# UNITED STATES
# SECURITIES AND EXCHANGE COMMISSION
**WASHINGTON, D.C. 20549**

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# FORM 8-K

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): October 22, 2026**

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# USCB Financial Holdings, Inc.
**(Exact name of Registrant as Specified in Its Charter)**

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| Florida | 001-41196 | 87-4070846 |
|---|---|---|
| (State or Other Jurisdiction of Incorporation) | (Commission File Number) | (IRS Employer Identification No.) |
| 2301 N.W. 87th Avenue , Doral, Florida (Address of Principal Executive Offices) | | 33172 (Zip Code) |

**Registrant's Telephone Number, Including Area Code: (305) 715-5200**

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

| Title of each class | Trading Symbol(s) | Name of each exchange on which registered |
|---|---|---|
| Class A common stock, $1.00 par value per share | USCB | The Nasdaq Stock Market LLC |

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

**Item 2.02. Results of Operations and Financial Condition.**

On October 22, 2026, USCB Financial Holdings, Inc. (the "Company") issued a press release announcing its financial results for the quarter ended September 30, 2026. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K ("Form 8-K") and is incorporated herein by reference.

The information in this Item 2.02, including Exhibit 99.1 hereto, is being furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act"), or otherwise be subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act of 1933 (the "Securities Act") or the Exchange Act except as expressly set forth by specific reference in such filing to this Form 8-K.

**Item 7.01. Regulation FD Disclosure.**

As previously announced, at 11:00 a.m. ET on October 23, 2026, the Company will hold an earnings conference call to discuss its financial performance for the quarter ended September 30, 2026. A copy of the slides forming the basis of the presentation is being furnished as Exhibit 99.2 to this Form 8-K and is incorporated herein by reference. A copy of the slides has also been posted to the Company's investor relations website, located at investors.uscenturybank.com.

The information in this Item 7.01, including Exhibit 99.2 hereto, is being furnished and shall not be deemed "filed" for purposes of Section 18 of the Exchange Act, or otherwise be subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act or the Exchange Act except as set forth by specific reference in such filing to this Form 8-K.

**Item 9.01. Financial Statements and Exhibits.**

**(d) Exhibits.**

| Exhibit No. | Description |
|---|---|
| 99.1 | USCB Financial Holdings, Inc. Press Release, dated October 22, 2026 |
| 99.2 | Earnings Presentation, dated October 22, 2026 |
| 104 | Cover Page Interactive Data File (embedded within the Inline XBRL document) |

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**USCB Financial Holdings, Inc.**

By: /s/ Robert Anderson
Name: Robert Anderson
Title: Chief Financial Officer

Date: October 22, 2026

**Exhibit 99.1**

**EARNINGS RELEASE**




## USCB Financial Holdings, Inc. Reports Third Quarter 2026 Fully Diluted EPS of $0.51, ROAA of 1.27%, and ROAE of 16.03%

**MIAMI, FL – October 22, 2026 – USCB Financial Holdings, Inc. (the "Company") (NASDAQ: USCB)**, the holding company for U.S. Century Bank (the "Bank") , reported net income of $9.5 million or $0.51 per fully diluted share for the three months ended September 30, 2026, compared with net income of $8.9 million or $0.45 per fully diluted share for the same period in 2025.

"Third quarter net income of $9.5 million was the highest quarterly net income since our initial public offering in 2021, and net income of $28.0 million for the first nine months of 2026 has already surpassed full-year net income for every year since our IPO," said Luis de la Aguilera, Chairman, President and CEO. "We delivered a return on average equity of 16.03% and a return on average assets of 1.27%. Compared with the third quarter of 2025, net interest income grew 14.2%, loans grew 9.0%, and our net interest margin expanded 23 basis points to 3.37%. We remain focused on disciplined growth and building long-term value for our shareholders."

Unless otherwise stated, all percentage comparisons in the bullet points below are calculated at or for the quarter ended September 30, 2026 compared to at or for the quarter ended September 30, 2025 and annualized where appropriate .

**Profitability**

- Annualized return on average assets for the quarter s ended September 30, 2026 and 2025 was 1.27% .
- Annualized return on average stockholders' equity for the quarter ended September 30, 2026 was 16.03% compared to 15.74% for the third quarter of 2025.
- The efficiency ratio for the quarter ended September 30, 2026 was 54.62% compared to 52.28% for the third quarter of 2025.
- Net interest margin for the quarter ended September 30, 2026 was 3.37% compared to 3.14% for the third quarter of 2025.
- Net interest income before provision for credit losses was $24.3 million for the quarter ended September 30, 2026, an increase of $3.0 million or 14.2% compared to $21.3 million for the same period in 2025.

**Balance Sheet**

- Total assets were $3.0 billion at September 30, 2026, representing an increase of $243.5 million or 8.8% from $2.8 billion at September 30, 2025 .
- Total loans held for investment were $2.3 billion at September 30, 2026, representing an increase of $191.1 million or 9.0% from $2.1 billion at September 30, 2025.
- Total deposits were $2.4 billion at September 30, 2026, representing a decrease of $9.3 million or 0.4% from $2.5 billion at September 30, 2025.
- Total stockholders' equity was $229.4 million at September 30, 2026, representing an increase of $20.3 million or 9.7% from $209.1 million at September 30, 2025. Total stockholders' equity included accumulated other comprehensive loss of $43.3 million at September 30, 2026 compared to accumulated other comprehensive loss of $37.8 million at September 30, 2025.

**Asset Quality**

- The allowance for credit losses ("ACL") increased by $2.1 million to $27.0 million at September 30, 2026 from $25.0 million at September 30, 2025.
- The ACL represented 1.16% of total loans at September 30, 2026 and 1.17% of total loans at September 30, 2025.

- The provision for credit losses was $53 thousand for the quarter ended September 30, 2026, a decrease of $52 thousand compared to $105 thousand for the same period in 2025.

- The ratio of non-performing loans to total loans was 0.33% for the quarter ended September 30, 2026 and 0.06% for the quarter ended September 30, 2025. Non-performing loans totaled $7.7 million at September 30, 2026 and $1.3 million at September 30, 2025.

**Non-interest Income and Non-interest Expense**

- Non-interest income was $2.7 million for the three months ended September 30, 2026, a decrease of $1.0 millionor 27.5% compared to $3.7 million for the same period in 2025.

- Non-interest expense was $14.7 million for the three months ended September 30, 2026, an increase of $1.7 million or 12.9% compared to $13.0 million for the three months ended September 30, 2025.

**Capital**

- On October 19, 2026, the Company's Board of Directors declared a quarterly cash dividend of $0.125 per share of the Company's Class A common stock. The dividend will be paid on December 4, 2026 to shareholders of record at the close of business on November 16, 2026.

- As of September 30, 2026, total risk-based capital ratios for the Company and the Bank were 14.07% and 13.93%, respectively, well in excess of the well-capitalized minimum threshold regulatory requirements .

- Tangible book value per common share (non-GAAP financial measure) was $12.42 at September 30, 2026, representing an increase of $0.87 or 7.6% from $11.55 at September 30, 2025 . At September 30, 2026, tangible book value per common share was negatively affected by ($2.35) per share due to an accumulated other comprehensive loss of $43.3 million primarily due to changes in the market value of the Company's available for sale securities. At September 30, 2025, tangible book value per common share was negatively affected by ($2.09) per share due to an accumulated other comprehensive loss of $37.8 million.

**Conference Call and Webcast**

The Company will host a conference call on Friday, October 23, 2026 , at 11:00 a.m. Eastern Time to discuss the Company's unaudited financial results for the quarter ended September 30, 2026 . To access the conference call, dial (833) 816-1416 (U.S. toll-free) and ask to join the USCB Financial Holdings Call .

Additionally, interested parties can listen to a live webcast of the call in the "Investor Relations" section of the Company's website at www.uscentury.com . An archived version of the webcast will be available in the same location shortly after the live call has ended.

**About USCB Financial Holdings, Inc.**

USCB Financial Holdings, Inc. is the bank holding company for U.S. Century Bank. Established in 2002, U.S. Century Bank is one of the largest community banks headquartered in Miami, and one of the largest community banks in the State of Florida. U.S. Century Bank is rated 5-Stars by BauerFinancial, the nation's leading independent bank rating firm. U.S. Century Bank offers customers a wide range of financial products and services and supports numerous community organizations, including the Greater Miami Chamber of Commerce, the South Florida Hispanic Chamber of Commerce, and ChamberSouth. For more information about us or to find a banking center near you, please call (305) 715-5200 or visit www.uscentury.com.

**Forward-Looking Statements**

This earnings release may contain statements that are not historical in nature and are intended to be, and are hereby identified as, forward-looking statements for purposes of the safe harbor provided by Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements are those that are not historical facts. The words "may," "will," "anticipate," "could," "should," "would," "believe," "contemplate," "expect," "aim," "plan," "estimate," "seek," "continue," and "intend," the negative of these terms, as well as other similar words and expressions of the future, are intended to identify forward-looking statements. These forward-looking statements include, but are not limited to, statements related to our projected growth, anticipated future financial performance, and management's long-term performance goals, as well as statements relating to the anticipated effects on our results of operations and financial condition from expected or potential developments or events, or business and growth strategies, including anticipated internal growth and potential future additional balance sheet restructuring.

These forward-looking statements involve significant risks and uncertainties that could cause our actual results to differ materially from those anticipated in such statements. Potential risks and uncertainties include, but are not limited to:

- the strength of the United States economy in general and the strength of the local economies in which we conduct operations;
- our ability to successfully manage interest rate risk, credit risk, liquidity risk, and other risks inherent to our industry;
- the accuracy of our financial statement estimates and assumptions, including the estimates used for our allowance for credit losses;
- the efficiency and effectiveness of our internal control procedures and processes;
- our ability to comply with the extensive laws and regulations to which we are subject, including the laws for each jurisdiction where we operate;
- adverse changes or conditions in capital and financial markets, including actual or potential stresses in the banking industry;
- deposit attrition and the level of our uninsured deposits;
- legislative or regulatory changes, including the enactment of the One Big Beautiful Bill and changes in accounting principles, policies, practices or guidelines;
- the lack of a significantly diversified loan portfolio and our concentration in the South Florida market, including the risks of geographic, depositor, and industry concentrations, including our concentration in loans secured by real estate, in particular, commercial real estate;
- the effects of climate change;
- the concentration of ownership of our common stock;
- fluctuations in the price of our common stock;
- our ability to fund or access the capital markets at attractive rates and terms and manage our growth, both organic growth as well as growth through other means, such as potential future acquisitions;
- inflation, interest rate, unemployment rate, and market and monetary fluctuations;
- the effects of potential new or increased tariffs, retaliatory tariffs and trade restrictions;
- the impact of international hostilities and geopolitical events;
- increased competition and its effect on the pricing of our products and services as well as our interest rate spread and net interest margin;
- the loss of key employees;
- the effectiveness of our risk management strategies, including operational risks, including, but not limited to, client, employee, or third-party fraud and security breaches; and
- other risks described in this earnings release and other filings we make with the Securities and Exchange Commission ("SEC").

All forward-looking statements are necessarily only estimates of future results, and there can be no assurance that actual results will not differ materially from expectations. Therefore, you are cautioned not to place undue reliance on any forward-looking statements. Further, any forward-looking statements included in this earnings release are made only as of the date hereof, and we undertake no obligation to update or revise any forward-looking statement to reflect events or circumstances occurring after the date on which the statements are made or to reflect the occurrence of unanticipated events, unless required to do so under the federal securities laws. You should also review the risk factors described in the reports the Company has filed or will file with the SEC.

**Non-GAAP Financial Measures**

This earnings release includes financial information determined by methods other than in accordance with generally accepted accounting principles ("GAAP"). This financial information includes certain operating performance measures. Management has included these non-GAAP measures because it believes these measures may provide useful supplemental information for evaluating the Company's operations and underlying performance trends. Further, management uses these measures in managing and evaluating the Company's business and intends to refer to them in discussions about our operations and performance. Operating performance measures should be viewed in addition to, and not as an alternative to or substitute for, measures determined in accordance with GAAP, and are not necessarily comparable to non-GAAP measures that may be presented by other companies. Reconciliations of these non-GAAP measures to the most directly comparable GAAP measures can be found in the 'Non-GAAP Reconciliation Tables' included in the exhibits to this earnings release.

All numbers included in this press release are unaudited unless otherwise noted.

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**USCB FINANCIAL HOLDINGS, INC.**
**CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)**
(Dollars in thousands, except per share data)

| | Three Months Ended September 30, | | Nine Months Ended September 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| **Interest income:** | | | | |
| Loans, including fees | $ 35,547 | $ 32,866 | $ 103,235 | $ 95,057 |
| Investment securities | 4,013 | 3,522 | 11,282 | 9,978 |
| Interest-bearing deposits in financial institutions | 639 | 1,332 | 2,294 | 2,817 |
| Total interest income | 40,199 | 37,720 | 116,811 | 107,852 |
| **Interest expense:** | | | | |
| Interest-bearing checking deposits | 357 | 286 | 978 | 909 |
| Savings and money market deposits | 8,554 | 10,343 | 25,165 | 29,088 |
| Time deposits | 4,974 | 5,036 | 14,302 | 13,297 |
| FHLB advances | 1,213 | 377 | 3,229 | 2,731 |
| Subordinated notes | 801 | 404 | 2,402 | 404 |
| Total interest expense | 15,899 | 16,446 | 46,076 | 46,429 |
| Net interest income before provision for credit losses | 24,300 | 21,274 | 70,735 | 61,423 |
| Provision for credit losses | 53 | 105 | 2,121 | 1,817 |
| Net interest income after provision for credit losses | 24,247 | 21,169 | 68,614 | 59,606 |
| **Non-interest income:** | | | | |
| Service fees | 1,542 | 2,661 | 7,243 | 7,394 |
| Gain (loss) on sale of securities available-for-sale, net | - | (28) | 14 | (28) |
| Gain on sale of loans held for sale, net | 165 | 128 | 271 | 804 |
| Other non-interest income | 965 | 923 | 2,854 | 2,600 |
| Total non-interest income | 2,672 | 3,684 | 10,382 | 10,770 |
| **Non-interest expense:** | | | | |
| Salaries and employee benefits | 9,295 | 7,909 | 26,402 | 23,499 |
| Occupancy | 1,352 | 1,382 | 4,037 | 4,003 |
| Regulatory assessments and fees | 392 | 377 | 1,273 | 1,194 |
| Consulting and legal fees | 663 | 585 | 1,807 | 1,041 |
| Network and information technology services | 802 | 656 | 1,886 | 1,725 |
| Other operating expense | 2,227 | 2,139 | 7,003 | 6,272 |
| Total non-interest expense | 14,731 | 13,048 | 42,408 | 37,734 |
| Income before income tax expense | 12,188 | 11,805 | 36,588 | 32,642 |
| Income tax expense | 2,660 | 2,866 | 8,631 | 7,905 |
| Net income | $ 9,528 | $ 8,939 | $ 27,957 | $ 24,737 |
| **Per share information:** | | | | |
| Net income per common share, basic | $ 0.52 | $ 0.46 | $ 1.52 | $ 1.25 |
| Net income per common share, diluted | $ 0.51 | $ 0.45 | $ 1.51 | $ 1.23 |
| Cash dividends declared | $ 0.125 | $ 0.10 | $ 0.375 | $ 0.30 |
| **Weighted average shares outstanding:** | | | | |
| Common shares, basic | 18,467,835 | 19,524,798 | 18,343,870 | 19,866,514 |
| Common shares, diluted | 18,662,385 | 19,755,820 | 18,518,527 | 20,106,050 |

**USCB FINANCIAL HOLDINGS, INC.**
**SELECTED FINANCIAL DATA (UNAUDITED)**
(Dollars in thousands, except per share data)

| | As of or For the Three Months Ended | | | | |
|---|---|---|---|---|---|
| | 9/30/2026 | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 |
| **Income statement data:** | | | | | |
| Net interest income before provision for credit losses | $ 24,300 | $ 24,387 | $ 22,048 | $ 22,207 | $ 21,274 |
| Provision for credit losses | 53 | 1,267 | 801 | 480 | 105 |
| Net interest income after provision for credit losses | 24,247 | 23,120 | 21,247 | 21,727 | 21,169 |
| Service fees | 1,542 | 2,601 | 3,100 | 2,209 | 2,661 |
| Gain (loss) on sale of securities available for sale, net | - | - | 14 | (7,498) | (28) |
| Gain on sale of loans held for sale, net | 165 | - | 106 | 197 | 128 |
| Other non-interest income | 965 | 959 | 930 | 914 | 923 |
| Total non-interest income | 2,672 | 3,560 | 4,150 | (4,178) | 3,684 |
| Salaries and employee benefits | 9,295 | 8,537 | 8,570 | 8,668 | 7,909 |
| Occupancy | 1,352 | 1,369 | 1,316 | 1,327 | 1,382 |
| Regulatory assessments and fees | 392 | 397 | 484 | 443 | 377 |
| Consulting and legal fees | 663 | 583 | 561 | 900 | 585 |
| Network and information technology services | 802 | 524 | 560 | 599 | 656 |
| Other operating expense | 2,227 | 2,556 | 2,220 | 2,338 | 2,139 |
| Total non-interest expense | 14,731 | 13,966 | 13,711 | 14,275 | 13,048 |
| Income before income tax expense | 12,188 | 12,714 | 11,686 | 3,274 | 11,805 |
| Income tax expense | 2,660 | 3,636 | 2,335 | 1,911 | 2,866 |
| Net income | $ 9,528 | $ 9,078 | $ 9,351 | $ 1,363 | $ 8,939 |
| **Per share information:** | | | | | |
| Net income per common share, basic | $ 0.52 | $ 0.49 | $ 0.51 | $ 0.08 | $ 0.46 |
| Net income per common share, diluted | $ 0.51 | $ 0.49 | $ 0.51 | $ 0.07 | $ 0.45 |
| Cash dividends declared | $ 0.125 | $ 0.125 | $ 0.125 | $ 0.10 | $ 0.10 |
| **Balance sheet data (at period-end):** | | | | | |
| Cash and cash equivalents | $ 92,727 | $ 118,154 | $ 78,963 | $ 38,477 | $ 56,811 |
| Securities available-for-sale | $ 342,624 | $ 332,859 | $ 277,160 | $ 307,490 | $ 324,179 |
| Securities held-to-maturity | $ 133,101 | $ 136,127 | $ 149,931 | $ 153,941 | $ 156,365 |
| Total securities | $ 475,725 | $ 468,986 | $ 427,091 | $ 461,431 | $ 480,544 |
| Loans held for investment [1] | $ 2,322,094 | $ 2,322,385 | $ 2,241,051 | $ 2,189,257 | $ 2,130,966 |
| Allowance for credit losses | $ (27,018) | $ (26,701) | $ (26,102) | $ (25,500) | $ (24,964) |
| Total assets | $ 3,011,481 | $ 3,019,701 | $ 2,845,735 | $ 2,791,540 | $ 2,767,945 |
| Non-interest-bearing demand deposits | $ 601,792 | $ 618,062 | $ 620,714 | $ 583,860 | $ 584,240 |
| Interest-bearing deposits | $ 1,844,523 | $ 1,834,209 | $ 1,872,866 | $ 1,761,220 | $ 1,871,374 |
| Total deposits | $ 2,446,315 | $ 2,452,271 | $ 2,493,580 | $ 2,345,080 | $ 2,455,614 |
| FHLB advances | $ 232,000 | $ 240,900 | $ 53,000 | $ 158,250 | $ 11,000 |
| Subordinated notes | $ 39,414 | $ 39,376 | $ 39,338 | $ 39,300 | $ 39,262 |
| Total liabilities | $ 2,782,119 | $ 2,786,463 | $ 2,622,489 | $ 2,574,357 | $ 2,558,850 |
| Total stockholders' equity | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| **Capital ratios:** [2] | | | | | |
| Leverage ratio | 8.88% | 8.81% | 8.61% | 8.46% | 8.47% |
| Common equity tier 1 capital | 11.23% | 11.01% | 11.09% | 10.92% | 11.17% |
| Tier 1 risk-based capital | 11.23% | 11.01% | 11.09% | 10.92% | 11.17% |
| Total risk-based capital | 14.07% | 13.88% | 14.09% | 13.91% | 14.20% |

(1) Loan amounts include deferred fees/costs.

(2) Reflects the Company's regulatory capital ratios. The Bank's total risk-based capital ratio at September 30, 2026 was 13.93%.

**USCB FINANCIAL HOLDINGS, INC.**
**AVERAGE BALANCES, RATIOS, AND OTHER DATA (UNAUDITED)**
(Dollars in thousands)

| | As of or For the Three Months Ended | | | | |
|---|---|---|---|---|---|
| | 9/30/2026 | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 |
| **Average balance sheet data:** | | | | | |
| Cash and cash equivalents | $ 81,521 | $ 87,949 | $ 112,107 | $ 82,338 | $ 139,389 |
| Securities available-for-sale | $ 334,203 | $ 314,581 | $ 295,065 | $ 332,356 | $ 299,892 |
| Securities held-to-maturity | $ 134,917 | $ 140,533 | $ 152,144 | $ 155,269 | $ 157,702 |
| Total securities | $ 469,120 | $ 455,114 | $ 447,209 | $ 487,625 | $ 457,594 |
| Loans held for investment[1] | $ 2,309,091 | $ 2,258,965 | $ 2,177,734 | $ 2,130,898 | $ 2,099,043 |
| Total assets | $ 2,965,481 | $ 2,900,725 | $ 2,834,717 | $ 2,799,863 | $ 2,798,115 |
| Interest-bearing deposits | $ 1,900,985 | $ 1,856,763 | $ 1,842,283 | $ 1,857,218 | $ 1,887,545 |
| Non-interest-bearing demand deposits | $ 610,271 | $ 632,198 | $ 584,784 | $ 595,969 | $ 569,522 |
| Total deposits | $ 2,511,256 | $ 2,488,961 | $ 2,427,067 | $ 2,453,187 | $ 2,457,067 |
| FHLB advances | $ 121,110 | $ 100,685 | $ 110,045 | $ 51,462 | $ 40,065 |
| Subordinated notes | $ 39,389 | $ 39,351 | $ 39,313 | $ 39,287 | $ 26,029 |
| Total liabilities | $ 2,729,596 | $ 2,671,792 | $ 2,612,491 | $ 2,587,470 | $ 2,572,799 |
| Total stockholders' equity | $ 235,885 | $ 228,933 | $ 222,226 | $ 212,393 | $ 225,316 |
| **Performance ratios:** | | | | | |
| Return on average assets [2] | 1.27% | 1.26% | 1.34% | 0.19% | 1.27% |
| Return on average equity [2] | 16.03% | 15.90% | 17.07% | 2.55% | 15.74% |
| Net interest margin [2] | 3.37% | 3.49% | 3.27% | 3.27% | 3.14% |
| Non-interest income to average assets [2] | 0.36% | 0.49% | 0.59% | (0.59)% | 0.52% |
| Non-interest expense to average assets [2] | 1.97% | 1.93% | 1.96% | 2.02% | 1.85% |
| Efficiency ratio [3] | 54.62% | 49.97% | 52.34% | 79.18% | 52.28% |
| **Loans by type (at period end):** [4] | | | | | |
| Residential real estate | $ 347,565 | $ 356,747 | $ 346,917 | $ 307,692 | $ 316,557 |
| Commercial real estate | $ 1,349,240 | $ 1,314,367 | $ 1,259,642 | $ 1,244,835 | $ 1,226,121 |
| Commercial and industrial | $ 298,362 | $ 300,265 | $ 291,333 | $ 295,548 | $ 269,430 |
| Correspondent banks | $ 128,168 | $ 137,912 | $ 128,722 | $ 127,968 | $ 104,598 |
| Consumer and other | $ 193,688 | $ 207,404 | $ 207,794 | $ 207,215 | $ 207,939 |
| **Asset quality data:** | | | | | |
| Allowance for credit losses to total loans | 1.16% | 1.15% | 1.16% | 1.16% | 1.17% |
| Allowance for credit losses to non-performing loans | 351% | 1243% | 717% | 813% | 1906% |
| Total non-performing loans [5] | $ 7,689 | $ 2,148 | $ 3,640 | $ 3,138 | $ 1,310 |
| Non-performing loans to total loans | 0.33% | 0.09% | 0.16% | 0.14% | 0.06% |
| Non-performing assets to total assets [5] | 0.26% | 0.07% | 0.13% | 0.11% | 0.05% |
| Net charge-offs (recoveries of) to average loans [2] | 0.00% | 0.05% | (0.00)% | (0.00)% | (0.00)% |
| Net charge-offs (recoveries) of credit losses | $ 23 | $ 288 | $ (4) | $ (11) | $ (4) |
| **Interest rates and yields:** [2] | | | | | |
| Loans held for investment | 6.11% | 6.20% | 6.11% | 6.16% | 6.21% |
| Investment securities | 3.34% | 3.35% | 3.05% | 3.01% | 3.03% |
| Total interest-earning assets | 5.57% | 5.67% | 5.49% | 5.54% | 5.56% |
| Deposits [6] | 2.19% | 2.16% | 2.20% | 2.28% | 2.53% |
| FHLB advances | 3.97% | 3.89% | 3.83% | 3.91% | 3.73% |
| Subordinated notes | 8.07% | 8.15% | 8.26% | 8.09% | 6.16% |
| Total interest-bearing liabilities | 3.06% | 3.05% | 3.05% | 3.14% | 3.34% |
| **Other information:** | | | | | |
| Full-time equivalent employees | 222 | 216 | 211 | 204 | 206 |

(1) Loan amounts include deferred fees/costs.
(2) Annualized.
(3) Efficiency ratio is defined as total non-interest expense divided by the sum of net interest income and total non-interest income.
(4) Loan amounts exclude deferred fees/costs.
(5) The amounts for total non-performing loans and total non-performing assets are the same at the dates presented since there was no other real estate owned (OREO) recorded at any of the dates presented.
(6) Reflects effect of non-interest-bearing deposits.

**USCB FINANCIAL HOLDINGS, INC.**
**NET INTEREST MARGIN (UNAUDITED)**
(Dollars in thousands)

| | Three Months Ended September 30, | | | | | |
|---|---|---|---|---|---|---|
| | 2026 | | | 2025 | | |
| | Average Balance | Interest | Yield/Rate [1] | Average Balance | Interest | Yield/Rate [1] |
| **Assets** | | | | | | |
| **Interest-earning assets:** | | | | | | |
| Loans held for investment[2] | $ 2,309,091 | $ 35,547 | 6.11% | $ 2,099,043 | $ 32,866 | 6.21% |
| Investment securities [3] | 476,825 | 4,013 | 3.34% | 461,303 | 3,522 | 3.03% |
| Other interest-earning assets | 75,399 | 639 | 3.36% | 130,740 | 1,332 | 4.04% |
| Total interest-earning assets | 2,861,315 | 40,199 | 5.57% | 2,691,086 | 37,720 | 5.56% |
| Non-interest-earning assets | 104,166 | | | 107,029 | | |
| Total assets | $ 2,965,481 | | | $ 2,798,115 | | |
| **Liabilities and stockholders' equity** | | | | | | |
| **Interest-bearing liabilities:** | | | | | | |
| Interest-bearing checking deposits | $ 68,264 | 357 | 2.07% | $ 47,338 | 286 | 2.40% |
| Savings and money market deposits | 1,286,075 | 8,554 | 2.64% | 1,319,862 | 10,343 | 3.11% |
| Time deposits | 546,646 | 4,974 | 3.61% | 520,345 | 5,036 | 3.84% |
| Total interest-bearing deposits | 1,900,985 | 13,885 | 2.90% | 1,887,545 | 15,665 | 3.29% |
| FHLB advances | 121,110 | 1,213 | 3.97% | 40,065 | 377 | 3.73% |
| Subordinated notes | 39,389 | 801 | 8.07% | 26,029 | 404 | 6.16% |
| Total interest-bearing liabilities | 2,061,484 | 15,899 | 3.06% | 1,953,639 | 16,446 | 3.34% |
| Non-interest-bearing demand deposits | 610,271 | | | 569,522 | | |
| Other non-interest-bearing liabilities | 57,841 | | | 49,638 | | |
| Total liabilities | 2,729,596 | | | 2,572,799 | | |
| Stockholders' equity | 235,885 | | | 225,316 | | |
| Total liabilities and stockholders' equity | $ 2,965,481 | | | $ 2,798,115 | | |
| Net interest income | | $ 24,300 | | | $ 21,274 | |
| Net interest spread [4] | | | 2.51% | | | 2.22% |
| Net interest margin [5] | | | 3.37% | | | 3.14% |

(1) Annualized.
(2) Average loan balances include non-accrual loans. Interest income on loans includes accretion of deferred loan fees, net of deferred loan costs.
(3) At fair value except for securities held-to-maturity. This amount includes FHLB stock.
(4) Net interest spread is the average yield earned on total interest-earning assets minus the average rate paid on total interest-bearing liabilities.
(5) Net interest margin is the ratio of net interest income to total interest-earning assets.

**USCB FINANCIAL HOLDINGS, INC.**
**NON-GAAP FINANCIAL MEASURES (UNAUDITED)**
(Dollars in thousands)

| | As of or For the Three Months Ended | | | | |
|---|---|---|---|---|---|
| | 9/30/2026 | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 |
| **Pre-tax pre-provision ("PTPP") income:** [1] | | | | | |
| Net income | $ 9,528 | $ 9,078 | $ 9,351 | $ 1,363 | $ 8,939 |
| Plus: Income tax expense | 2,660 | 3,636 | 2,335 | 1,911 | 2,866 |
| Plus: Provision for credit losses | 53 | 1,267 | 801 | 480 | 105 |
| PTPP income | $ 12,241 | $ 13,981 | $ 12,487 | $ 3,754 | $ 11,910 |
| | | | | | |
| **PTPP return on average assets:** [1] | | | | | |
| PTPP income | $ 12,241 | $ 13,981 | $ 12,487 | $ 3,754 | $ 11,910 |
| Average assets | $ 2,965,481 | $ 2,900,725 | $ 2,834,717 | $ 2,799,863 | $ 2,798,115 |
| PTPP return on average assets [2] | 1.64% | 1.93% | 1.79% | 0.53% | 1.69% |
| | | | | | |
| **Operating net income:** [1] | | | | | |
| Net income | $ 9,528 | $ 9,078 | $ 9,351 | $ 1,363 | $ 8,939 |
| Less: Net gain (loss) on sale of securities | - | - | 14 | (7,498) | (28) |
| Less: Tax effect on sale of securities | - | - | (4) | 1,900 | 7 |
| Plus: Tax (benefit) liability expense from prior periods | - | - | (619) [3] | 1,096 [4] | - |
| Operating net income | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| | | | | | |
| **Operating return on average assets:** [1] | | | | | |
| Operating net income | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| Average assets | $ 2,965,481 | $ 2,900,725 | $ 2,834,717 | $ 2,799,863 | $ 2,798,115 |
| Operating net income return on average assets [2] | 1.27% | 1.26% | 1.25% | 1.14% | 1.27% |
| | | | | | |
| **Operating return on average equity:** [1] | | | | | |
| Operating net income | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| Average equity | $ 235,885 | $ 228,933 | $ 222,226 | $ 212,393 | $ 225,316 |
| Operating net income return on average equity [2] | 16.03% | 15.90% | 15.92% | 15.05% | 15.78% |
| | | | | | |
| **Operating revenue:** [1] | | | | | |
| Net interest income | $ 24,300 | $ 24,387 | $ 22,048 | $ 22,207 | $ 21,274 |
| Non-interest income | 2,672 | 3,560 | 4,150 | (4,178) | 3,684 |
| Less: Net gain (loss) on sale of securities | - | - | 14 | (7,498) | (28) |
| Operating revenue | $ 26,972 | $ 27,947 | $ 26,184 | $ 25,527 | $ 24,986 |
| | | | | | |
| **Operating efficiency ratio:** [1] | | | | | |
| Total non-interest expense | $ 14,731 | $ 13,966 | $ 13,711 | $ 14,275 | $ 13,048 |
| Operating revenue | $ 26,972 | $ 27,947 | $ 26,184 | $ 25,527 | $ 24,986 |
| Operating efficiency ratio | 54.62% | 49.97% | 52.36% | 55.92% | 52.22% |

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings power of the Company.

(2) Annualized.

(3) The Company recognized a $619 thousand income tax benefit in the first quarter of 2026 due to an adjustment to the deferred tax asset calculation from 2025.

(4) State tax liability expenses for 2024 and for the first three quarters of 2025 were recognized during the fourth quarter of 2025. The state tax expense is related to taxes due on interest income on loans whose collateral is located outside of the State of Florida.

**USCB FINANCIAL HOLDINGS, INC.**
**NON-GAAP FINANCIAL MEASURES (UNAUDITED)**
(Dollars in thousands, except per share data)

| | As of or For the Three Months Ended | | | | |
|---|---|---|---|---|---|
| | **9/30/2026** | **6/30/2026** | **3/31/2026** | **12/31/2025** | **9/30/2025** |
| **Tangible book value per common share (at period-end):** [1] | | | | | |
| Total stockholders' equity | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| Less: Intangible assets | - | - | - | - | - |
| Tangible stockholders' equity [3] | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| | | | | | |
| **Total shares issued and outstanding (at period-end):** | | | | | |
| Total common shares issued and outstanding | 18,465,077 | 18,459,470 | 18,257,400 | 18,137,885 | 18,107,385 |
| Tangible book value per common share [2] | $ 12.42 | $ 12.64 | $ 12.23 | $ 11.97 | $ 11.55 |
| | | | | | |
| **Operating diluted net income per common share:** [1] | | | | | |
| Operating net income | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| Total weighted average diluted shares of common stock | 18,662,385 | 18,509,572 | 18,454,006 | 18,348,725 | 19,755,820 |
| Operating diluted net income per common share: | $ 0.51 | $ 0.49 | $ 0.47 | $ 0.44 | $ 0.45 |
| | | | | | |
| **Tangible Common Equity/Tangible Assets** [1] | | | | | |
| Tangible stockholders' equity [3] | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| Tangible total assets [3] | $ 3,011,481 | $ 3,019,701 | $ 2,845,735 | $ 2,791,540 | $ 2,767,945 |
| Tangible Common Equity/Tangible Assets | 7.62% | 7.72% | 7.84% | 7.78% | 7.55% |

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings power of the Company.
(2) Excludes the dilutive effect, if any, of shares of common stock issuable upon exercise of outstanding stock options.
(3) Since the Company has no intangible assets, tangible stockholders' equity and tangible total assets are the same amounts as stockholders' equity and total assets, respectively, as calculated under GAAP.

Exhibit 99.2



# EARNINGS PRESENTATION

**THIRD QUARTER 2026**

**NASDAQ: USCB**

USCB FINANCIAL HOLDINGS

# FORWARD-LOOKING STATEMENTS

This presentation may contain statements that are not historical in nature and are intended to be, and are hereby identified as, forward-looking statements for purposes of the safe harbor provided by Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements are those that are not historical facts. The words "may," "will," "anticipate," "could," " should," "would," "believe," "contemplate," "expect," "aim," "plan," "estimate," "continue," "seek," and "intend," the negative of these terms, as well as other similar words and expressions of the future, are intended to identify forward-looking statements. These forward-looking statements include, but are not limited to, statements related to our projected growth, anticipated future financial performance, and management's long-term performance goals, as well as statements relating to the anticipated effects on our results of operations and financial condition from expected or potential developments or events, or business and growth strategies, including anticipated internal growth and potential future additional balance sheet restructuring. All numbers included in this presentation are unaudited unless otherwise noted.

These forward-looking statements involve significant risks and uncertainties that could cause our actual results to differ materially from those anticipated in such statements. Potential risks and uncertainties include, but are not limited to:

- the strength of the United States economy in general and the strength of the local economies in which we conduct operations;
- our ability to successfully manage interest rate risk, credit risk, liquidity risk, and other risks inherent to our industry;
- the accuracy of our financial statement estimates and assumptions, including the estimates used for our allowance for credit losses;
- the efficiency and effectiveness of our internal control procedures and processes;
- our ability to comply with the extensive laws and regulations to which we are subject, including the laws for each jurisdiction where we operate;
- adverse changes or conditions in the capital and financial markets, including actual or potential stresses in the banking industry;
- deposit attrition and the level of our uninsured deposits;
- legislative or regulatory changes and changes, including the enactment of the One Big Beautiful Bill, in accounting principles, policies, practices or guidelines;
- the lack of a significantly diversified loan portfolio and our concentration in the South Florida market, including the risks of geographic, depositor, and industry concentrations, including our concentration in loans secured by real estate, in particular, commercial real estate;
- the effects of climate change;
- the concentration of ownership of our common stock;
- fluctuations in the price of our common stock;
- our ability to fund or access the capital markets at attractive rates and terms and manage our growth, both organic growth as well as growth through other means, such as potential future acquisitions;
- inflation, interest rate, unemployment rate, and market and monetary fluctuations;
- the effects of potential new or increased tariffs, retaliatory tariffs and trade restrictions;
- the impact of international hostilities and geopolitical events;
- increased competition and its effect on the pricing of our products and services as well as our net interest rate spread and net interest margin;
- the loss of key employees;
- the effectiveness of our risk management strategies, including operational risks, including, but not limited to, client, employee, or fourth-party fraud and security breaches; and
- other risks described in this presentation and other filings we make with the Securities and Exchange Commission ("SEC").

All forward-looking statements are necessarily only estimates of future results, and there can be no assurance that actual results will not differ materially from expectations. Therefore, you are cautioned not to place undue reliance on any forward-looking statements. Further, any forward-looking statements included in this presentation are made only as of the date hereof, and we undertake no obligation to update or revise any forward-looking statements to reflect events or circumstances occurring after the date on which the statements are made or to reflect the occurrence of unanticipated events, unless required to do so under the federal securities laws. You should also review the risk factors described in the reports USCB Financial Holdings, Inc. has filed or will file with the SEC.

**Non-GAAP Financial Measures**

This presentation includes financial information determined by methods other than in accordance with generally accepted accounting principles ("GAAP"). This financial information includes certain operating performance measures. Management has included these non-GAAP financial measures because it believes these measures may provide useful supplemental information for evaluating the Company's expectations and underlying performance trends. Further, management uses these measures in managing and evaluating the Company's business and intends to refer to them in discussions about our operations and performance. Operating performance measures should be viewed in addition to, and not as an alternative to or substitute for, measures determined in accordance with GAAP, and are not necessarily comparable to non-GAAP measures that may be presented by other companies. Reconciliations of these non-GAAP measures to the most directly comparable GAAP measures can be found in the Non-GAAP financial measures reconciliation tables included in this presentation.

# Q3 2026 HIGHLIGHTS – Highest Quarterly Net Income Since IPO

EARNINGS & PROFITABILITY

- Net income of $9.5 million, the highest quarterly net income since our IPO; $0.51 per diluted share.
- ROAA was 1.27% and ROAE was 16.03%.
- Net interest income before provision for credit losses was $24.3 million compared to $24.4 million for Q2.
- Net interest margin was 3.37% compared to 3.49% for Q2.
- Deposit cost increased 3 bps to 2.19% compared to Q2.
- Efficiency ratio was 54.62% compared to 49.97% for Q2.

BALANCE SHEET

- EOP total assets totaled $3.01 billion.
- Average loans increased $50.1 million or 8.8% annualized compared to Q2.
- Average deposits increased $22.3 million or 3.6% annualized compared to Q2.
- Average DDA increased $40.7 million or 7.2% over prior year.

CAPITAL/ CREDIT

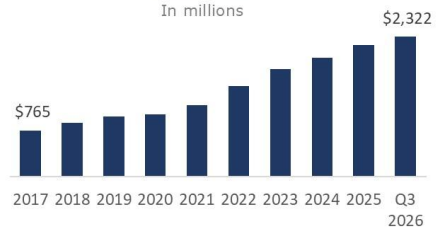
- Non-performing loans were $7.7 million, or 0.33% of total loans, with the increase primarily attributable to one loan.
- ACL to total loans was 1.16%.
- Net charge-offs were negligible during the quarter at $23 thousand.
- Total risk-based capital ratio was 14.07% for the Company.
- AOCI(1) loss widened $11.9 million to $43.3 million compared to Q2.

(1) Accumulated other comprehensive income.

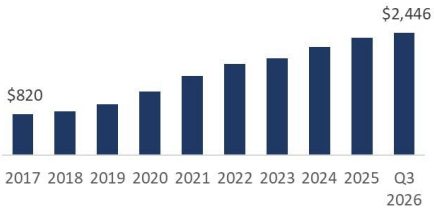
# HISTORICAL FINANCIALS – Consistent Growth, Profitability and Credit Discipline

EOP for Balance Sheet amounts

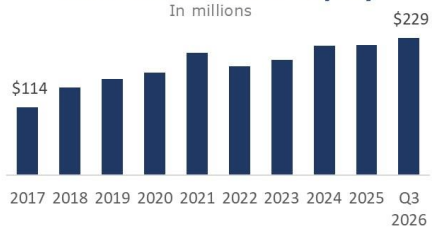
**Loans [1]**
In millions



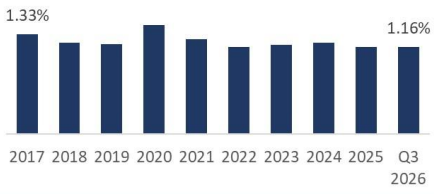

**Deposits**
In millions



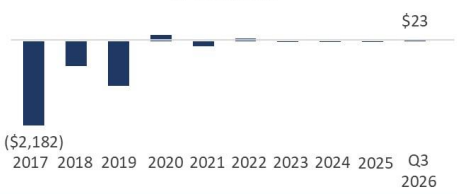

**Total Stockholders' Equity**
In millions



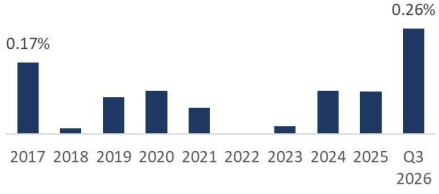

**ACL/Total Loans [2]**



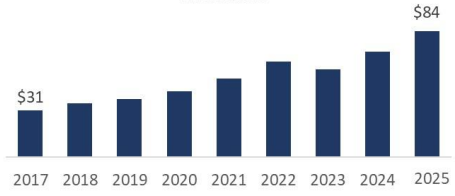

**Net charge-offs (recoveries)**
In thousands



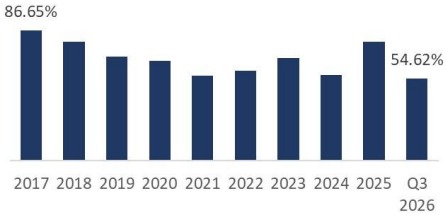

**Nonperforming Assets/Total Assets**



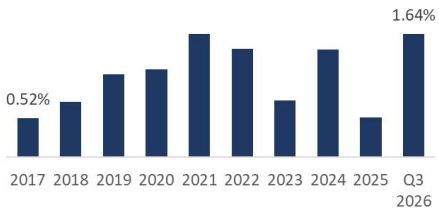

**Net Interest Income**
In millions




**Efficiency ratio**




**PTPP ROAA [3]**




[1] Loan amounts include deferred fees/costs.
[2] ACL was calculated under the CECL standard methodology for all periods beginning January 1, 2023, and the incurred loss methodology for all periods before.
[3] Non-GAAP financial measure. See reconciliation in this presentation.

# DIFFERENTIATED FRANCHISE DRIVING CONSISTENT PERFORMANCE

## Attractive Market

**South Florida franchise positioned in dynamic and growing markets.**

- Commercially attractive footprint
- Business and wealth-migration tailwinds
- Relationship opportunities across local markets

**A Dynamic market driving business growth**

## Relationship-Driven Model

**Local decision-making with direct access to experienced bankers.**

- Faster execution than larger institutions
- Senior-level client engagement
- High-touch concierge service for commercial and private clients

**Community-bank responsiveness with public-bank discipline**

## Business Verticals

**Diversified funding supported by targeted relationship verticals.**

- Association Banking
- Private Client Group
- Correspondent Banking

**Deposit-focused verticals: approx. 30% of deposits at 9/30/26**

## Proven Execution

**Strong earnings, disciplined growth and sound credit quality.**

- Q3 2026 ROAA: 1.27%; ROAE: 16.03%
- Average loans +10.0% year-over-year
- NPLs/total assets: 0.26%

**Quarterly performance reflects disciplined execution**

**A scalable community-bank model combining local execution, specialized deposits, disciplined credit and attractive market positioning.**

# FINANCIAL RESULTS – Net Interest Income Up 14.2% Year-over-Year

In thousands (except per share data)

| | | Q3 2026 | Q2 2026 | Q3 2025 |
|---|---|---|---|---|
| **Balance Sheet (EOP)** | Total Securities | $475,725 | $468,986 | $480,544 |
| | Total Loans [1] | $2,322,094 | $2,322,385 | $2,130,966 |
| | Total Assets | $3,011,481 | $3,019,701 | $2,767,945 |
| | Total Deposits | $2,446,315 | $2,452,271 | $2,455,614 |
| | Total Equity [2] | $229,362 | $233,238 | $209,095 |
| **Income Statement** | Net Interest Income | $24,300 | $24,387 | $21,274 |
| | Non-Interest Income | $2,672 | $3,560 | $3,684 |
| | Total Revenue [3] | $26,972 | $27,947 | $24,958 |
| | Provision for Credit Losses | $53 | $1,267 | $105 |
| | Non-Interest Expense | $14,731 | $13,966 | $13,048 |
| | Income Before Income Taxes | $12,188 | $12,714 | $11,805 |
| | Income Tax Expense | $2,660 | $3,636 | $2,866 |
| | Net Income | $9,528 | $9,078 | $8,939 |
| | Diluted Earnings Per Share (EPS) | $0.51 | $0.49 | $0.45 |
| | Weighted Average Diluted Shares | 18,662,385 | 18,509,572 | 19,755,820 |

[1] Loan amounts include deferred fees/costs.
[2] Total Equity includes accumulated other comprehensive loss of $43.3 million for Q3 2026, $31.4 million for Q2 2026, and $37.8 million for Q3 2025.
[3] Equals net interest income before provision for credit losses plus non-interest income.
[4] Non-GAAP financial measures. See reconciliation in this presentation.

# KEY PERFORMANCE INDICATORS – 16% ROAE and 7.5% Year-over-Year TBV Growth

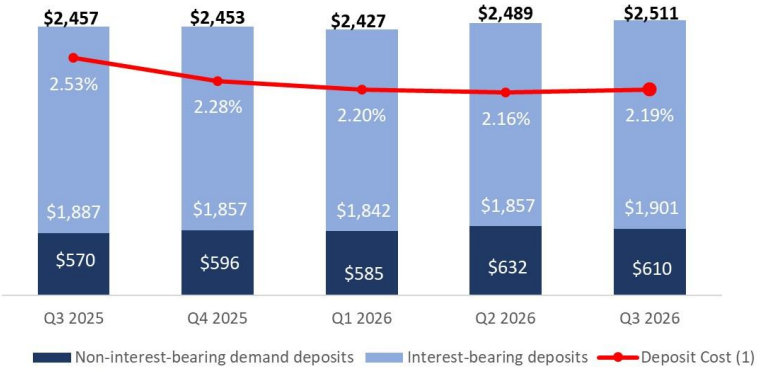
| | In thousands (except for TBV/share and ratios) | | |
|---|---|---|---|
| | Q3 2026 | Q2 2026 | Q3 2025 |
| **GROWTH** | | | |
| Total Assets (EOP) | $3,011,481 | $3,019,701 | $2,767,945 |
| Total Loans (EOP) [1] | $2,322,094 | $2,322,385 | $2,130,966 |
| Total Deposits (EOP) | $2,446,315 | $2,452,271 | $2,455,614 |
| Tangible Book Value/Share [2][4] | $12.42 | $12.64 | $11.55 |
| **PROFITABILITY** | | | |
| Return On Average Assets [3] | 1.27% | 1.26% | 1.27% |
| Return On Average Equity [3] | 16.03% | 15.90% | 15.74% |
| Net Interest Margin [3] | 3.37% | 3.49% | 3.14% |
| Efficiency Ratio | 54.62% | 49.97% | 52.28% |
| **CAPITAL/ CREDIT** | | | |
| Tangible Common Equity/Tangible Assets [4] | 7.62% | 7.72% | 7.55% |
| Total Risk-Based Capital [5] | 14.07% | 13.88% | 14.20% |
| NCO/Avg Loans [3] | 0.00% | 0.05% | 0.00% |
| NPA/Total Assets | 0.26% | 0.07% | 0.05% |
| Allowance for Credit Losses/Loans | 1.16% | 1.15% | 1.17% |

[1] Loan amounts include deferred fees/costs.
[2] AOCI effect on tangible book value per share was ($2.35) for Q3 2026, ($1.70) for Q2 2026 and ($2.09) for Q3 2025.
[3] Annualized.
[4] Non-GAAP financial measure. See reconciliation in this presentation.
[5] Reflects the Company's regulatory capital ratios.

# DEPOSIT PORTFOLIO – Stable $2.4B Deposit Base; Cost Down 34 bps Year-over-Year

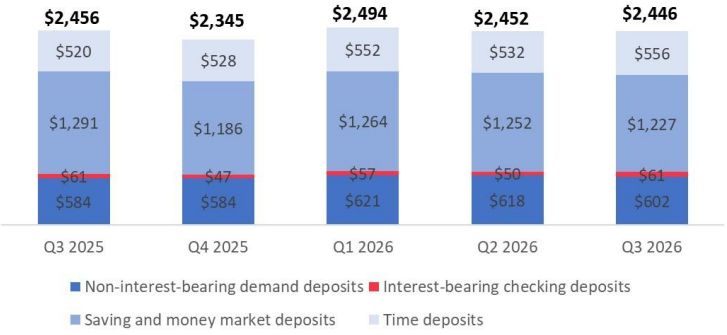
## Deposits AVG

In millions (except ratios)




## Deposit EOP

In millions




(1) Reflects effects of non-interest-bearing deposits.

## Commentary

Average deposits totaled $2.5 billion, reflecting an increase of $22.3 million or 3.6% annualized compared to prior quarter and an increase of $54.2 million or 2.2% compared to the third quarter of 2025.

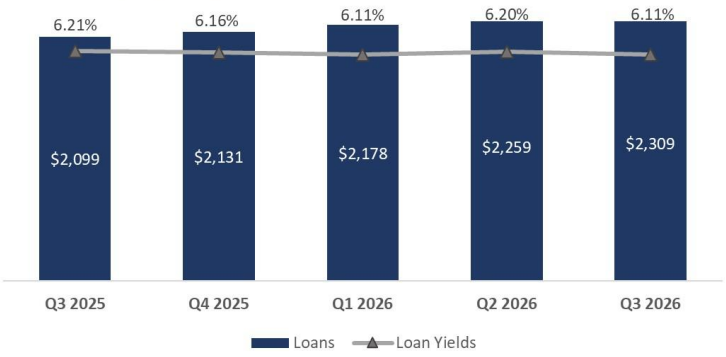
Deposit cost was 2.19%, down 34 bps year-over-year. The 3-bps increase from the prior quarter reflects deposit mix shifting to interest bearing deposits while the cost of interest-bearing deposits was unchanged at 2.90%.

EOP deposits increased $101.2 million, or 4.3%, from December 31, 2025, and were stable compared with the prior quarter.

# LOAN PORTFOLIO – Average Loans Up 10.0% Year-over-Year

## Total Loans (AVG) (1)

In millions (except ratios)




## Total Gross Loans (EOP) (1)

In millions




(1) Excludes deferred fees/cost

## Commentary

Average loans increased $50.1 million or 8.8% annualized compared to prior quarter and $210.0 million or 10.0% compared to third quarter 2025.

Loan yield was 6.11%, compared with 6.20% in the prior quarter, reflecting lower net loan fee income during the quarter.

New loan fundings of $157 million offset $155 million of payoffs and scheduled amortization, keeping period-end loans stable at $2.3 billion compared with the prior quarter. Period-end loans were up $191.1 million, or 9.0%, year-over-year.

## EOP Loan Roll-Forward (1)

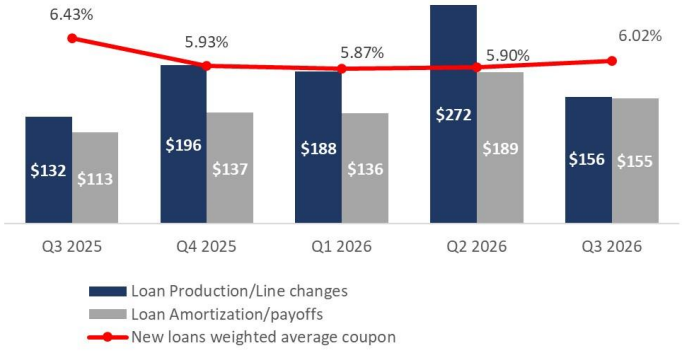
In millions

| | | |
|---|---|---|
| **Q2 2026** | **$** | **2,317** |
| New loan funding/Line changes | | 156 |
| Other | | (1) |
| Loan amortization | | (23) |
| Payoffs | | (132) |
| **Q3 2026** | **$** | **2,317** |

# LOAN PRODUCTION – $616 Million of Loan Production Year-to-Date

## Net Loan Production Trend

In millions, except for ratios




## Loan Composition Trend EOP (1)

In millions, except for ratios




(1) Excludes deferred fees/cost.

## Commentary

New loan production totaled $156.0 million in Q3 2026, up 18% from $132.0 million in Q3 2025. New loan production excluding correspondent banking loans was $111.4 million which carried a weighted-average coupon of 6.29%.

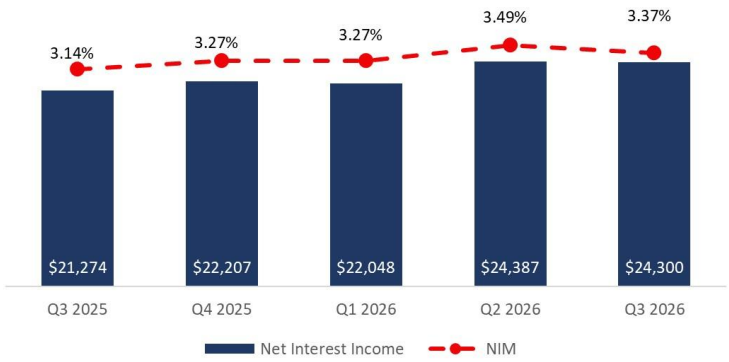
Loan payoffs and amortization totaled $155.0 million during the quarter, reflecting elevated prepayment activity in 2026. Embedded prepayment penalties help protect yield and earnings, generated over $636 thousand of prepayment penalty income year-to-date.

The weighted-average coupon on new loans increased 12 bps to 6.02%, compared with 5.90% for the prior quarter.

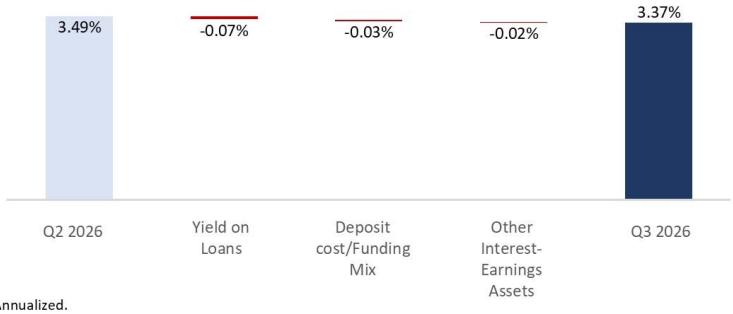
# NET INTEREST MARGIN – NIM Up 23 bps Year-over-Year to 3.37%

## Net Interest Income/Margin (1)

In thousands (except ratios)




## NIM QoQ changes (1)




(1) Annualized.
(2) Reflects effects of non-interest-bearing deposits.

## Commentary

Net interest income was $24.3 million, compared with $24.4 million for prior quarter and up $3.0 million or 14.2% compared to third quarter 2025.

NIM was 3.37% compared with 3.49% for the prior quarter. Lower net loan fee income reduced NIM by 7 bps, bringing loan yield to 6.11% from 6.20%. A shift in funding mix toward interest-bearing deposits and borrowings reduced NIM by 3 bps, and lower income on other earning assets reduced NIM by 2 bps.

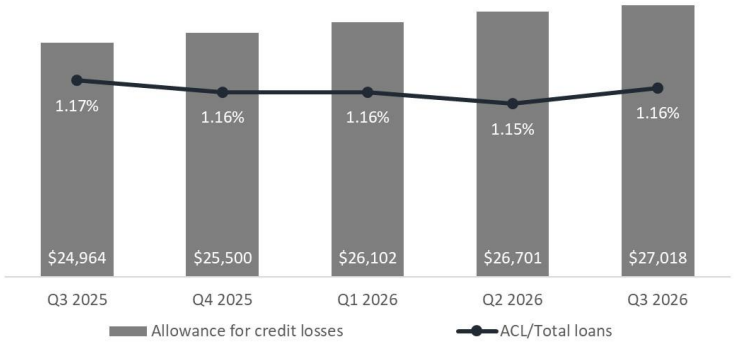
NIM was 23 bps higher than for the third quarter of 2025, up from 3.14%.

## Interest Rates and Yields

| | Q3 2025 | Q4 2025 | Q1 2026 | Q2 2026 | Q3 2026 |
|---|---|---|---|---|---|
| Loans | 6.21% | 6.16% | 6.11% | 6.20% | 6.11% |
| Investment securities | 3.03% | 3.01% | 3.05% | 3.35% | 3.34% |
| Interest-earning assets | 5.56% | 5.54% | 5.49% | 5.67% | 5.57% |
| Deposits (2) | 2.53% | 2.28% | 2.20% | 2.16% | 2.19% |
| Interest-bearing liabilities | 3.34% | 3.14% | 3.05% | 3.05% | 3.06% |

# ASSET QUALITY – Credit Quality Supports Sustainable Growth

## Allowance for Credit Losses
In thousands (except ratios)




## Non-performing Loans
In thousands (except ratios)




## Commentary

The allowance for credit losses had a net increase of $317 thousand from the prior quarter, and $2.1 million compared to third quarter 2025.

ACL to total loans was 1.16% as of September 30, 2026.

Non-performing loans increased by $5.5 million from the prior quarter to $7.7 million due to one loan. The non-performing loans-to-total loans ratio was 0.33% as of September 30, 2026.

## Classified Loans [1] to Total Loans




[1] Loans classified as substandard at period end. No loans classified doubtful at any of the dates presented.

# NON-INTEREST INCOME – Core Fee Income Stable; Lower Swap Activity Following Strong First Half

In thousands (except ratios)

| | Q3 2026 | Q2 2026 | Q1 2026 | Q4 2025 | Q3 2025 |
|---|---|---|---|---|---|
| Total service fees | $1,542 | $2,601 | $3,100 | $2,209 | $2,661 |
| *Wire fees* | *$645* | *$618* | *$623* | *$656* | *$647* |
| *Swap fees* | *$22* | *$572* | *$1,554* | *$449* | *$790* |
| *Other* | *$875* | *$1,411* | *$923* | *$1,104* | *$1,224* |
| Gain (loss) on sale of securities available for sale | - | - | $14 | ($7,498) | ($28) |
| Gain on sale of loans held for sale | $165 | - | $106 | $197 | $128 |
| Other income | $965 | $959 | $930 | $914 | $923 |
| **Total non-interest income** | **$2,672** | **$3,560** | **$4,150** | **($4,178)** | **$3,684** |
| Average total assets | $2,965,481 | $2,900,725 | $2,834,717 | $2,799,863 | $2,798,115 |
| Non-interest income/Average assets [1] | 0.36% | 0.49% | 0.59% | (0.59%) | 0.52% |

## Commentary

Non-interest income was $2.7 million, compared with $3.6 million in the prior quarter, primarily due to lower swap fee income and lower other service fees, including prepayment penalties, partially offset by a $165 thousand gain on sale of loans.

Wire fees, our largest recurring fee category, were $645 thousand compared with $618 thousand in the prior quarter.

Non-interest income was 9.9% of total revenue for third quarter 2026 and 12.8% year-to date.

[1] Annualized.

# NON-INTEREST EXPENSE – Continued Investment in Talent to Support Growth

In thousands (except ratios)

| | Q3 2026 | Q2 2026 | Q1 2026 | Q4 2025 | Q3 2025 |
|---|---|---|---|---|---|
| Salaries and employee benefits | $9,295 | $8,537 | $8,570 | $8,668 | $7,909 |
| Occupancy | 1,352 | 1,369 | 1,316 | 1,327 | 1,382 |
| Regulatory assessments and fees | 392 | 397 | 484 | 443 | 377 |
| Consulting and legal fees | 663 | 583 | 561 | 900 | 585 |
| Network and information technology services | 802 | 524 | 560 | 599 | 656 |
| Other operating expense | 2,227 | 2,556 | 2,220 | 2,338 | 2,139 |
| **Total non-interest expense** | **$14,731** | **$13,966** | **$13,711** | **$14,275** | **$13,048** |
| Operating efficiency ratio [1] | 54.62% | 49.97% | 52.36% | 55.92% | 52.22% |
| Non-interest expense/Average assets [2] | 1.97% | 1.93% | 1.96% | 2.02% | 1.85% |
| Full-time equivalent employees | 222 | 216 | 211 | 204 | 206 |

## Commentary

Non-interest expense was $14.7 million, an increase of $765 thousand from the prior quarter, primarily due to a $758 thousand increase in salaries and employee benefits, reflecting the addition of staff, merit increases and higher performance-based incentive accruals. Additionally, network and information technology expense increased primarily by $134 thousand due to enhancements to the data server infrastructure.

Non-interest expense to average assets was 1.97%, consistent with the last three quarters.

(1) Non-GAAP financial measures. See reconciliation in this presentation.
(2) Annualized.

# CAPITAL – Strong Capital Levels Supports Continued Organic Growth

| Capital Ratios (1) | Q3 2026 | Q2 2026 | Q3 2025 | Well-Capitalized |
|---|---|---|---|---|
| Leverage Ratio | 8.88% | 8.81% | 8.47% | 5.00% |
| TCE/TA (2) | 7.62% | 7.72% | 7.55% | NA |
| Tier 1 Risk-Based Capital | 11.23% | 11.01% | 11.17% | 8.00% |
| Total Risk-Based Capital | 14.07% | 13.88% | 14.20% | 10.00% |
| AOCI In Millions | ($43.3) | ($31.4) | ($37.8) | |

## Commentary

On October 19, 2026, the Company's Board of Directors declared a quarterly cash dividend of $0.125 per share on the Company's Class A common stock. The dividend will be payable on December 4, 2026, to shareholders of record as of the close of business on November 16, 2026.

AOCI was ($43.3) million at September 30, 2026, compared with ($31.4) million at June 30, 2026. The $11.9 million change primarily reflects lower fair values in the AFS portfolio due to the interest rate environment.

(1) Reflects the Company's regulatory capital ratios.
(2) Non-GAAP financial measures. See reconciliation in this presentation.

# TAKEAWAYS – Attractive Franchise Positioned for Continued Growth

1. Leading franchise located in one of the most attractive banking markets in U.S.
2. Scarcity value in the Miami MSA
3. Robust capital position with regulatory ratios well in excess of "well capitalized" threshold
4. Commercially oriented loan portfolio
5. Demonstrated profitability profile since 2015 recap further improved by current management team
6. Strong asset quality – minimal charge-offs experienced since 2015 recap
7. Attractive deposit base driven by steady growth in specialized verticals
8. Balanced liquidity profile with a 94.9% loan/deposit ratio (EOP)




USCB

# APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios)

| | | As of or For the Three Months Ended | | | | |
|---|---|---|---|---|---|---|
| | | 9/30/2026 | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 |
| **Pre-tax pre-provision ("PTPP") income:** | (1) | | | | | |
| Net income | | $ 9,528 | $ 9,078 | $ 9,351 | $ 1,363 | $ 8,939 |
| Plus: Income tax expense | | 2,660 | 3,636 | 2,335 | 1,911 | 2,866 |
| Plus: Provision for credit losses | | 53 | 1,267 | 801 | 480 | 105 |
| PTPP income | | $ 12,241 | $ 13,981 | $ 12,487 | $ 3,754 | $ 11,910 |
| **PTPP return on average assets:** | (1) | | | | | |
| PTPP income | | $ 12,241 | $ 13,981 | $ 12,487 | $ 3,754 | $ 11,910 |
| Average assets | | $ 2,965,481 | $ 2,900,725 | $ 2,834,717 | $ 2,799,863 | $ 2,798,115 |
| PTPP return on average assets | (2) | 1.64% | 1.93% | 1.79% | 0.53% | 1.69% |
| **Operating net income:** | (1) | | | | | |
| Net income | | $ 9,528 | $ 9,078 | $ 9,351 | $ 1,363 | $ 8,939 |
| Less: Net gains (loss) on sale of securities | | - | - | 14 | (7,498) | (28) |
| Less: Tax effect on sale of securities | | - | - | (4) | 1,900 | 7 |
| Plus: Tax (benefit) liability expense from prior periods | | - | - | (619) (3) | 1,096 (4) | - |
| Operating net income | | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| **Operating return on average assets:** | (1) | | | | | |
| Operating net income | | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| Average assets | | $ 2,965,481 | $ 2,900,725 | $ 2,834,717 | $ 2,799,863 | $ 2,798,115 |
| Operating net income return on average assets | (2) | 1.27% | 1.26% | 1.25% | 1.14% | 1.27% |
| **Operating return on average equity:** | (1) | | | | | |
| Operating net income | | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| Average equity | | $ 235,885 | $ 228,933 | $ 222,226 | $ 212,393 | $ 225,316 |
| Operating net income return on average equity | (2) | 16.03% | 15.90% | 15.92% | 15.05% | 15.78% |
| **Operating revenue:** | (1) | | | | | |
| Net interest income | | $ 24,300 | $ 24,387 | $ 22,048 | $ 22,207 | $ 21,274 |
| Non-interest income | | 2,672 | 3,560 | 4,150 | (4,178) | 3,684 |
| Less: Net gains (losses) on sale of securities | | - | - | 14 | (7,498) | (28) |
| Operating revenue | | $ 26,972 | $ 27,947 | $ 26,184 | $ 25,527 | $ 24,986 |
| **Operating efficiency ratio:** | (1) | | | | | |
| Total non-interest expense | | $ 14,731 | $ 13,966 | $ 13,711 | $ 14,275 | $ 13,048 |
| Operating revenue | | $ 26,972 | $ 27,947 | $ 26,184 | $ 25,527 | $ 24,986 |
| Operating efficiency ratio | | 54.62% | 49.97% | 52.36% | 55.92% | 52.22% |

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings power of the Company.

(2) Annualized.

(3) The Company recognized a $619 thousand income tax benefit in the first quarter of 2026 due to an adjustment to the deferred tax asset calculation from 2025.

(4) State tax liability expenses for 2024 and for the first three quarters of 2025 were recognized during the fourth quarter of 2025. The state tax expense is related to taxes due on interest income on loans whose collateral is located outside of the State of Florida.

# APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios and share data)

| | | As of or For the Three Months Ended | | | | |
|---|---|---|---|---|---|---|
| | | 9/30/2026 | 6/30/2026 | 3/31/2026 | 12/31/2025 | 9/30/2025 |
| **Tangible book value per common share (at period-end):** | (1)(4) | | | | | |
| Total stockholders' equity | | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| Less: Intangible assets | | - | - | - | - | - |
| Tangible stockholders' equity | (3) | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| **Total shares issued and outstanding (at period-end):** | | | | | | |
| Total common shares issued and outstanding | | 18,465,077 | 18,459,470 | 18,257,400 | 18,137,885 | 18,107,385 |
| Tangible book value per common share | (2) | $ 12.42 | $ 12.64 | $ 12.23 | $ 11.97 | $ 11.55 |
| **Operating diluted net income per common share:** | (1) | | | | | |
| Operating net income | | $ 9,528 | $ 9,078 | $ 8,722 | $ 8,057 | $ 8,960 |
| Total weighted average diluted shares of common stock | | 18,662,385 | 18,509,572 | 18,454,006 | 18,348,725 | 19,755,820 |
| Operating diluted net income per common share: | | $ 0.51 | $ 0.49 | $ 0.47 | $ 0.44 | $ 0.45 |
| **Tangible Common Equity/Tangible Assets** | (1)(4) | | | | | |
| Tangible stockholders' equity | (3) | $ 229,362 | $ 233,238 | $ 223,246 | $ 217,183 | $ 209,095 |
| Tangible total assets | (3) | $ 3,011,481 | $ 3,019,701 | $ 2,845,735 | $ 2,791,540 | $ 2,767,945 |
| Tangible Common Equity/Tangible Assets | | 7.62% | 7.72% | 7.84% | 7.78% | 7.55% |

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings power of the Company.

(2) Excludes the dilutive effect, if any, of shares of common stock issuable upon exercise of outstanding stock options.

(3) Since the Company has no intangible assets, tangible stockholders' equity and tangible total assets are the same amounts as stockholders' equity and total assets, respectively, as calculated under GAAP.

(4) The decrease in total stockholders' equity in September 2025 was primarily driven by the repurchase of 2.0 million shares of Class A common stock, as previously disclosed.

# APPENDIX – BUSINESS VERTICALS

## Differentiated Banking Product Offerings and Services

### Private Client Group (1)

*$317MM Deposits*

- Deposit aggregating focus/strategy.
- Tailored products & services for professionals, professional firms, business owners, and affluent individuals and their families.
- PCG also provides concierge-level banking service for the legal and healthcare sectors delivering financial solutions designed specifically for these professionals.

### Yacht Lending

*$189MM Loans*

- Yacht financing for larger vessels, transaction range is $750k -$7.5MM.
- Brokered oriented business, 3 vendor approved brokers.
- Member of the National Marine Lenders Association.
- Launched this new vertical in 2022.

### Association Banking

*$178MM Deposits / $137MM Loans*

- Deposit aggregating focus/strategy.
- Banking for Homeowner Associations and Property Managers.
- Offer deposit collection services and esoteric lending solutions ranging from insurance premium and large capital improvements financing.
- Significant lending capacity to target large credits.

### SBA / Small Business Lending

*$66MM Loans*

- Relationship-oriented business focused on delivering fast loan commitments to small and medium-sized enterprises.
- Predominately small business line of credits and CD secured loans.
- Affordable SBA loan provider.
- Approved by the SBA to participate in the Preferred Lenders Program.

**Specialty banking products, services and solutions designed for small businesses, homeowner associations, law firms, medical practices and other professional services firms, yacht lending and global banking services**

### Correspondent Banking

*$248MM Deposits / $129MM Loans*

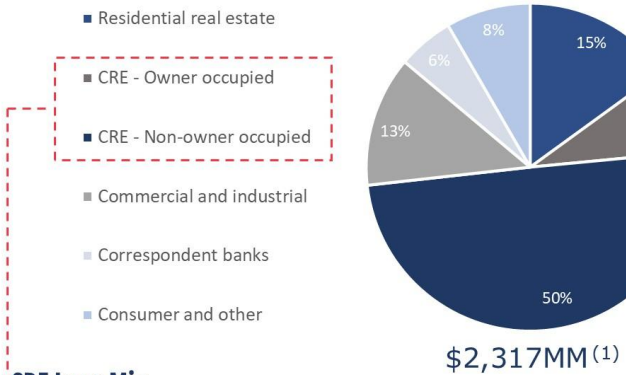
- Comprehensive range of both domestic and international services with the latest in technology to ensure quick processing.
- Focus on Caribbean and Latin American countries.
- Correspondent banking services include letters of credit, foreign collections, wire transfers, ForEx and trade finance.

Balances as of September 30, 2026.

(1) Effective 4th quarter 2025, the Private Client Group vertical now includes balances for the entire business unit, encompassing not only some Jurist Advantage and Health Industry sectors, but also other professional and affluent client segments. Accordingly, balances presented for PCG reflect the full scope of the business unit, rather than select sectors as previously reported. When evaluating period-over-period trends, please consider this expanded scope.

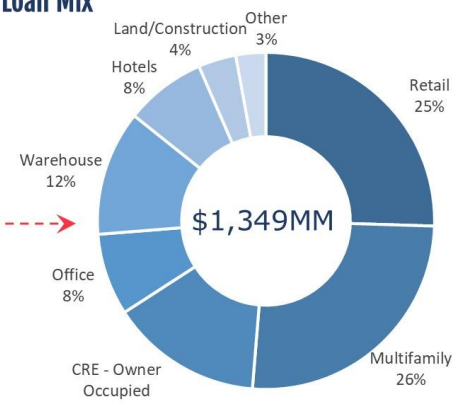
# APPENDIX – LOAN PORTFOLIO MIX

## Loan Portfolio Mix (1)




$2,317MM (1)

## CRE Loan Mix




Balances as of 09/30/26

## Commentary

Total loan balance at quarter end was $2,317 million (4).

Commercial Real Estate (owner occupied and non-owner occupied) was 58.2% or $1,349 million of the total loan portfolio.

CRE mix is diversified and granular. Retail non-owner occupied makes up 25.2% of total CRE or $343.9 million.

## CRE Loan Portfolio (non-owner occupied and owner occupied)

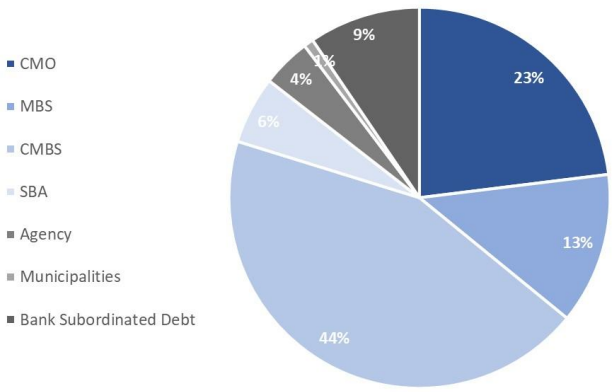
| Loan Type | Outstanding Balance (1) | Weighted Average LTV (2) | Weighted Average DSCR (3) | Average Loan Size (1) |
|---|---|---|---|---|
| Retail | $364 | 56% | 1.53 | $3.1 |
| Multifamily | $348 | 55% | 1.35 | $2.0 |
| Office | $169 | 52% | 1.99 | $1.4 |
| Warehouse | $236 | 56% | 2.01 | $1.7 |
| Hotel | $105 | 57% | 2.05 | $3.6 |
| Other | $78 | 54% | 1.76 | $1.6 |
| Land/Construction | $49 | 52% | NA | $2.0 |

(1) Balance in millions. Excludes deferred fees/cost.
(2) LTV - Loan to value ratio.
(3) DSCR - Debt service coverage ratio.
(4) Includes loan types: office, warehouse, retail, and other

# APPENDIX – SECURITIES PORTFOLIO

EOP for Balance Sheet amounts, in millions

## Portfolio Composition




## Commentary

Securities portfolio totaled $475.7 million; 72.0% of the portfolio is classified as AFS, while 28.0% is classified as HTM.

Modified duration increased to 5.5 years, while average life extended to 6.5 years, reflecting lower mortgage prepayment expectations following the September 2026 rate increase.

We expect to receive $13.5 million from the securities portfolio for the remainder of 2026, at current rates; these cashflows will support loan growth and/or deposit volatility.

80% of the portfolio is invested in agency mortgage-backed securities, boosting liquidity.

## Securities Portfolio Key Metrics

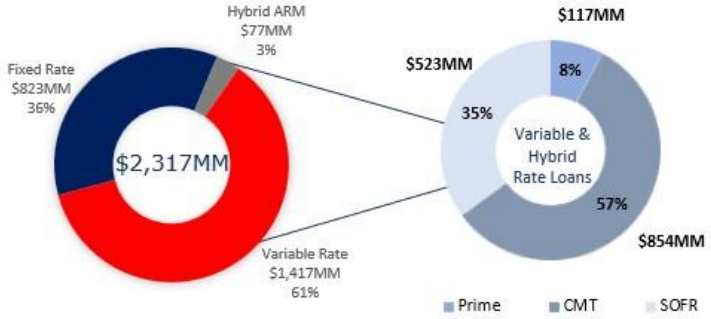
| Metrics | as of 09/30/2026 |
|---|---|
| Securities portfolio (in millions) | $ 475.7 |
| AFS as % of portfolio | 72% |
| HTM as % of portfolio | 28% |
| Qtr. weighted avg. port. yield | 3.34% |
| Average life | 6.5 |
| Modified duration | 5.5 |

## Estimated Short Term Cashflows (in millions)

| | -100 | Base | +100 |
|---|---|---|---|
| Remaining 2026 | $17.8 | $13.5 | $13.1 |
| 2027 | $74.9 | $56.4 | $52.2 |
| 2028 | $56.0 | $47.7 | $43.9 |
| 2029 | $43.9 | $41.2 | $38.1 |
| **Total Cashflow** | **$192.6** | **$158.8** | **$147.3** |
| **Total Cashflow / Total Portfolio** | **35%** | **29%** | **27%** |

# APPENDIX – INTEREST RATE SENSITIVITY

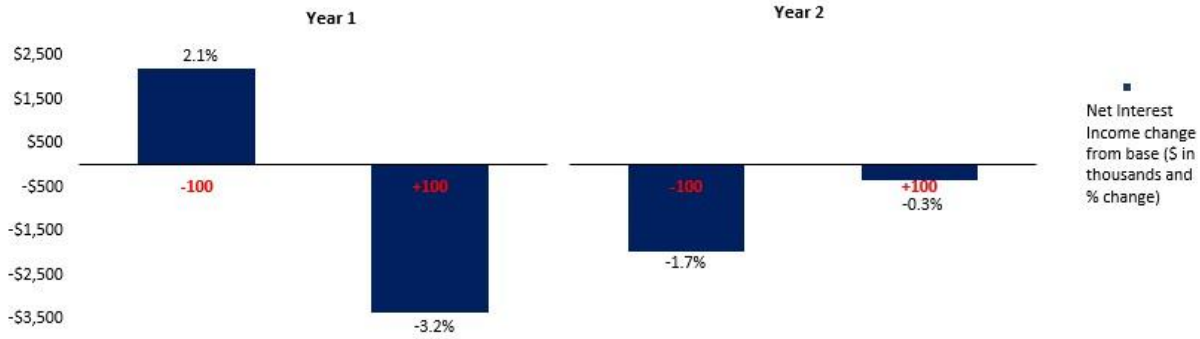
## Loan Portfolio Repricing Profile by Rate Type [1]




## Loan Repricing Schedule Variable & Hybrid Rate Loans [1]




## Static NII Simulation Year 1 & 2




[1] Excludes deferred fees/cost

# CONTACT INFORMATION


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