">Securities</a>	91,034	166,927
<a href="#">6</a>	Federal funds sold & reverse repurchase agreements	0	19,306
<a href="#">7</a>	<a href="#">Net loans &amp; leases</a>	1,545,244	1,218,202
<a href="#">8</a>	Loan loss allowance	21,102	16,874
<a href="#">9</a>	Trading account assets	0	0
<a href="#">10</a>	Bank premises and fixed assets	37,815	31,023
<a href="#">11</a>	<a href="#">Other real estate owned</a>	24,060	0
<a href="#">12</a>	<a href="#">Goodwill and other intangibles</a>	0	0
<a href="#">13</a>	All other assets	24,860	22,352
<a href="#">14</a>	Life insurance assets	0	0
<a href="#">15</a>	Total liabilities and capital	1,808,345	1,738,771
<a href="#">16</a>	Total liabilities	1,623,869	1,560,436
<a href="#">17</a>	<a href="#">Total deposits</a>	1,501,014	1,415,194
<a href="#">18</a>	Interest-bearing deposits	1,307,177	1,244,390
<a href="#">19</a>	Deposits held in domestic offices	1,444,054	1,352,509
<a href="#">20</a>	% insured (estimated - see note)	41.63%	35.34%
<a href="#">21</a>	Federal funds purchased & repurchase agreements	34,875	62,275
<a href="#">22</a>	Trading liabilities	0	0
<a href="#">23</a>	Other borrowed funds	80,462	76,083

<a href="#">24</a>	Subordinated debt	0	0
<a href="#">25</a>	All other liabilities	7,518	6,884
<a href="#">26</a>	Total equity capital	184,476	178,335
<a href="#">27</a>	<a href="#">Total bank equity capital</a>	184,476	178,335
<a href="#">28</a>	Perpetual preferred stock	0	0
<a href="#">29</a>	Common stock	75,716	75,153
<a href="#">30</a>	Surplus	75,639	72,641
<a href="#">31</a>	Undivided profits	33,121	30,541
<a href="#">32</a>	Noncontrolling interests in consolidated subsidiaries	0	N/A
	Memoranda:		
<a href="#">33</a>	Noncurrent loans and leases	98,993	15,041
<a href="#">34</a>	Noncurrent loans that are wholly or partially guaranteed by the U.S. government	0	0
<a href="#">35</a>	Income earned, not collected on loans	5,350	5,262
<a href="#">36</a>	Earning assets	1,658,515	1,655,756
<a href="#">37</a>	Long-term assets (5+ years)	92,225	64,768
<a href="#">38</a>	Average Assets, year-to-date	1,788,243	1,492,297
<a href="#">39</a>	Average Assets, quarterly	1,809,739	1,581,843
<a href="#">40</a>	Volatile liabilities	482,919	466,406
<a href="#">41</a>	Insider loans	111,857	151,589
<a href="#">42</a>	FHLB advances	80,462	76,083
<a href="#">43</a>	Loans and leases held for sale	0	0
<a href="#">44</a>	Unused loan commitments	325,519	445,755
<a href="#">45</a>	Tier 1 (core) risk-based capital	183,574	179,408
<a href="#">46</a>	Tier 2 risk-based capital	21,102	16,874
<a href="#">47</a>	Total risk weighted assets	1,780,491	1,509,907
<a href="#">48</a>	<a href="#">Total unused commitments</a>	325,519	445,755
<a href="#">49</a>	Restructured Loans and leases	55,104	0
<a href="#">50</a>	<a href="#">Derivatives</a>	0	0
	<a href="#">Past due and nonaccrual assets</a>		
	<a href="#">Fiduciary and related services</a>		

Note: Insured deposit amounts or deposit thresholds reflect permanent insurance limits in effect as of the report date, not withstanding temporary increases currently in effect.

	Income and Expense	(Year-to-date)	(Year-to-date)
<a href="#">51</a>	Number of institutions reporting	1	1
<a href="#">52</a>	<a href="#">Total interest income</a>	41,939	42,884
<a href="#">53</a>	<a href="#">Total interest expense</a>	18,999	20,539
<a href="#">54</a>	Net interest income	22,940	22,345
<a href="#">55</a>	Provision for loan and lease losses	3,965	2,395
<a href="#">56</a>	Total noninterest income	3,058	2,606
<a href="#">57</a>	Fiduciary activities	0	0
<a href="#">58</a>	Service charges on deposit accounts	1,921	1,628
<a href="#">59</a>	<a href="#">Trading account gains &amp; fees</a>	0	0
<a href="#">60</a>	<a href="#">Additional noninterest income</a>	1,137	978
<a href="#">61</a>	Total noninterest expense	21,806	19,461

<a href="#">62</a>	Salaries and employee benefits	9,842	10,376
<a href="#">63</a>	Premises and equipment expense	5,378	4,103
<a href="#">64</a>	<a href="#">Additional noninterest expense</a>	6,586	4,982
<a href="#">65</a>	Pre-tax net operating income	227	3,095
<a href="#">66</a>	Securities gains (losses)	441	-14
<a href="#">67</a>	Applicable income taxes	470	1,399
<a href="#">68</a>	Income before extraordinary items	198	1,682
<a href="#">69</a>	Extraordinary gains - net	0	0
<a href="#">70</a>	Net income attributable to bank	198	1,682
<a href="#">71</a>	Net income attributable to noncontrolling interests	0	N/A
<a href="#">72</a>	Net income attributable to bank and noncontrolling interests	198	N/A
<a href="#">73</a>	<a href="#">Net charge-offs</a>	489	67
<a href="#">74</a>	<a href="#">Cash dividends</a>	0	0
<a href="#">75</a>	Sale, conversion, retirement of capital stock, net	1,397	0
<a href="#">76</a>	Net operating income	-84	1,691
	Memo:		
	<a href="#">Gross fiduciary and related services income</a>		
	Performance and Condition Ratios		
<a href="#">77</a>	% of unprofitable institutions	N/A	N/A
<a href="#">78</a>	% of institutions with earnings gains	N/A	N/A
	Performance Ratios (% , annualized)	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">79</a>	Yield on earning assets	5.23%	6.09%
<a href="#">80</a>	Cost of funding earning assets	2.37%	2.92%
<a href="#">81</a>	Net interest margin	2.86%	3.17%
<a href="#">82</a>	Noninterest income to earning assets	0.38%	0.37%
<a href="#">83</a>	Noninterest expense to earning assets	2.72%	2.76%
<a href="#">84</a>	Net operating income to assets	-0.01%	0.23%
<a href="#">85</a>	Return on assets (ROA)	0.02%	0.23%
<a href="#">86</a>	Pretax return on assets	0.07%	0.41%
<a href="#">87</a>	Return on equity (ROE)	0.22%	1.89%
<a href="#">88</a>	Retained earnings to average equity (YTD only)	0.22%	1.89%
<a href="#">89</a>	<a href="#">Net charge-offs to loans</a>	0.07%	0.01%
<a href="#">90</a>	Credit loss provision to net charge-offs	810.84%	3,574.63%
<a href="#">91</a>	Earnings coverage of net loan charge-offs (x)	8.57	81.94
<a href="#">92</a>	Efficiency ratio	83.88%	78.00%
<a href="#">93</a>	Assets per employee (\$ millions)	6.37	7.01
<a href="#">94</a>	Cash dividends to net income (YTD only)	0	0
	Condition Ratios (%)		
<a href="#">95</a>	Loss allowance to loans	1.35%	1.37%
<a href="#">96</a>	Loss allowance to noncurrent loans	21.32%	112.19%
<a href="#">97</a>	Noncurrent assets plus other real estate owned to assets	6.80%	0.87%
<a href="#">98</a>	<a href="#">Noncurrent loans to loans</a>	6.32%	1.22%
<a href="#">99</a>	Net loans and leases to deposits	102.95%	86.08%
<a href="#">100</a>	Net loans and leases to core deposits	146.75%	120.49%

<a href="#">101</a>	Equity capital to assets	10.20%	10.26%
<a href="#">102</a>	Core capital (leverage) ratio	10.24%	12.20%
<a href="#">103</a>	Tier 1 risk-based capital ratio	10.31%	11.88%
<a href="#">104</a>	Total risk-based capital ratio	11.50%	13.00%
	Memoranda:		
<a href="#">105</a>	Average assets	1,788,243	1,492,297
<a href="#">106</a>	Average earning assets	1,604,612	1,408,933
<a href="#">107</a>	Average equity	183,573	178,376
<a href="#">108</a>	Average loans	1,482,692	1,156,855

<b>Definition</b>	<b>Demographic Information</b>	September 10, 2009	June 30, 2009	June 30, 2008
<a href="#">1</a>	Status	Active	Active	Active
<a href="#">2</a>	Bank Holding Company (Regulatory Top Holder)	<a href="#">See Note!</a>		
<a href="#">3</a>	Certificate#	57369	57369	57369
<a href="#">4</a>	Federal Reserve ID Number	3146150	3146150	3146150
<a href="#">5</a>	Institution Name	U. S. Century Bank	U. S. Century Bank	U. S. Century Bank
<a href="#">6</a>	City,State,Zip	Doral, FL, 33172	Doral, FL, 33172	Doral, FL, 33172
<a href="#">7</a>	Number of Domestic Offices		24	19
<a href="#">8</a>	Number of Foreign Offices		N/A	N/A
<a href="#">9</a>	Interstate Offices		No	No
<a href="#">10</a>	Summary Of Deposits		<a href="#">June 30, 2008</a>	<a href="#">June 30, 2008</a>
<a href="#">11</a>	Current List of Total Offices	<a href="#">Offices</a>		
<a href="#">12</a>	Asset Concentration Hierarchy	Commercial Lending Specialization	Commercial Lending Specialization	Commercial Lending Specialization
<a href="#">13</a>	Subchapter S Corporation		No	No
<a href="#">14</a>	County	<a href="#">Miami-Dade</a>	Miami-Dade	Miami-Dade
<a href="#">15</a>	Metropolitan Statistical Area	Miami-Fort Lauderdale-Pompano Beach, FL	Miami-Fort Lauderdale-Pompano Beach-Homestead, FL	Miami-Fort Lauderdale-Pompano Beach-Homestead, FL
<a href="#">16</a>	Established Date	October 28, 2002	October 28, 2002	October 28, 2002
<a href="#">17</a>	Date of Deposit Insurance	October 28, 2002	October 28, 2002	October 28, 2002
<a href="#">18</a>	Last Structure Change Process Date	December 12, 2007		
<a href="#">19</a>	Last Structure Change Effective Date	November 22, 2007		
<a href="#">20</a>	Ownership Type		Stock	Stock
<a href="#">21</a>	Directly Owned by Another Bank?(CERT)		No	No
<a href="#">22</a>	Trust Powers Granted	No	No	No
<a href="#">23</a>	Bank Charter Class	Federal Reserve Non-member	Federal Reserve Non-member	Federal Reserve Non-member
<a href="#">24</a>	Regulator	FDIC	FDIC	FDIC
<a href="#">25</a>	Insurance fund membership	DIF	DIF	DIF
<a href="#">26</a>	FDIC Quarterly Banking Profile Region	Atlanta	Atlanta	Atlanta
<a href="#">27</a>	FDIC Geographic Region	Atlanta	Atlanta	Atlanta
<a href="#">28</a>	FDIC Supervisory Region	Atlanta	ATLANTA	ATLANTA
<a href="#">29</a>	FDIC Field Office	South Florida	South Florida	South Florida
<a href="#">30</a>	Federal Reserve District	Atlanta	Atlanta	Atlanta

## FDIC: Institution Directory

<a href="#">31</a>	Office of the Comptroller of the Currency District	Southern	Southern	Southern
<a href="#">32</a>	Office of Thrift Supervision Region	Southeast	Southeast	Southeast
<a href="#">33</a>	Primary Web Address	<a href="http://www.uscentury.com:80/">http://www.uscentury.com:80/</a>	N/A	N/A