

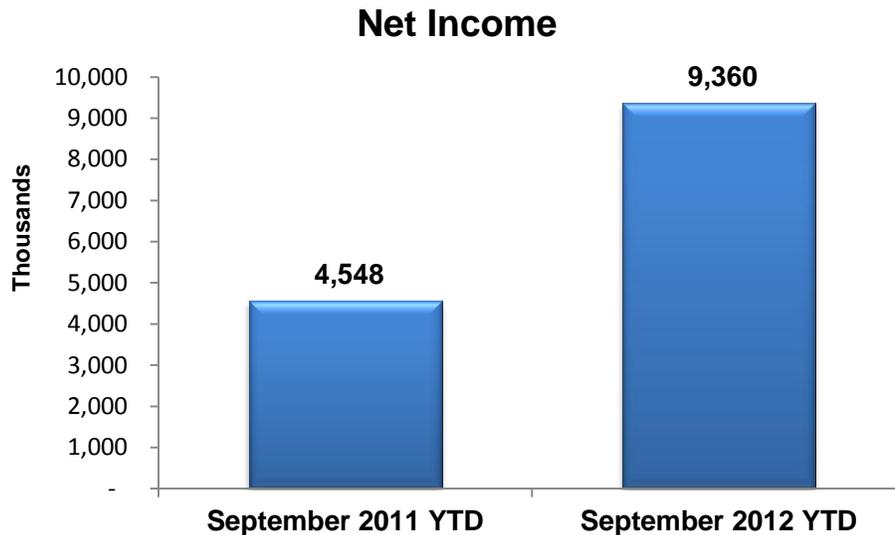


FOR IMMEDIATE RELEASE

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**TOTALBANK CONTINUES MOMENTUM IN PROFITABILITY,
GROWTH AND SERVICE**

MIAMI — October 30, 2012— TotalBank reported net income of \$3.04 million for the third quarter ending September 30, 2012, compared to \$1.48 million third quarter ending 2011, an increase of 105% year over year, announced Chairman and Chief Executive Officer Jorge Rossell. As indicated below, the Bank’s year-to-date income is \$9.36 million for 2012, as compared to \$4.55 million in the same period in 2011, which is an increase of 106%.

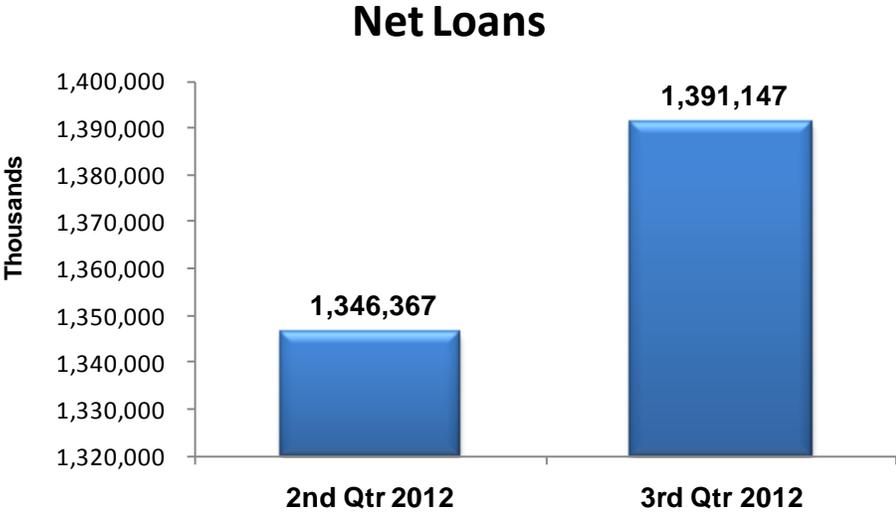


“The Bank’s five-year strategic business plan continues to be on target and last quarter’s results strengthen our position as an integrated retail-commercial bank. Capital ratios remain robust, and our favorable trends have continued,” stated Jorge Rossell.

“Our goal to provide customers with conveniently located banking centers and a broad array of services has materialized in strong loan and core deposit growth. Furthermore,

this focus on customer service has led to an expansion of our Wealth Management Division’s services, which is now being supported by licensed wealth managers throughout our Banking Centers,” said Luis de la Aguilera, President and Chief Marketing Officer.

Loan growth in the quarter was strong at \$45 million net, an annual growth rate of 13% **as illustrated below:**

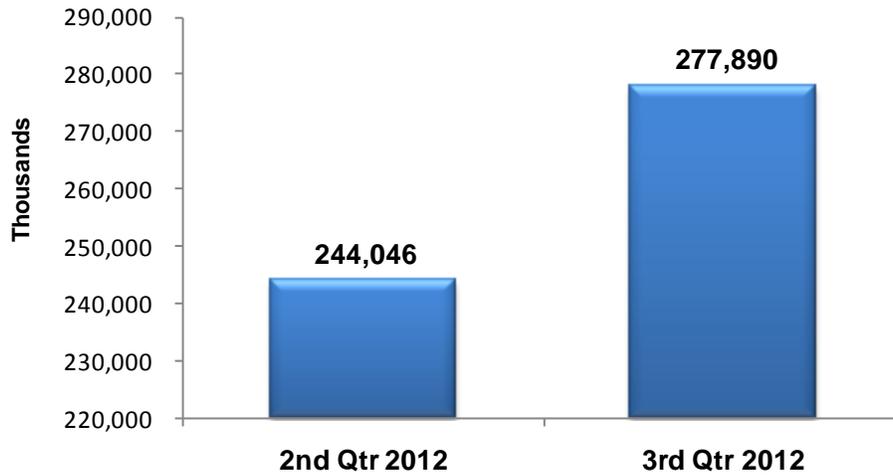


“This is quickly becoming a record year for TotalBank’s SBA unit,” said Jose Marina, Executive Vice President and Chief Financial Officer. “The dramatic increase in loans is in part attributed to the Bank’s launching of an SBA 504 campaign in the third quarter that generated over \$24 million in applications alone in the span of 90 days,” he continued.

The Bank has closed a total of \$33,268,904 at the end of the third quarter in combined SBA 7(a) and SBA 504 loans, already nearing a \$2.3 million increase over 2011’s year-end, with an additional \$13,389,741 in loans approved and pending to close, and another \$10,826,200 in the pipeline.

Residential lending increased in the quarter from \$244 million to \$278 million, an increase of \$34 million, an annual growth rate of 55% in the third quarter, **as illustrated in the chart below:**

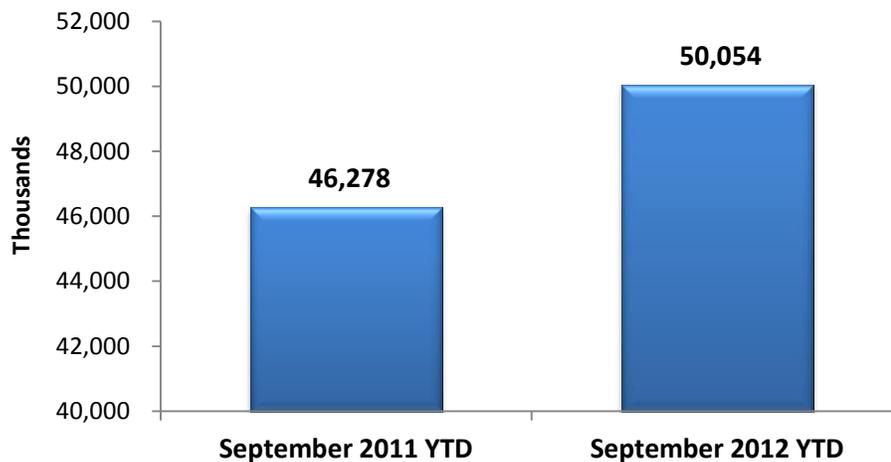
Residential Mortgage *



* Excludes Loans Held For Sale

Marina also pointed out that the Bank's \$144MM increase in gross loans and \$89MM increase in non-interest bearing deposits year-over-year has served as the basis for the \$3.8MM increase in net interest income, thereby enhancing the Bank's already strong core earnings generation potential, as illustrated below.

Net Interest Income



"The implementation of the Bank's business plan has led to the continued augmentation of the Bank's earnings engine", Marina said. "This continued core earnings

improvement has been complimented by an improving asset quality ratio, as demonstrated by the Bank reporting the lowest level of past due loans since the commencement of the financial crisis and the 57% decline in loan loss provisions on a year-over-year basis.”

The table below compares TotalBank’s capital ratios as of September 30, 2012 with its peer group average as of June 30, 2012:

| | TotalBank at 9/30/12 | UBPR Peer Group Average at 6/30/12 |
|---------------------------------|----------------------|------------------------------------|
| Total Risk Based Capital Ratio | 16.47% | 12.13% |
| Tier 1 Risk Based Capital Ratio | 15.24% | 13.38% |
| Tier 1 Leverage Ratio | 10.20% | 7.62% |

Year-to-date highlights:

5-Star BauerFinancial Rating – TotalBank maintained its 5-star rating from *BauerFinancial, Inc.*, a source for unbiased and independent bank and credit union star ratings. A 5-star rating indicates that TotalBank is one of the strongest banks in the nation, and that it excels in areas of capital quality, asset quality, profitability and more.

Community Involvement – TotalBank actively supports the local communities surrounding its Banking Centers. In September, nearly 3,000 men, women and children came out to support the ‘2nd Annual Miami Children’s Hospital 5K Run/Walk presented by TotalBank’ which was held in Coral Gables. The family-style event was one of the largest community events in Miami Children’s Hospital’s 60-plus-year history.

Top Rating in Small Business Lending – In a story by the *South Florida Business Journal* on October 8, 2012, TotalBank was among four local banks who took the top four slots in a study by banking analyst Kenneth Thomas of K.H. Thomas Associates, based on 2011 Federal Deposit Insurance Corp. data and recently released data on the Federal Financial Institutions Examination Council’s website. TotalBank received a 2.3 score, 2.0 being an outstanding score in a system measuring market share of small business lending compared with deposit shares in South Florida.

Loans – The Bank’s gross loans have increased \$144 million year-over-year, an 11% increase.

The new Wealth Management Division, with more than \$56 million of assets under management, added more than 170 new customers in 2012 and deployed 20 licensed wealth managers throughout the Banking Centers in order to service the wide-ranging needs of customers.

Deposits – Total deposits increased by \$57 million year-over-year, a 4% increase year-over-year, primarily driven by the increase in non-interest bearing demand deposits of \$89 million or 24%.

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Editor's note – Key Financial Data for the Quarters Ended September 30, 2012 and 2011 attached.

About TotalBank

TotalBank is a leading integrated retail-commercial bank in South Florida with more than \$2.3 billion in assets and 19 convenient locations throughout Miami-Dade County. Headquartered in Miami, TotalBank has served the South Florida community for 38 years, offering a broad range of domestic and international financial services to corporations, small businesses and individual consumers. The bank offers superior customer service focused on meeting the financial needs of customers while earning their confidence and loyalty. A member of GrupoBanco Popular Español, with more than \$230 billion in assets and 2,700 branches, TotalBank is strengthened by its parent, one of the largest banking groups in Spain. More information can be found at www.totalbank.com.