



**FOR IMMEDIATE RELEASE**

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**TOTALBANK REPORTS FIRST QUARTER EARNINGS  
Accomplishing Five-Year Business Plan Goals Continues**

MIAMI — April 30, 2013— TotalBank reported after-tax net income of \$2.88 million for the first quarter ending March 31, 2013, announced Chairman and Chief Executive Officer Jorge Rossell.

“The first quarter continued our solid earnings trend through strong deposit generation and loan production led by strong residential loan activity,” stated Rossell. Residential loans grew \$12 million in the first quarter which was a four percent increase over last quarter.

On February 15, 2013, TotalBank integrated certain loans and assumed all of the deposits of the Miami Agency of Banco Pastor. The transaction provided TotalBank with over \$10MM of high quality loans and approximately \$151MM of total deposits, thereby enhancing the Bank’s already substantial liquidity position by approximately \$141MM.

TotalBank’s parent company, Grupo Banco Popular Español, acquired Banco Pastor in a separate transaction that was completed in February 2012.

“TotalBank’s integration of the Agency’s international client base enhances the Bank’s already growing international presence and provides the Bank with an abundance of liquidity to continue to fund quality loan opportunities in South Florida”, said Rossell.

Although new loan production remained strong, the Bank’s loan portfolio declined by a modest 3% during the quarter due to certain loan payoffs.

“While the Bank generated a significant amount of loan activity during the first quarter, the improved local economic conditions resulted in certain commercial loan payoffs,” said Luis de la Aguilera, President and Chief Marketing Officer. “However, our commercial loan pipeline is currently as strong as it has been since we deployed our new strategic plan in 2009,” he continued.

“TotalBank’s first quarter total risk-based capital ratio continued to strengthen as a result of our strong first quarter earnings” said Jose Marina, Executive Vice President and

Chief Financial Officer of TotalBank. The Bank's Total Risk Based Capital ratio increased from 17.05% as of December 31, 2012 to 17.76% for the current quarter, a significant increase of 71 bps.

Two additional Doral locations are under construction and are scheduled to be opened in the third quarter. This will increase Miami-Dade County locations to 21 Banking Centers. TotalBank has also 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.

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**Editor's note – Key Financial Data for the Quarters Ended March 31, 2013 and 2012 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 \$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).