

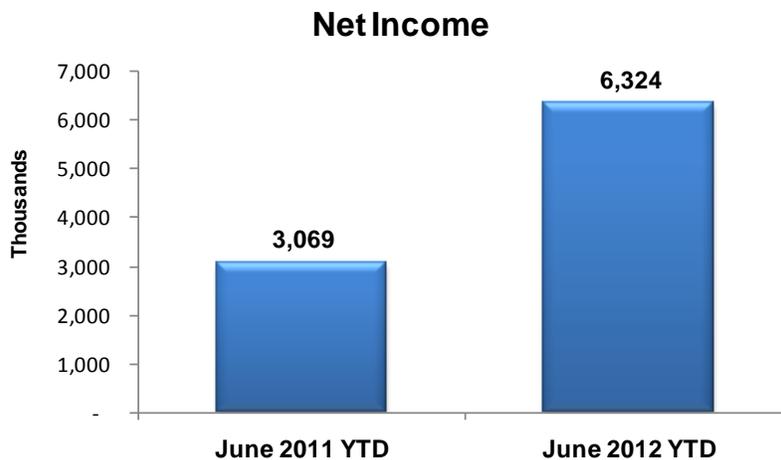


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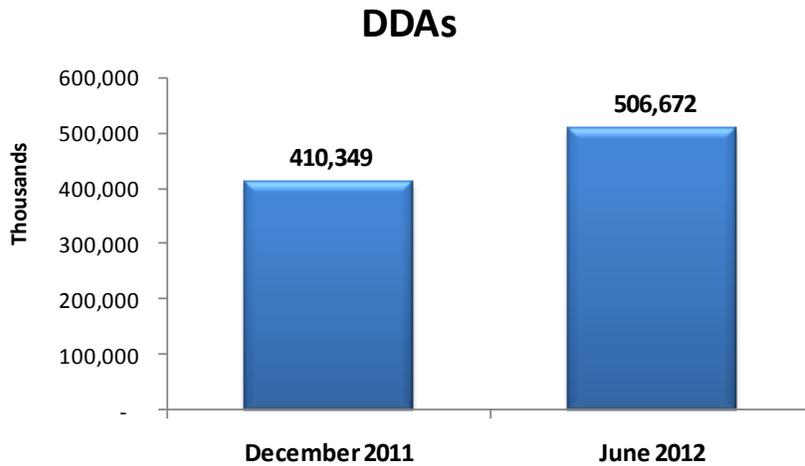
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TOTALBANK CONTINUES PROFITABILITY AND GROWTH TRENDS

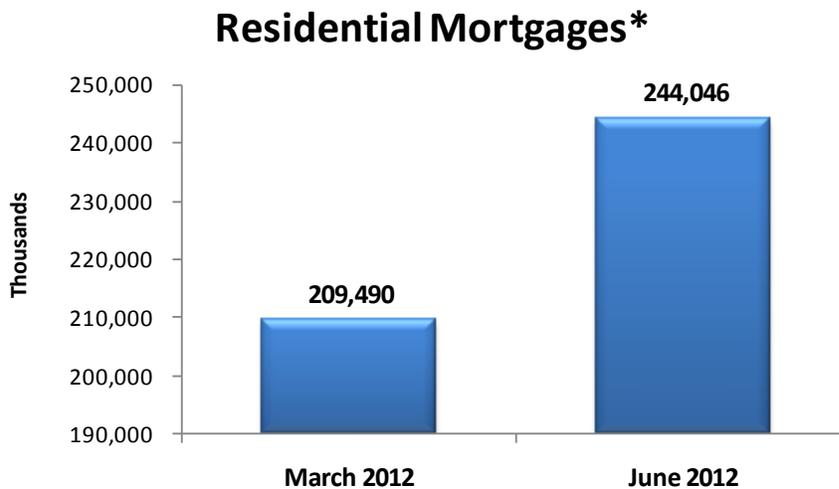
MIAMI — July 27, 2012— TotalBank reported net income of \$3.01 million for the second quarter ending June 30, 2012, an 83% increase for the second quarter of 2011, announced Chairman and Chief Executive Officer Jorge Rossell. The Bank’s year-to-date earnings total \$6.32 million in the first half of the year, representing a 106% increase on a year-over-year basis, as illustrated below:



Rossell stated, “The Bank continues planned growth that follows the five-year strategic business plan. The positive numbers are supported through increased interest and non-interest bearing deposits as well as continued stabilization in asset quality. Capital ratios remain among the strongest in the nation as well.” The increase in non-interest bearing deposits during the first half of the year is illustrated below:



Diversification has been a key factor in the Bank's growth. "We closed more than \$170MM in new loans through June 30 with the Residential Lending Division's vibrant performance leading the way," said Rossell. Residential lending grew at an annualized rate of 66% in the second quarter, as illustrated in the chart below:



*Includes Loans Held for Sale

The new Wealth Management Division, with more than \$52 million of assets under management, has added more than 170 new customers in 2012 and has deployed 20 licensed wealth managers throughout the Banking Centers in order to service the wide-ranging needs of customers.

"As part of our business plan, it was our goal to provide new locations and a broad array of services to our customers. The addition of the new Wealth Management program satisfies the growing needs of our customers," said Luis de la Aguilera, President and Chief Marketing Officer of TotalBank.

Another service currently available to customers is the SBA 504 program. TotalBank has been the number one SBA 504 lender in the South Florida district since May 31, 2012. The 504 program, set to expire in September 2012, has been a tremendous help to many South Florida businesses by enabling them to refinance their owner-occupied properties at a 90% loan to value with long-term and very favorable fixed rates.

“Our capital ratios remain strong and above peer group average,” said Jose Marina, Executive Vice President and Chief Financial Officer of TotalBank. “We continue to earn very balanced growth in both loans and core deposits, a formula that continues to strengthen the Bank’s earnings engine.”

Marina also indicated that the Bank’s net interest income, the key income driver of most community banks, increased by \$2.5MM or 8% year-over-year. Meanwhile, non-interest income increased by \$1.8MM or 37% year-over-year.

The table below compares TotalBank’s capital ratios as of June 30, 2012 with its peer group average as of March 31, 2012:

	TotalBank at 6/30/12	UBPR Peer Group Average at 3/31/12
Total Risk Based Capital Ratio	16.54%	15.31%
Tier 1 Risk Based Capital Ratio	15.32%	14.05%
Tier 1 Leverage Ratio	10.14%	9.48%

Year-to-date highlights:

5-Star BauerFinancial Rating – TotalBank was upgraded to a 5-star bank by *BauerFinancial, Inc.*, a source for unbiased and independent bank and credit union star ratings, after its analysis of the Bank’s first quarter 2012 financial data. 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.

New Locations – The Bank opened two new full-service Banking Centers in Pinecrest and West Miami. Plans are underway to build additional locations, increasing its footprint in Miami-Dade County to 22 Banking Centers.

Loans – The Bank’s gross loans have increased \$138 million year-over-year, an 11% increase.

Deposits – Deposits have increased by \$129 million year-over-year, a 9% increase year-over-year. Demand deposits accounts for the entire increase and have increased \$129MM or 34% year-over-year.

Editor's note – Key Financial Data for the Quarters Ended June 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 Grupo Banco Popular Español, with more than \$200 billion in assets and 2,500 branches, TotalBank is strengthened by its parent, one of the largest banking groups in Spain. More information can be found at www.totalbank.com.