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**TOTALBANK ADDS JOBS, LOCATIONS AND PROFITS IN 2011
4th Quarter and Year-End Earnings and Highlights**

MIAMI – January 30, 2012— Today, TotalBank posted its financial profits for the fourth quarter and year-end as of December 31, 2011.

TotalBank reported year-end earnings of \$4.2 million and pre-tax earnings of \$7.7 million. The Bank also had an increase in net new customers, employees, locations, loans and deposits in 2011.

For the fourth quarter, the Bank reported a pre-tax profit of \$2.9 million. This is the sixth consecutive profitable quarter for the Bank.

“Our momentum is continuing to drive us forward with the strong backing of our parent company Banco Popular Español (BPE),” said Jorge Rossell, chairman and chief executive officer at TotalBank. “The success of our business plan is demonstrated in our year-end results and through the measured expansion of our banking center network,” he added.

For the 2011 fiscal year, the Bank was able to increase its gross loans by \$179 million, a 16% increase from last year. Of that growth, \$96 million were new residential loans while reducing non-performing loans by 13%. The Bank also increased its total deposits by \$191 million, a 15% increase.

“The Bank experienced significant growth by adding new locations, departments and services focused on consumers and Small & Medium Enterprises (SME's) supporting job creation,” said Luis de la Aguilera, TotalBank’s president and chief marketing officer. “Our commitment to grow TotalBank’s footprint in both personnel and new locations throughout Miami-Dade County is clearly seen as we opened, repositioned or fully remodeled 11 banking centers throughout 2011. It is part of our strategic goal of building a leading integrated retail-commercial community bank which will actively continue this coming year.”

To better service its growing market, TotalBank invested in its Banking Center network with the recent remodeling of locations in key submarkets and the opening of five new

Banking Centers in three new market areas. TotalBank also broke ground on two locations, in West Miami and Pinecrest, which are scheduled to open in the spring. The Bank also has plans to build two additional locations in 2012.

TotalBank's employee count has grown more than 20% since June 2009. Over the past two years, the Bank has launched new residential lending and wealth management programs to support its target market and continues its activities as a leading SBA lender in the South Florida region. In 2011, the new in-house wealth management division – Total Wealth Management - commenced operations in the first quarter and year to date has \$50 million in assets under management in the first year of operations and has grown the team to more than 20 licensed bankers.. The growth in one year exceeded management's business plan projections.

Jose Marina, the Bank's chief financial officer said, "We are optimistic about 2012 as the Bank continues its focus on quality asset growth and portfolio diversification. This will continue to be accomplished by servicing and retaining our existing customers while simultaneously adding to our growing customer base through our new and existing Banking Centers, leading to strong loan and deposit growth." Marina continued, "The Bank's assets in FY2011 increased 10% to \$2.3 billion through a formula focused on the customer."

The Bank's strong capital position is confirmed in the table below and compares TotalBank's capital ratios as of December 31, 2011 with its peer group average as of September 30, 2011.

	TotalBank at 12/31/11	UBPR Peer Group Average at 9/30/11
Total Risk Based Capital Ratio	16.63%	15.11%
Tier 1 Risk Based Capital Ratio	15.39%	13.83%
Tier 1 Leverage Ratio	9.94%	9.51%

Other highlights include:

- Bauer Rating raised to 4-star rating - BauerFinancial, Inc. reported a two-star rating for TotalBank at the close of the 2009 fourth quarter. Focus placed on improving asset quality and fortifying capital during the first half of 2010 advanced the Bank to a 3.5-star rating at the close of 2010 fourth quarter, before reaching its current 4-star rating at the end of the second quarter in 2011.
- Improvement in Texas Ratio - As of September 30, 2011 TotalBank had a Texas Ratio of 7.52%. The Texas Ratio for TotalBank held steady from 8.65% as of September 30, 2010 to 7.52% as of September 30, 2011, resulting in a positive change

of 13.16%. This indicates that the balance sheet and financial strength for TotalBank has held steady in recent periods. (Source: depositaccounts.com)

- TotalBank as Miami's #1 bank for Residential Lending among banks headquartered in Florida (Source: MarketTrac)

About TotalBank

TotalBank is a leading consumer and commercial bank in South Florida with more than \$2 billion in assets and 18 convenient locations throughout Miami-Dade County. Headquartered in Miami, TotalBank has served the South Florida community for more than 35 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. TotalBank is a wholly owned subsidiary of Banco Popular Español, whose member banks comprise Grupo Banco Popular, one of the leading banking groups in Spain with over \$200 billion in assets and more than 2,500 banking centers. More information can be found at www.totalbank.com.

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Editor's note – Key Financial Data for the Quarters Ended December 31, 2011 and 2010 attached.