



**FOR IMMEDIATE RELEASE**

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**TOTALBANK POSTS STRONG SECOND QUARTER EARNINGS**

MIAMI – July 30, 2013—TotalBank reported a second quarter net income of \$4.6 million which brings the Bank’s year-to-date income to \$7.5 million. This is an increase of \$1.6 million or 53% for the same period last year.

“TotalBank remains as one of the best capitalized banks in South Florida. Our continually improving results, which have been fueled by consistent loan and deposit growth, has validated our business plan and fortified our resolve to continue serving the South Florida market through lending initiatives and branch expansion plans in order to better serve our community,” said Jorge Rossell, Chairman and Chief Executive Officer at TotalBank.

Gross loans outstanding increased by \$65 million during the second quarter with commercial real estate lending contributing \$40 million of that net growth.

“This quarter’s commercial real estate and residential lending increases are a result of our balanced and diversified approach to lending in our community,” said Luis de la Aguilera, TotalBank’s President and Chief Marketing Officer. “Small to mid-size businesses are key to South Florida’s continued recovery and we are committed to investing in our community and its future,” he added.

“This is quickly becoming a record year for TotalBank’s commercial real estate unit,” said Jose Marina, Executive Vice President and Chief Financial Officer. “With commercial real estate loans accounting for \$40 million of this quarter’s growth, the Bank has already exceeded the the commercial real estate loan growth achieved in 2012,” he continued.

TotalBank’s residential loans have grown by over \$47 million year-to-date, an annualized growth rate of 32%. Non-interest bearing deposits increased by \$46 million during the quarter.

TotalBank continued to maintain a very strong capital position. The table below compares TotalBank’s capital ratios as of June 30, 2013 with its peer group average as of March 31, 2013 and demonstrates the Bank’s strong capital position:

	TotalBank at 6/30/13	UBPR Peer Group Average at 3/31/13
Total Risk Based Capital Ratio	17.68%	15.33%
Tier 1 Risk Based Capital Ratio	16.46%	14.11%
Tier 1 Leverage Ratio	10.54%	9.58%

## **Year-to-date highlights:**

**Continued 5-star rating** – For the fifth quarter in a row, TotalBank maintained its rating as a 5-star bank by *BauerFinancial, Inc*, a source for unbiased and independent bank and credit union star ratings. The 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. TotalBank was also rated in Bauer's Top 100 list based on five different metrics.

**Loans** – The Bank's loan production units closed nearly \$150 million in new loans during the second quarter.

**Deposits** – Deposits have increased by \$135 million year-to-date.

**New Locations:** Two additional Doral locations are under construction and are scheduled to open in late summer. This will increase Miami-Dade County's locations to 21 Banking Centers.

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**Editor's note – Key Financial Data for the Quarters Ended June 30, 2013 and 2012 attached.**

### **About TotalBank**

TotalBank is a leading integrated retail-commercial bank in South Florida with more than \$2.5 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 \$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](http://www.totalbank.com).