

EARNINGS PRESENTATION

FIRST 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 and deferred tax asset valuation allowance;
- 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, including the on-going effects of the implementation of the Current Expected Credit Losses (“CECL”) standard;
- 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 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, 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.



Q1 2026 HIGHLIGHTS



GROWTH

Average deposits increased by \$211.9 million or 9.6% compared to the first quarter 2025.

Average loans increased \$190.9 million or 9.6% compared to the first quarter 2025.

Tangible book value per common share⁽¹⁾ at March 31, 2026, increased \$1.00 or 8.9% to \$12.23, compared to \$11.23 at March 31, 2025. TBV per share at March 31, 2026, included an AOCI impact of (\$1.72) and at March 31, 2025 (\$2.05).



PROFITABILITY

Net income was \$9.4 million or \$0.51 per diluted share. Excluding a \$619 thousand income tax benefit due to an adjustment to the DTA calculation of 2025, operating diluted EPS⁽¹⁾ was \$0.47.

ROAA was 1.34% for the first quarter 2026 compared to 1.19% for the first quarter 2025. Operating ROAA⁽¹⁾ was 1.25% compared to 1.19% for the first quarter 2025.

ROAE was 17.07% for the first quarter 2026 compared to 14.15% for the first quarter 2025. Operating ROAE⁽¹⁾ was 15.92% compared to 14.19% for the first quarter 2025.



CAPITAL/ CREDIT

On April 20, 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 June 5, 2026, to shareholders of record as of the close of business on May 15, 2026.

Total risk-based capital was \$14.09%⁽²⁾ as of March 31, 2026.

As of March 31, 2026, non-performing loans totaled \$3.6 million or 0.16% of total loans compared to \$4.2 million or 0.20% as of March 31, 2025.

ACL coverage ratio was 1.16% of total loans at March 31, 2026, and 1.22% at March 31, 2025.

(1) Non-GAAP financial measure. See reconciliation in this presentation.

(2) Reflects the Company's regulatory capital ratios which are provided for informational purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.

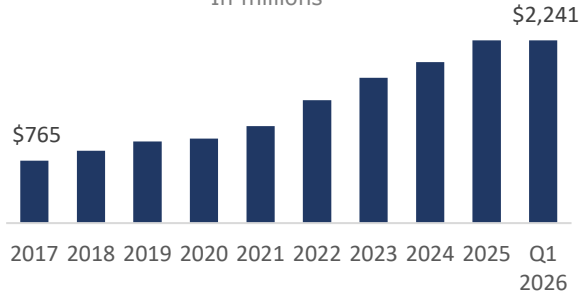


HISTORICAL FINANCIALS

EOP for Balance Sheet amounts

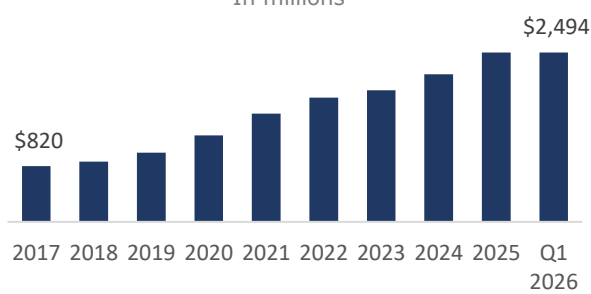
Loans (1)

In millions



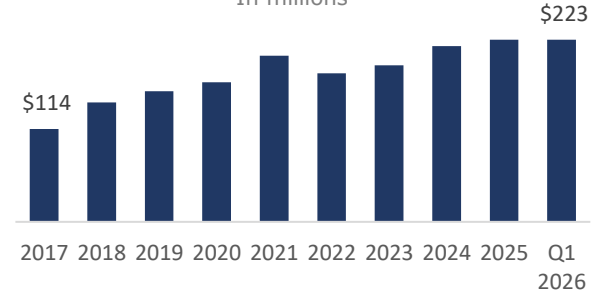
Deposits

In millions

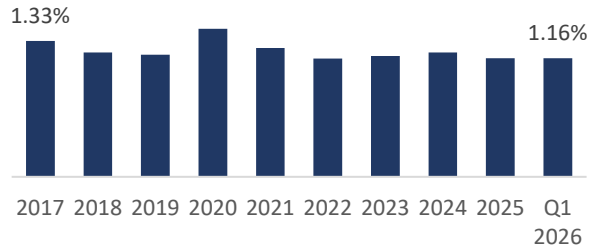


Total Stockholders' Equity

In millions



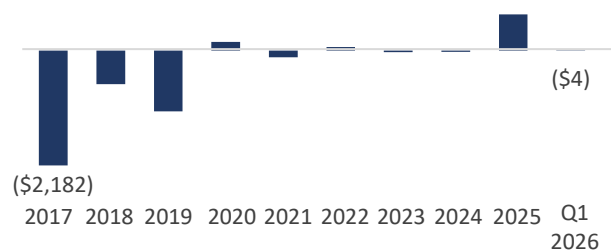
ACL/Total Loans (2)



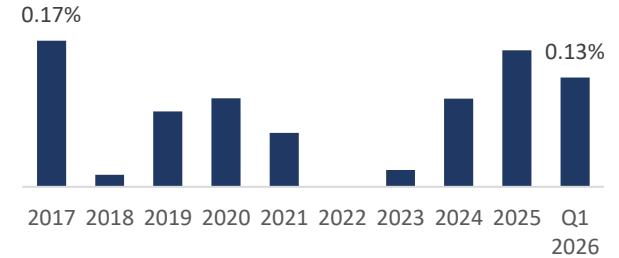
Net charge-offs (recoveries)

(recoveries)

In thousands

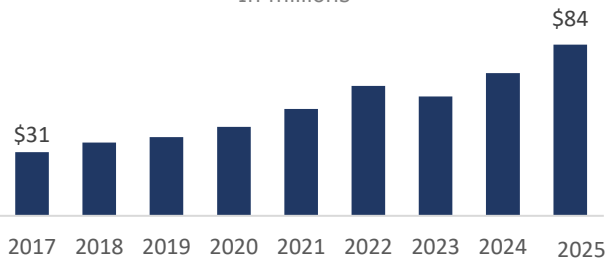


Nonperforming Assets/Total Assets

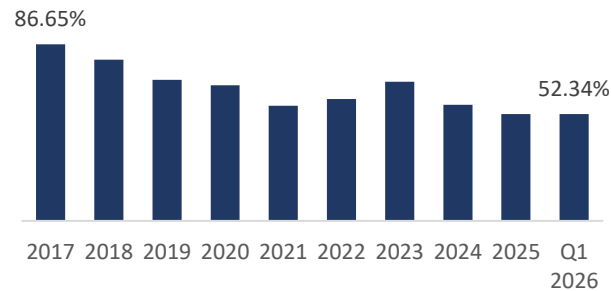


Net Interest Income

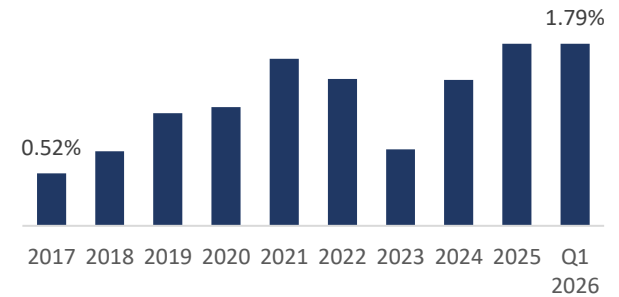
In millions



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.



FINANCIAL RESULTS

In thousands (except per share data)

	Q1 2026	Q4 2025	Q1 2025	
Balance Sheet (EOP)	Total Securities	\$427,091	\$461,431	\$436,929
	Total Loans ⁽¹⁾	\$2,241,051	\$2,189,257	\$2,036,212
	Total Assets	\$2,845,735	\$2,791,540	\$2,677,382
	Total Deposits	\$2,493,580	\$2,345,080	\$2,309,569
	Total Equity ⁽²⁾	\$223,246	\$217,183	\$225,088
	Income Statement	Net Interest Income	\$22,048	\$22,207
Non-Interest Income		\$4,150	(\$4,178)	\$3,716
Total Revenue ⁽³⁾		\$26,198	\$18,029	\$22,831
Provision for Credit Losses		\$801	\$480	\$681
Non-Interest Expense		\$13,711	\$14,275	\$12,052
Income Before Income Taxes		\$11,686	\$3,274	\$10,098
Income Tax Expense		\$2,335	1,911	\$2,440
Net Income		\$9,351	\$1,363	\$7,658
Diluted Earnings Per Share (EPS)		\$0.51	\$0.07	\$0.38
Operating Diluted Earnings Per Share ⁽⁴⁾		\$0.47	\$0.44	\$0.38
Weighted Average Diluted Shares	18,454,006	18,348,725	20,319,535	

⁽¹⁾ Loan amounts include deferred fees/costs.

⁽²⁾ Total Equity includes accumulated other comprehensive loss of \$31.3 million for Q1 2026, \$30.3 million for Q4 2025, and \$41.1 million for Q1 2025. Total equity decreased between periods mainly due to the repurchase of 2.0 million shares of Class A common stock conducted in September 2025.

⁽³⁾ Equals net interest income plus non-interest income.

⁽⁴⁾ Non-GAAP financial measures. See reconciliation in this presentation.



KEY PERFORMANCE INDICATORS

In thousands (except for TBV/share and ratios)



GROWTH



PROFITABILITY



CAPITAL/
CREDIT

	Q1 2026	Q4 2025	Q1 2025
Total Assets (EOP)	\$2,845,735	\$2,791,540	\$2,677,382
Total Loans (EOP) ⁽¹⁾	\$2,241,051	\$2,189,257	\$2,036,212
Total Deposits (EOP)	\$2,493,580	\$2,345,080	\$2,309,569
Tangible Book Value/Share ⁽²⁾⁽³⁾⁽⁴⁾	\$12.23	\$11.97	\$11.23
Operating Return On Average Assets ⁽²⁾⁽⁵⁾	1.25%	1.14%	1.19%
Operating Return On Average Equity ⁽²⁾⁽⁵⁾	15.92%	15.05%	14.15%
Net Interest Margin ⁽⁵⁾	3.27%	3.27%	3.10%
Operating Efficiency Ratio ⁽²⁾⁽⁵⁾	52.36%	52.92%	52.79%
Non-Interest Expense/Avg. Assets ⁽⁵⁾	1.96%	2.02%	1.88%
Tangible Common Equity/Tangible Assets ⁽²⁾⁽⁴⁾	7.84%	7.78%	8.41%
Total Risk-Based Capital ⁽⁶⁾	14.09%	13.91%	13.72%
NCO/Avg Loans ⁽⁵⁾	0.00%	0.00%	0.00%
NPA/Assets	0.13%	0.11%	0.16%
Allowance for Credit Losses/Loans	1.16%	1.16%	1.22%

⁽¹⁾ Loan amounts include deferred fees/costs.

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

⁽³⁾ AOCI effect on tangible book value per share was (\$1.72) for Q1 2026, (\$1.67) for Q4 2025 and (\$2.05) for Q1 2025.

⁽⁴⁾ TBV/share and TCE/TA were affected by a decrease in total stockholders' equity due to the repurchase of 2.0 million shares of Class A common stock conducted in September 2025.

⁽⁵⁾ Annualized.

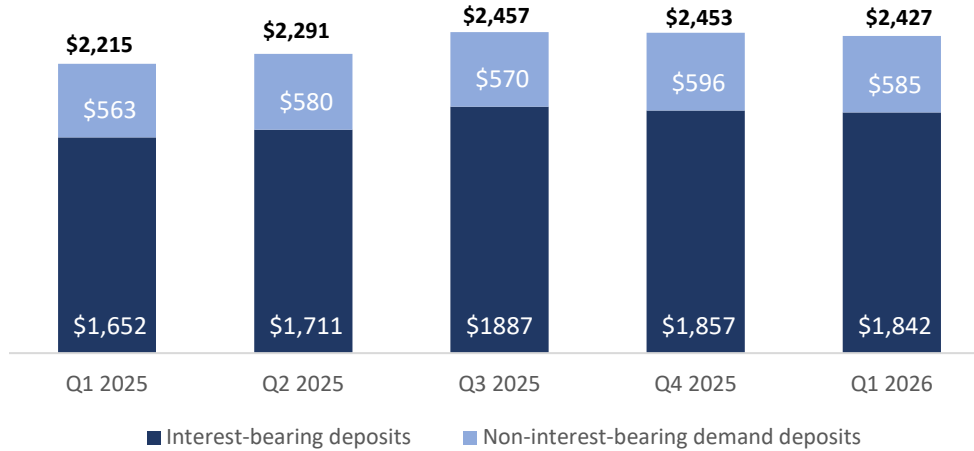
⁽⁶⁾ Reflects the Company's regulatory capital ratios which are provided for informational purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.



DEPOSIT PORTFOLIO

Deposits AVG

In millions



Commentary

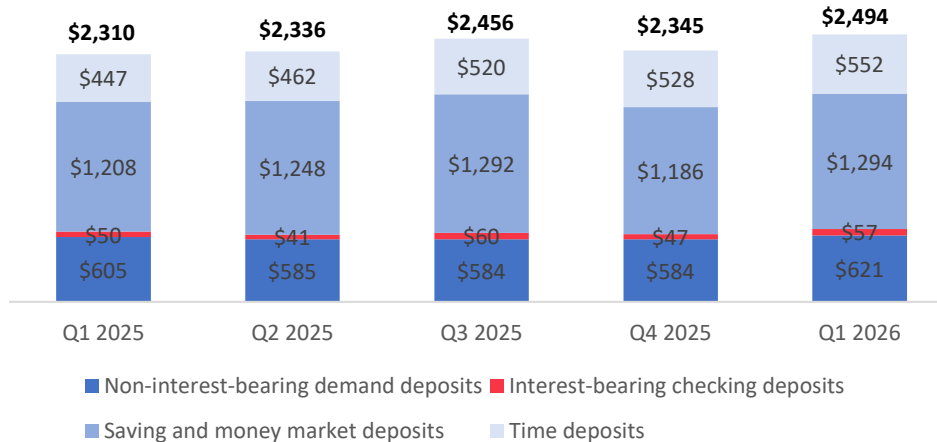
Average deposits totaled \$2.4 billion, reflecting a slight decrease from the prior quarter and an increase of \$211.9 million compared to the first quarter of 2025.

EOP total deposits increased \$148.5 million compared to the prior quarter and \$184.0 million or 8.0% compared to the first quarter of 2025.

Deposit cost improved to 2.20%, decreasing 8 bps quarter-over-quarter and 29 bps year-over-year.

Deposit EOP

In millions



Deposit Cost

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Interest-Bearing Deposit Cost	3.34%	3.29%	3.29%	3.02%	2.89%
Total Deposits ⁽¹⁾	2.49%	2.46%	2.53%	2.28%	2.20%

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

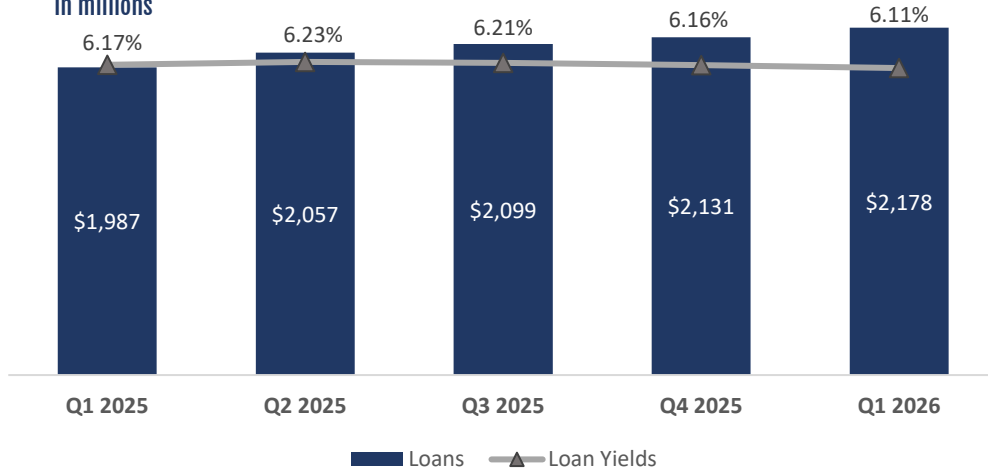
⁽¹⁾ Reflects effects of non-interest-bearing deposits.



LOAN PORTFOLIO

Total Loans (AVG)

In millions



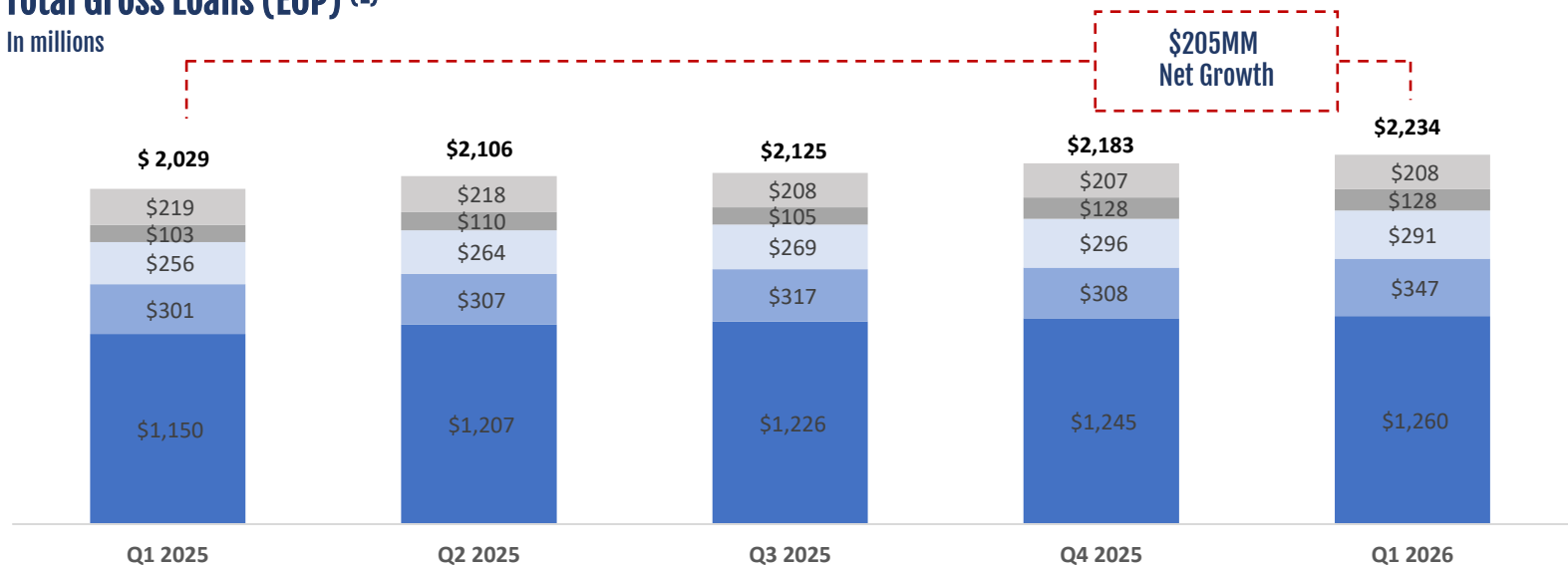
Commentary

Average loans increased \$46.8 million or 8.91% annualized compared to prior quarter and \$190.9 million or 9.6% compared to first quarter 2025.

Loan yield declined slightly to 6.11% in Q1 2026, driven by the interest rate market environment and the effects of loan repricing.

Total Gross Loans (EOP) ⁽¹⁾

In millions



Commercial real estate Residential real estate Commercial and industrial Correspondent banks Consumer and other

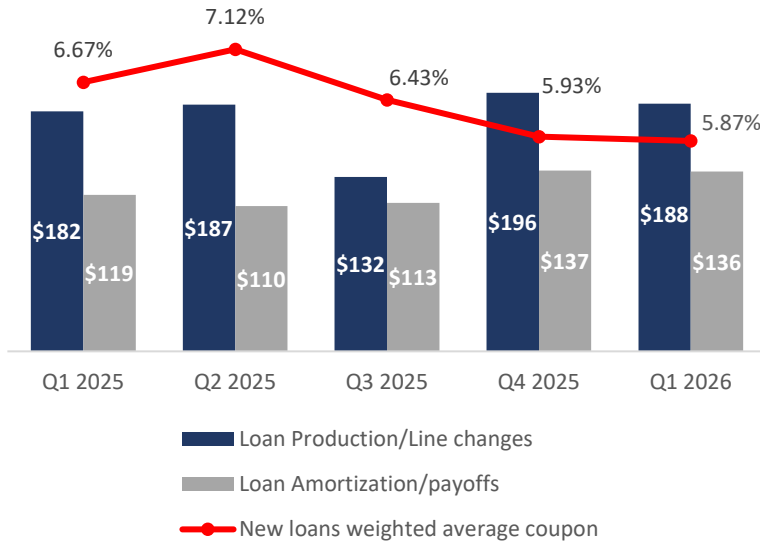
⁽¹⁾ Excludes deferred fees/cost.



LOAN PRODUCTION

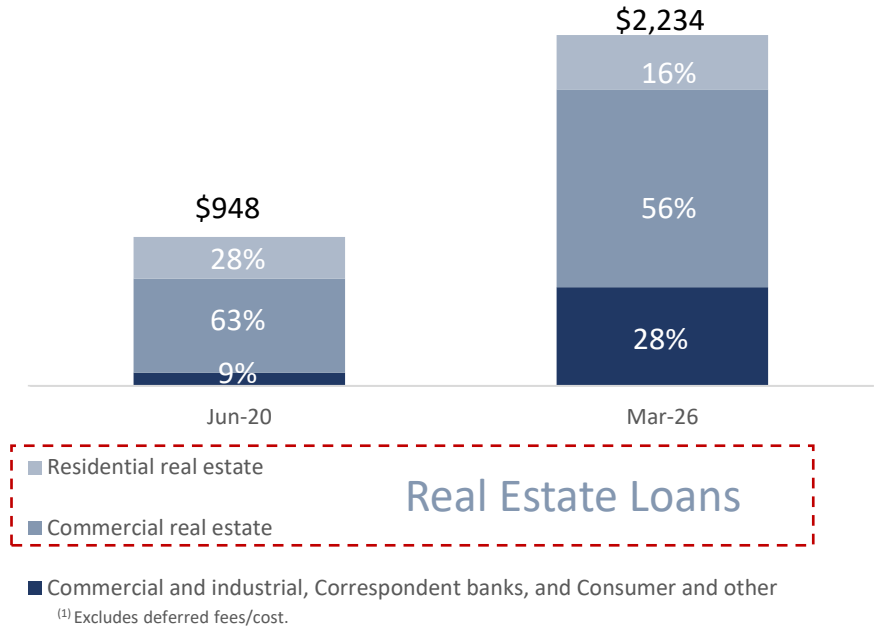
Net Loan Production Trend

In millions, except for ratios



Loan Composition Trend EOP (1)

In millions, except for ratios



Real Estate Loans

Commentary

Gross loan production totaled \$188.0 million during the first quarter of 2026, with March closings accounting for \$113.5 million or 60.4%, of total quarterly production.

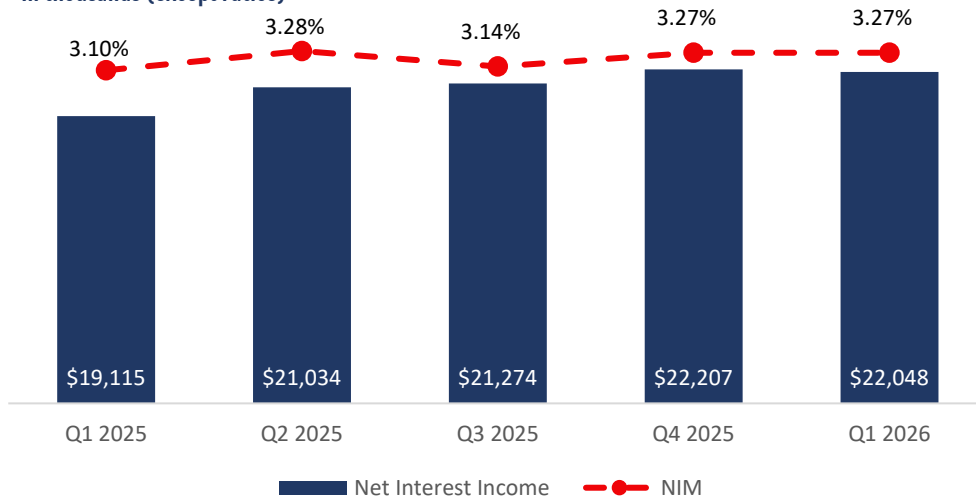
Additionally, \$56.6 million, or 30.1% of quarterly loan closings, consisted of correspondent banking loans, which carried a new-loan yield of 5.13%. Excluding correspondent banking loan production, the weighted-average yield on new loans originated during the quarter was 6.20%.

Embedded prepayment penalties help protect yield and earnings in the event of early loan prepayments.

NET INTEREST MARGIN

Net Interest Income/Margin (1)

In thousands (except ratios)

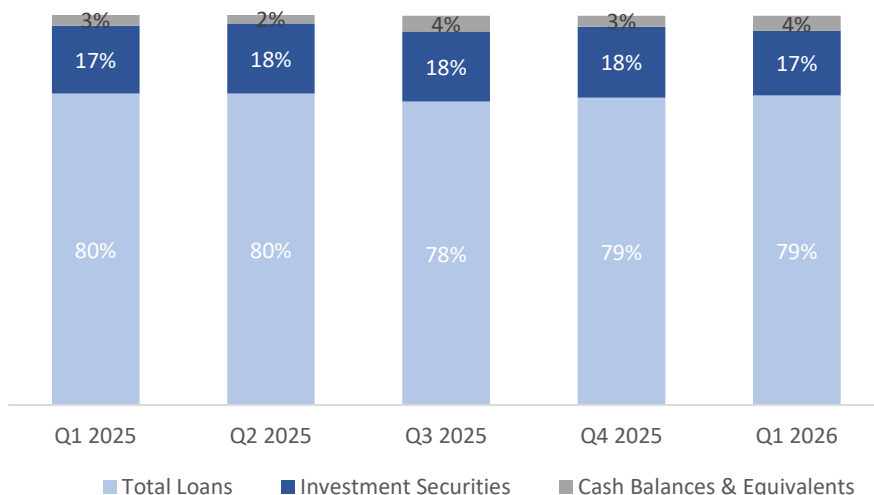


Commentary

Q1 2026 net interest income and margin were impacted by the following factors:

- Net interest income was slightly lower during the quarter compared to previous quarter, partially impacted by day-count.
- Loan payoffs occurred earlier in the quarter.
- 60.4% of new loan production occurred in March 2026, limiting the full-quarter earning impact.

Interest-Earning Assets Mix (AVG)



Interest Rates and Yields

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Loans	6.17%	6.23%	6.21%	6.16%	6.11%
Investment securities	2.81%	3.06%	3.03%	3.01%	3.05%
Interest-earning assets	5.51%	5.64%	5.56%	5.54%	5.49%
Deposits (2)	2.49%	2.46%	2.53%	2.28%	2.20%
Interest-bearing liabilities	3.37%	3.32%	3.34%	3.14%	3.05%

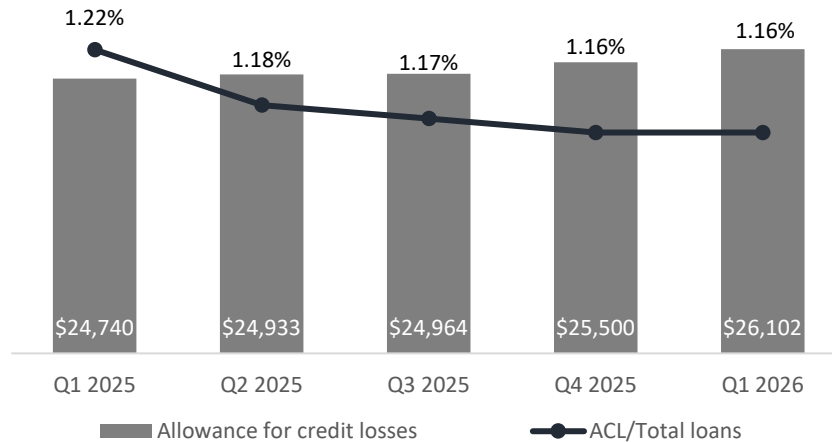
(1) Annualized.

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



ASSET QUALITY

Allowance for Credit Losses In thousands (except ratios)



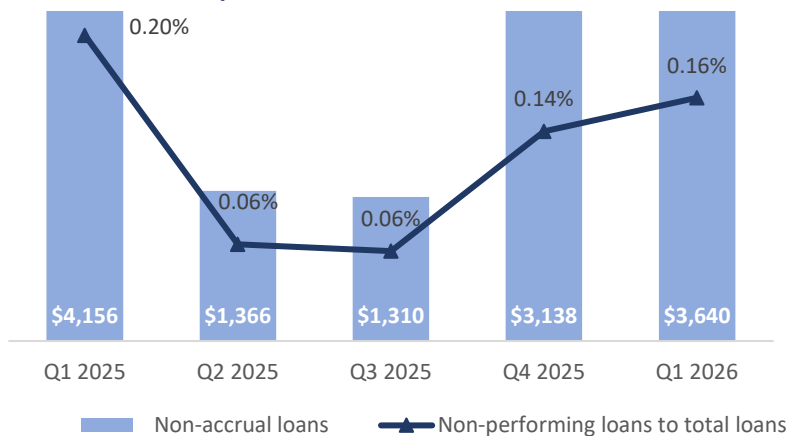
Commentary

Allowance for credit losses increased \$602 thousand compared to prior quarter and \$1.4 million compared to first quarter 2025.

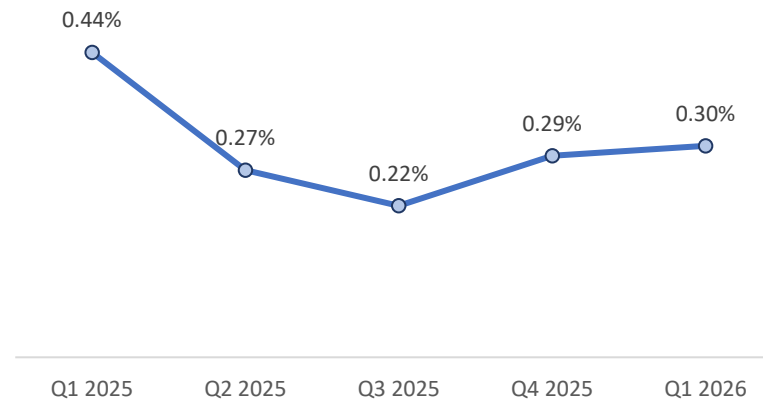
ACL coverage ratio was 1.16% as of March 31, 2026.

Non-performing loans increased by \$0.5 million from the prior quarter to \$3.6 million. The non-performing loans-to-total loans ratio was 0.16% as of March 31, 2026.

Non-performing Loans In thousands (except ratios)



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

In thousands (except ratios)

	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Total service fees	\$3,100	\$2,209	\$2,661	\$ 2,402	\$2,331
<i>Wire fees</i>	\$623	\$656	\$647	\$604	\$570
<i>Swap fees</i>	\$1,554	\$449	\$790	\$428	\$93
<i>Other</i>	\$923	\$1,104	\$1,224	\$1,370	\$1,668
Gain (loss) on sale of securities available for sale	\$14	(\$7,498)	(\$28)	-	-
Gain on sale of loans held for sale	\$106	\$197	\$128	\$151	\$525
Other income	\$930	\$914	\$923	\$817	\$860
Total non-interest income	\$4,150	(\$4,178)	\$3,684	\$3,370	\$3,716
Average total assets	\$2,834,717	\$2,799,863	\$2,798,115	\$2,677,198	\$2,606,593
Non-interest income/Average assets ⁽¹⁾	0.59%	(0.59%)	0.52%	0.50%	0.58%

Commentary

Non-interest income increased in the first quarter of 2026, primarily driven by \$1.6 million of swap fee income.

Non-interest income was 15.8% of total revenue for first quarter 2026.



NON-INTEREST EXPENSE

In thousands (except ratios)

	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
Salaries and employee benefits	\$8,570	\$8,668	\$7,909	\$7,954	\$7,636
Occupancy	1,316	1,327	1,382	1,337	1,284
Regulatory assessments and fees	484	443	377	396	421
Consulting and legal fees	561	900	585	263	193
Network and information technology services	560	599	656	564	505
Other operating expense	2,220	2,338	2,139	2,120	2,013
Total non-interest expense	\$13,711	\$14,275	\$13,048	\$12,634	\$12,052
Operating efficiency ratio ⁽¹⁾	52.36%	55.92%	52.22%	51.77%	52.79%
Non-interest expense/Average assets ⁽²⁾	1.96%	2.02%	1.85%	1.89%	1.88%
Full-time equivalent employees	211	204	206	203	201

Commentary

Total non-interest expense decreased by \$564 thousand compared to prior quarter. The decrease was primarily driven by the absence of one-time expenses incurred in the fourth quarter related to incentive compensation, bonuses, and legal fees associated with the universal shelf offering and share repurchase transaction.

The efficiency ratio for the first quarter of 2026 remained consistent with prior quarters when excluding the securities loss trade transaction in the fourth quarter of 2025.

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

(2) Annualized.



CAPITAL

Capital Ratios ⁽¹⁾	Q1 2026	Q4 2025	Q1 2025	Well-Capitalized
Leverage Ratio	8.61%	8.46%	9.61%	5.00%
TCE/TA ⁽²⁾	7.84%	7.78%	8.41%	NA
Tier 1 Risk-Based Capital	11.09%	10.92%	12.48%	8.00%
Total Risk-Based Capital	14.09%	13.91%	13.72%	10.00%
AOCI In Millions	(\$31.3)	(\$30.3)	(\$41.1)	

Commentary

On April 20, 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 June 5, 2026, to shareholders of record as of the close of business on May 15, 2026.

Q1 2026 EOP common stock shares outstanding: 18,257,400.

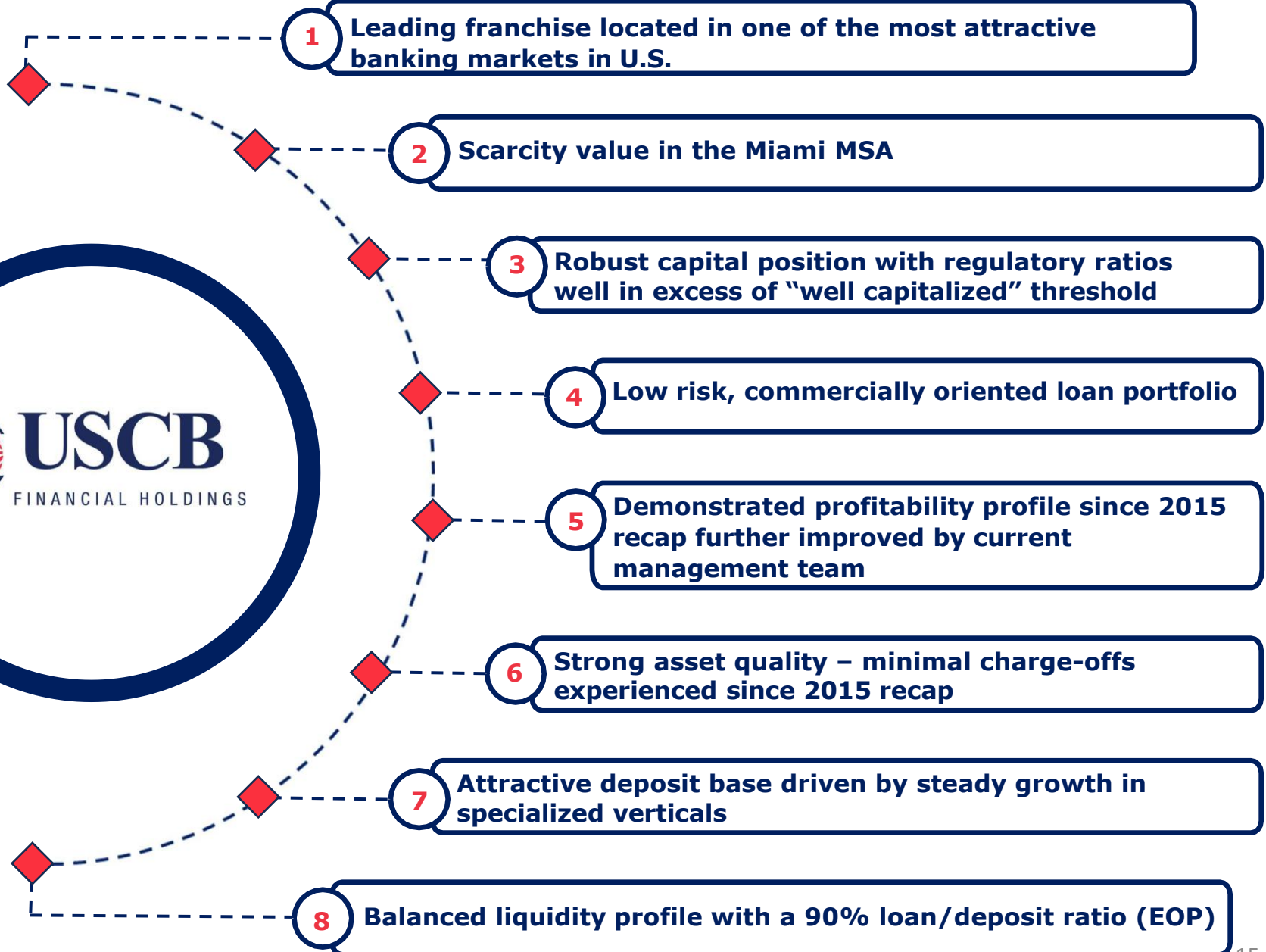
AOCI was (\$31.3) million or (\$1.72) per share as of March 31, 2026.

⁽¹⁾ Reflects the Company's regulatory capital ratios which are provided for informational purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.

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



TAKEAWAYS



APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios)

		As of or For the Three Months Ended				
		3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Pre-tax pre-provision ("PTPP") income: (1)						
Net income	\$	9,351	\$ 1,363	\$ 8,939	\$ 8,140	\$ 7,658
Plus: Income tax expense		2,335	1,911	2,866	2,599	2,440
Plus: Provision for credit losses		801	480	105	1,031	681
PTPP income	\$	<u>12,487</u>	<u>\$ 3,754</u>	<u>\$ 11,910</u>	<u>\$ 11,770</u>	<u>\$ 10,779</u>
PTPP return on average assets: (1)						
PTPP income	\$	12,487	\$ 3,754	\$ 11,910	\$ 11,770	\$ 10,779
Average assets	\$	2,834,717	\$ 2,799,863	\$ 2,798,115	\$ 2,677,198	\$ 2,606,593
PTPP return on average assets	(2)	1.79%	0.53%	1.69%	1.76%	1.68%
Operating net income: (1)						
Net income	\$	9,351	\$ 1,363	\$ 8,939	\$ 8,140	\$ 7,658
Less: Net gains (losses) 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	\$	<u>8,722</u>	<u>\$ 8,057</u>	<u>\$ 8,960</u>	<u>\$ 8,140</u>	<u>\$ 7,658</u>
Operating return on average assets: (1)						
Operating net income	\$	8,722	\$ 8,057	\$ 8,960	\$ 8,140	\$ 7,658
Average assets	\$	2,834,717	\$ 2,799,863	\$ 2,798,115	\$ 2,677,198	\$ 2,606,593
Operating net income return on average assets	(2)	1.25%	1.14%	1.27%	1.22%	1.19%
Operating return on average equity: (1)						
Operating net income	\$	8,722	\$ 8,057	\$ 8,960	\$ 8,140	\$ 7,658
Average equity	\$	222,226	\$ 212,393	\$ 225,316	\$ 228,492	\$ 219,505
Operating net income return on average equity	(2)	15.92%	15.05%	15.78%	14.29%	14.15%
Operating revenue: (1)						
Net interest income	\$	22,048	\$ 22,207	\$ 21,274	\$ 21,034	\$ 19,115
Non-interest income		4,150	(4,178)	3,684	3,370	3,716
Less: Net gains (losses) on sale of securities		14	(7,498)	(28)	-	-
Operating revenue	\$	<u>26,184</u>	<u>\$ 25,527</u>	<u>\$ 24,986</u>	<u>\$ 24,404</u>	<u>\$ 22,831</u>
Operating efficiency ratio: (1)						
Total non-interest expense	\$	13,711	\$ 14,275	\$ 13,048	\$ 12,634	\$ 12,052
Operating revenue	\$	26,184	\$ 25,527	\$ 24,986	\$ 24,404	\$ 22,831
Operating efficiency ratio		52.36%	55.92%	52.22%	51.77%	52.79%

(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 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 are 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				
	3/31/2026	12/31/2025	9/30/2025	6/30/2025	3/31/2025
Tangible book value per common share (at period-end): (1)(4)					
Total stockholders' equity	\$ 223,246	\$ 217,183	\$ 209,095	\$ 231,583	\$ 225,088
Less: Intangible assets	-	-	-	-	-
Tangible stockholders' equity	\$ 223,246	\$ 217,183	\$ 209,095	\$ 231,583	\$ 225,088
Total shares issued and outstanding (at period-end):					
Total common shares issued and outstanding	18,257,400	18,137,885	18,107,385	20,078,385	20,048,385
Tangible book value per common share (2)	\$ 12.23	\$ 11.97	\$ 11.55	\$ 11.53	\$ 11.23
Operating diluted net income per common share: (1)					
Operating net income	\$ 8,722	\$ 8,057	\$ 8,960	\$ 8,140	\$ 7,658
Total weighted average diluted shares of common stock	18,454,006	18,348,725	19,755,820	20,295,794	20,319,535
Operating diluted net income per common share:	\$ 0.47	\$ 0.44	\$ 0.45	\$ 0.40	\$ 0.38
Tangible Common Equity/Tangible Assets (1)(4)					
Tangible stockholders' equity	\$ 223,246	\$ 217,183	\$ 209,095	\$ 231,583	\$ 225,088
Tangible total assets (3)	\$ 2,845,735	\$ 2,791,540	\$ 2,767,945	\$ 2,719,474	\$ 2,677,382
Tangible Common Equity/Tangible Assets	7.84%	7.78%	7.55%	8.52%	8.41%

(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 was driven primarily by the repurchase of 2.0 million shares of Class A common stock conducted in September 2025.



APPENDIX – BUSINESS VERTICALS

Differentiated Banking Product Offerings and Services

Private Client Group ⁽¹⁾

\$330MM 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

\$202MM 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

\$160MM Deposits / \$126MM 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

\$60MM 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

\$257MM 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.

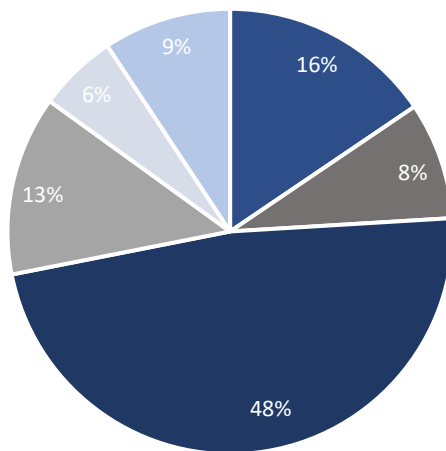
Balances as of March 31, 2026.

(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

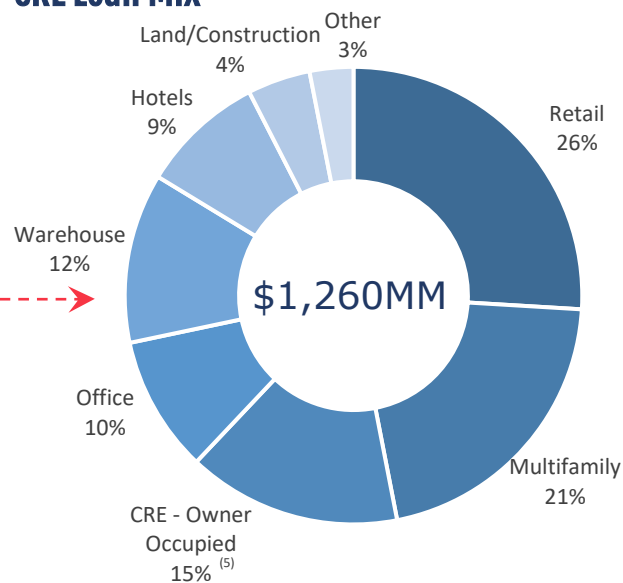
Loan Portfolio Mix ⁽¹⁾

- Residential real estate
- CRE - Owner occupied
- CRE - Non-owner occupied
- Commercial and industrial
- Correspondent banks
- Consumer and other



\$2,234MM ⁽⁴⁾

CRE Loan Mix



Commentary

Total loan balance at quarter end was \$2,234 million ⁽⁴⁾.

Commercial Real Estate (owner occupied and non-owner occupied) was 56.4% or \$1,260 million of the total loan portfolio.

CRE mix is diversified and granular. Retail non-owner occupied makes up 26% of total CRE or \$326.9 million.

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

Loan Type	Outstanding Balance ⁽¹⁾	Weighted Average		Average Loan Size ⁽¹⁾
		LTV ⁽²⁾	DSCR ⁽³⁾	
Retail	\$327	55%	1.47	\$3.1
Multifamily	\$264	56%	1.28	\$1.8
Office	\$235	53%	2.04	\$1.6
Warehouse	\$209	54%	1.53	\$1.7
Hotel	\$110	56%	1.86	\$4.1
Other	\$59	55%	1.89	\$1.8
Land/Construction	\$56	45%	NA	\$3.1

⁽¹⁾ Balance in millions. Excludes deferred fees/cost.

⁽²⁾ LTV - Loan to value ratio.

⁽³⁾ DSCR - Debt service coverage ratio.

⁽⁴⁾ Excludes deferred fees/cost

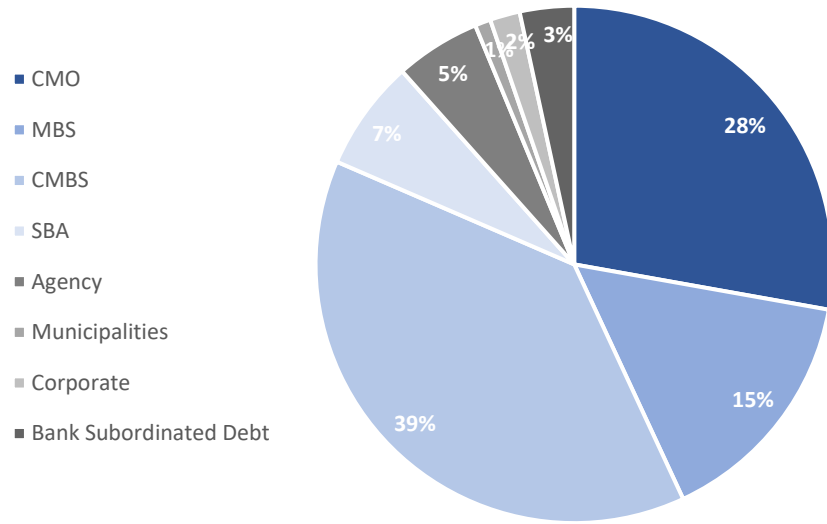
⁽⁵⁾ Includes loan types: office, warehouse, retail, and other



APPENDIX – SECURITIES PORTFOLIO

EOP for Balance Sheet amounts, in millions

Portfolio Composition



Securities Portfolio Key Metrics

Metrics	as of 03/31/2026	
Securities portfolio	\$	427.1
AFS as % of portfolio		64.9%
HTM as % of portfolio		35.1%
Qtr. weighted avg. port. yield		3.05%
Average life		6.1
Modified duration		5.2

Commentary

Securities portfolio totaled \$427.1 million; 64.9% of the portfolio is classified as AFS, while 35.1% is classified as HTM.

The modified duration is 5.2 and the average life is 6.1 years. Duration has increased because we have purchased longer-duration bonds to protect the balance sheet from expected lower interest rates.

We expect to receive \$34.2 million from the securities portfolio for the remainder of 2026, at current rates; these cashflows will support loan growth and/or deposit volatility.

81% of the portfolio is invested in agency mortgage-backed securities, boosting liquidity.

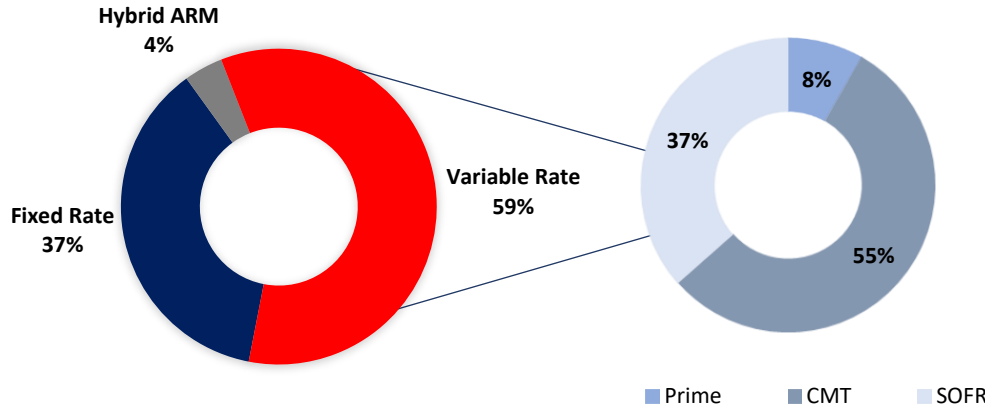
Estimated Short Term Cashflows

	-100	Base	+100
2026	\$69.5	\$34.2	\$48.1
2027	\$62.5	\$35.7	\$49.8
2028	\$45.3	\$27.5	\$41.3
2029	\$35.7	\$22.6	\$35.1
Total Cashflow	\$213.1	\$120.0	\$174.4
Total Cashflow / Total Portfolio	44%	25%	36%

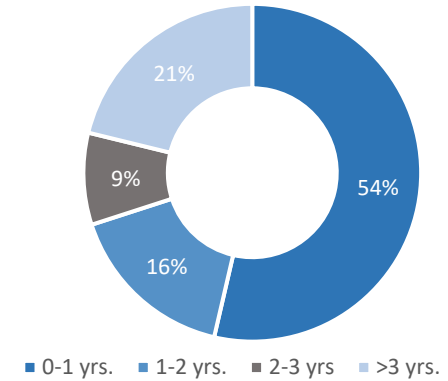


APPENDIX – INTEREST RATE SENSITIVITY

Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable/Hybrid Rate Loans



Static NII Simulation Year 1 & 2





LOU DE LA AGUILERA

Chairman, President & CEO



(305) 715-5186



laguilera@uscentury.com

ROB ANDERSON

EVP, Chief Financial Officer



(305) 715-5393



rob.anderson@uscentury.com

INVESTOR RELATIONS



InvestorRelations@uscentury.com