



**FOR IMMEDIATE RELEASE**

Melisa Chantres  
Everett Clay Associates for  
TotalBank  
(305) 261-6222  
Toll Free (877) 261-6222  
[mmchantres@evclay.com](mailto:mmchantres@evclay.com)

**TOTALBANK EARNINGS AND PERFORMANCE CONTINUE TO EXCEL**

MIAMI — October 30, 2013 — TotalBank reported today net income of \$2.3 million for the third quarter ended September 30, 2013. Year to date, the Bank has reported net income of \$9.85 million.

“Our performance this quarter was solid and TotalBank remains one of the best capitalized banks in South Florida,” stated Luis de la Aguilera, President and CEO. “We have an outstanding team and our strong financial performance is a direct result of their commitment and dedication to provide best-in-class service to our clients.”

Gross loans increased \$33 million this quarter \$49 million year-over-year. Loan growth in the quarter was led by residential loans which increased \$30 million, an annualized growth rate of 35%. Total deposits increased to \$151 million, a 10% increase year-over-year, with non-interest bearing deposits increasing \$114 million or 24%.

TotalBank’s Chief Financial Officer, Jose Marina, projects the Bank’s strong momentum will carry over from the fourth quarter of the year into 2014. “Our commitment to the community has resulted in a substantial and well diversified loan pipeline that will serve as the impetus of growth during the last quarter of the year, enabling us to get off to a strong start in 2014,” he added. The Bank has closed more than \$292 million in new loan commitments this year.

TotalBank’s strong capital position is confirmed in the table below and compares its capital ratios as of September 30, 2013 with its peer group average as of June 30, 2013.

	TotalBank at 9/30/13	UBPR Peer Group Average at 6/30/13
Total Risk Based Capital Ratio	17.79%	15.13%
Tier 1 Risk Based Capital Ratio	16.57%	13.93%
Tier 1 Leverage Ratio	10.64%	9.65%

Earlier this month, TotalBank announced plans to relocate its headquarters to Miami Tower located at 100 SE 2<sup>nd</sup> Street in Downtown Miami. Scheduled for May 2014, TotalBank will occupy three floors and will have a Banking Center on the ground floor. Two additional Doral locations opened this fall and increased the Bank's Miami-Dade County's locations to 21 Banking Centers. The Doral Plaza Banking Center is located at 9690 NW 41<sup>st</sup> Street and the Doral Point Banking Center is located at 2555 NW 102<sup>nd</sup> Avenue.

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.

###

**Editor's note – Key Financial Data for the Quarters Ended September 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 21 convenient locations throughout Miami-Dade County. Headquartered in Miami, TotalBank has served the South Florida community for 39 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](http://www.totalbank.com).