EARNINGS PRESENTATION

SECOND QUARTER 2023

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," "should," "would," "believe," "contemplate," "expect," "aim," "plan," "estimate," "continue," and "intend," 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 results of operations and financial condition from expected developments or events, or business and growth strategies, including anticipated internal growth and 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 credit loss reserve 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 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 in accounting principles, policies, practices or guidelines, including the on-going effects of the implementation of the Current Expected Credit Losses ("CECL") standard;
- the effects of our lack of a diversified loan portfolio and concentration in the South Florida market, including the risks of geographic, depositor, and industry concentrations, including our concentration in loans secured by real estate;
- 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, market, and monetary fluctuations;
- impacts of international hostilities and geopolitical events;
- increased competition and its effect on the pricing of our products and services as well as our margin;
- 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 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 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. 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 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 Reconciliation Tables' included in the presentation.

All numbers included in this presentation are unaudited unless otherwise noted.

Q2 2023 HIGHLIGHTS

GROWTH

Average deposits increased by $155.8 million or 9.1% compared to the second quarter 2022.

Liquidity sources increased to $853 million in on-balance sheet and off-balance sheet sources.

Insured and collateralized deposit, increased to 51% from 43% in the second quarter 2022.

Average loans, excluding PPP loans, increased $290.1 million or 22.7% compared to the second quarter 2022.

Tangible Book Value per Share (1) was $9.40 includes an after-tax unrealized security loss impact of $2.41.

PROFITABILITY

Net income was $4.2 million or $0.21 per diluted share.

ROAA was 0.77% compared to 1.08% for the second quarter 2022.

ROAE was 9.13% compared to 11.38% for the second quarter 2022.

Efficiency ratio was 65.25% compared to 55.34% for the second quarter 2022.

CAPITAL/ CREDIT

Credit metrics remain strong.

One C&I loan classified as nonaccrual for a total of $486 thousand.

ACL coverage ratio was 1.18%. Effective January 1, 2023, the Company adopted the CECL methodology for estimating credit losses.

Repurchased 77,603 shares of common stock during the quarter at a weighted average price of $9.58. 172,397 common shares remain authorized for repurchase under the repurchase program.

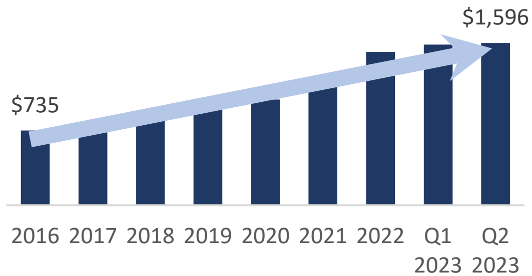
(1) Non-GAAP financial measure.

HISTORICAL FINANCIAL

EOP for Balance Sheet amounts

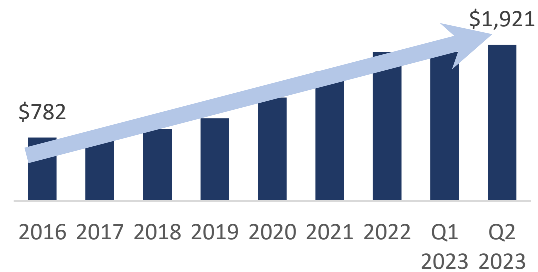
Loans [1]

In millions



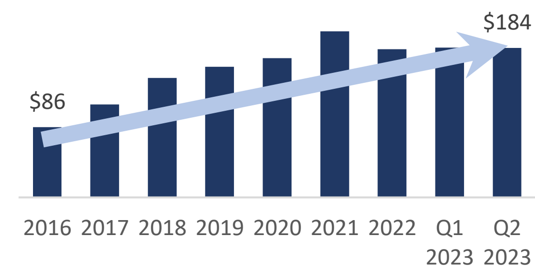
Deposits

In millions

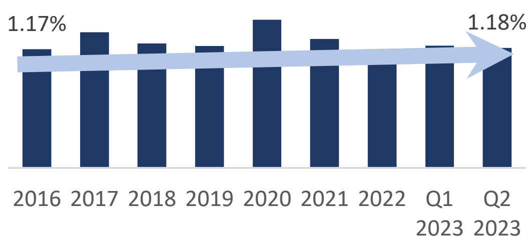


Total Stockholders' Equity

In millions

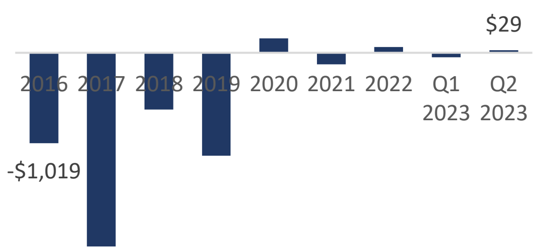


ACL/Total Loans

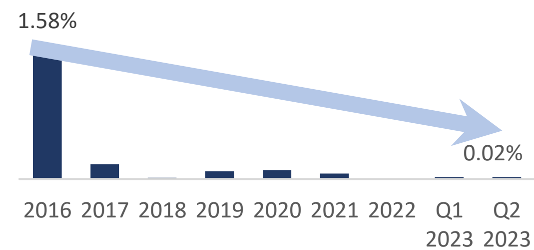


Net Charge Off

In thousands

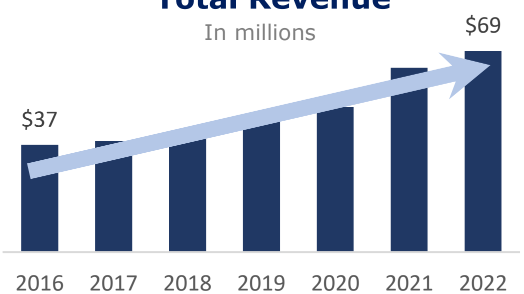


Nonperforming Assets/Total Assets

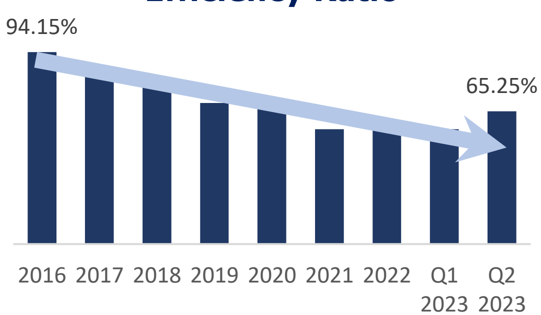


Total Revenue

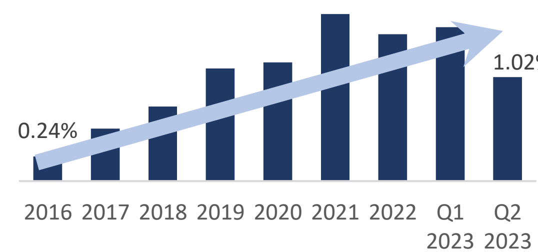
In millions



Efficiency Ratio



PTPP ROAA [2]



[1] Loan amounts include deferred fees/costs.
[2] Non-GAAP financial measure. Annualized.

FINANCIAL RESULTS

In thousands (except per share data)

		Q2 2023	Q1 2023	Q2 2022
Balance Sheet (EOP)	Total Securities	$439,398	$415,837	$456,135
	Total Loans [1]	$1,595,959	$1,580,394	$1,372,733
	Total Assets	$2,225,914	$2,163,821	$2,016,086
	Total Deposits	$1,921,301	$1,830,462	$1,738,720
	Total Equity [2]	$183,685	$183,858	$180,068
Income Statement	Net Interest Income	$14,173	$15,997	$15,642
	Non-interest Income	$1,846	$2,070	$1,617
	Total Revenue	$16,019	$18,067	$17,259
	Provision for Credit Losses	$38	$201	$705
	Non-interest Expense	$10,452	$10,176	$9,551
	Net Income	$4,196	$5,809	$5,295
	Diluted Earning Per Share (EPS)	$0.21	$0.29	$0.26
	Weighted Average Diluted Shares	19,639,682	19,940,606	20,171,261

[1] Loan amounts include deferred fees/costs.
[2] Total Equity includes after-tax unrealized security losses of $47.1 million for Q2 2023, $42.1 million for Q1 2023, and $36.9 million for Q2 2022.

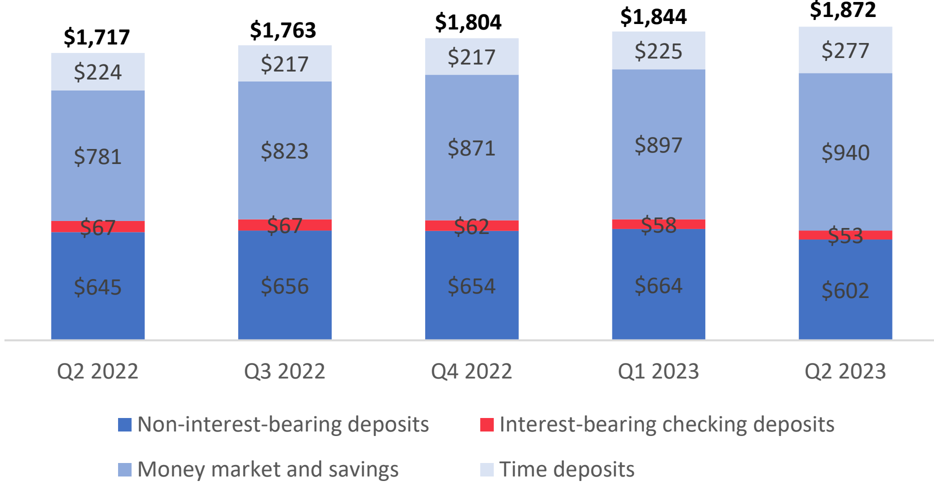
KEY PERFORMANCE INDICATORS

		Q2 2023	Q1 2023	Q2 2022
CAPITAL/ CREDIT	Tangible Common Equity/Tangible Assets [1]	8.25%	8.50%	8.93%
	Total Risk-Based Capital [2]	13.42%	13.20%	13.74%
	NCO/Avg Loans [3]	0.01%	(0.01%)	0.00%
	NPA/Assets	0.02%	0.02%	0.00%
	Allowance Credit Losses/Loans	1.18%	1.20%	1.15%
PROFITABILITY	Return On Average Assets (ROAA) [3]	0.77%	1.11%	1.08%
	Return On Average Equity (ROAE) [3]	9.13%	12.85%	11.38%
	Net Interest Margin [3]	2.73%	3.22%	3.37%
	Efficiency Ratio	65.25%	56.32%	55.34%
			In thousands (except for TBV/share)	
GROWTH	Total Assets (EOP)	$2,225,914	$2,163,821	$2,016,086
	Total Loans (EOP)	$1,595,959	$1,580,394	$1,372,733
	Total Deposits (EOP)	$1,921,301	$1,830,462	$1,738,720
	Tangible Book Value/Share [1][4]	$9.40	$9.37	$9.00

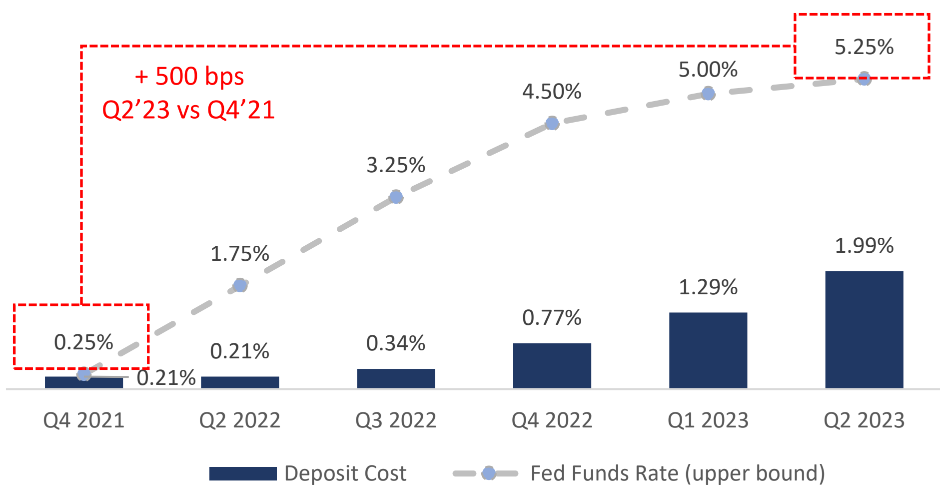
[1] Non-GAAP Financial Measures.
[2] For the Company.
[3] Annualized.
[4] After tax unrealized security loss effect on tangible book value per share was ($2.41) for Q2 2023, ($2.14) for Q1 2023 and ($1.84) for Q2 2022.

DEPOSIT PORTFOLIO

Deposits AVG
In millions



Deposit Cost



Commentary

Average deposits increased $28.2 million or 6.1% annualized compared to the prior quarter and $155.8 million or 9.1% compared to the second quarter 2022.

Deposit composition mix shifted towards interest bearing and ICS/CDARS products.

Average DDA balances comprised 32.1% of total deposits as of June 30, 2023.

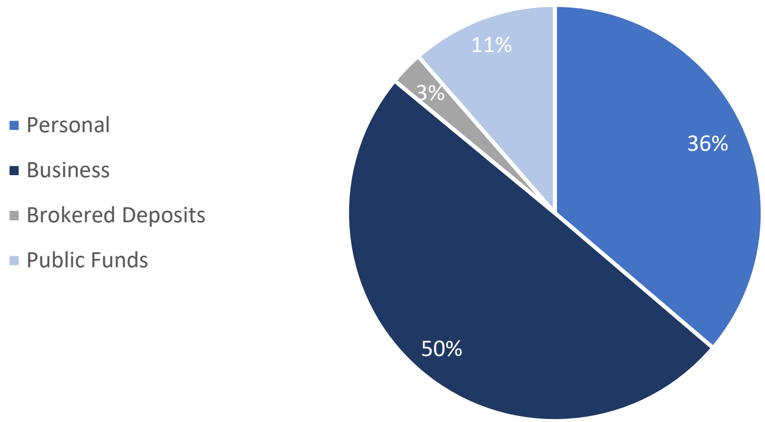
Deposit beta of 36% since Q4 2021.

In abundance of caution given the recent bank failures, brought in $50 million of brokered CDs at a weighted average rate of 4.98% to boost liquidity.

DEPOSIT DISTRIBUTION

EOP for Balance Sheet amounts

Deposits Composition



Commentary

Our deposit base reflects our business model: a commercial bank.

The total amount of uninsured deposits adjusted by the collateralized portion of public funds is 49% for quarter end. Excluding the collateralized portion of Public Funds, the uninsured deposits are 53%.

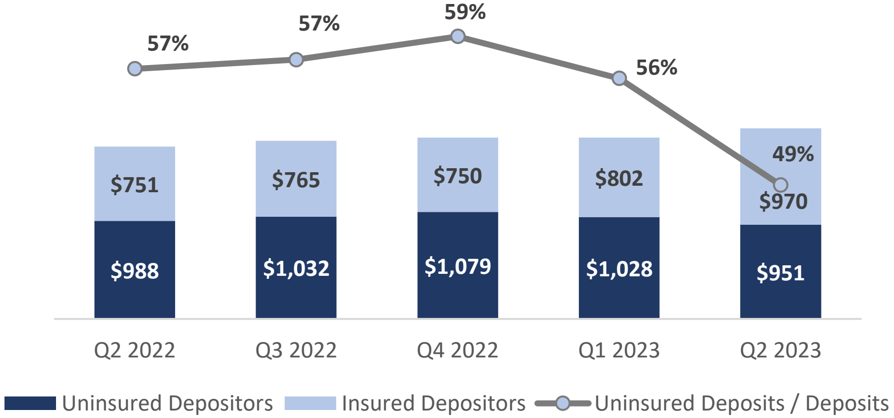
As of June 30, 2023, the deposit balance of ICS/CDARS was $114.3 million, increase of $78.6 million from first quarter 2023.

Deposits by Customer Segment

In thousands for balance sheet amounts

Deposit Type	Total Balance		% of Total	(#) Accounts	Average Balance per Account	
Business	$	955,768	50%	6,979	$	137
Personal	$	696,101	36%	12,686	$	55
Public Funds	$	219,432	11%	31	$	7,078
Brokered CDs	$	50,000	3%	2	$	25,000
Grand Total	**$**	**1,921,301**	**100%**	**19,698**	**$**	**98**

Uninsured Deposits to Total Deposits [1] In millions

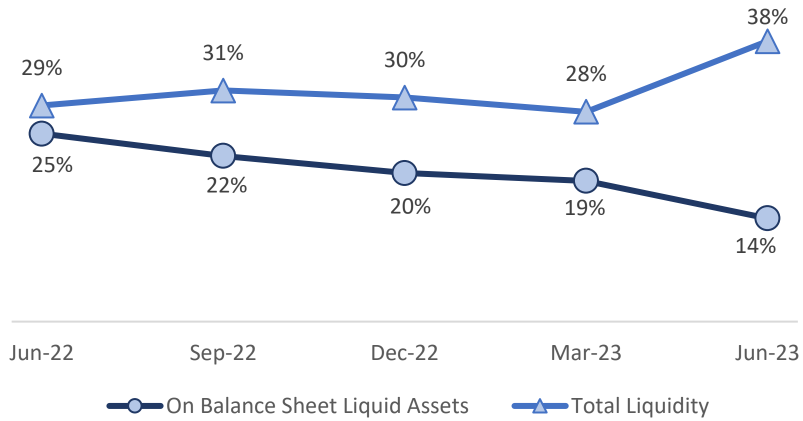


[1] Uninsured deposits excludes collateralized Public Funds .

LIQUIDITY

EOP for Balance Sheet amounts

Total Liquidity



Liquid Assets: On-Balance Sheet Liquidity / Total Assets
Total Liquidity: Total Liquidity / Total Assets

Sources of Liquidity (in millions)	6/30/2023
On Balance Sheet Liquidity	
Cash	$7
Due from banks	$76
Investment securities unpledged	$226
Total on balance sheet liquidity (Liquid Assets)	**$309**
Off Balance Sheet Liquidity	
FHLB excess capacity	$270
Bank Term Funding Program (BTFP)	$137
Federal Reserve Discount Window	$32
Fed Fund Lines	$105
Total off balance sheet liquidity	$544
Total Liquidity	**$853**

Commentary

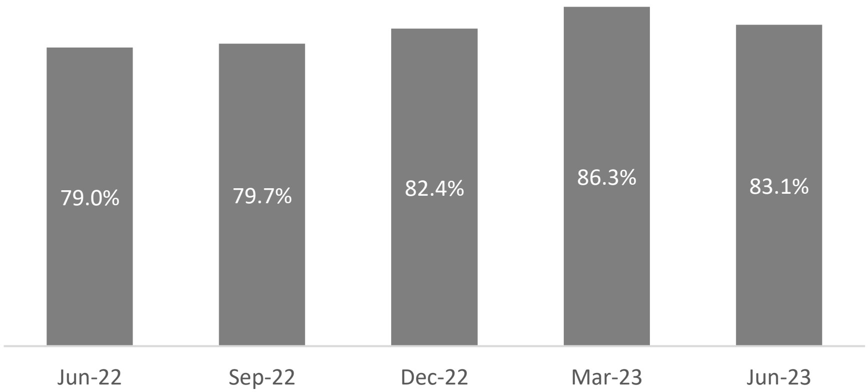
We believe we are well positioned to weather the current environment.

We have ample sources of liquidity both on and off-balance sheet.

Loan-to-deposits ratio negatively impacted by additional liquidity brought on balance sheet with $50 million of brokered CDs.

We are enrolled in BTFP but have not drawn.

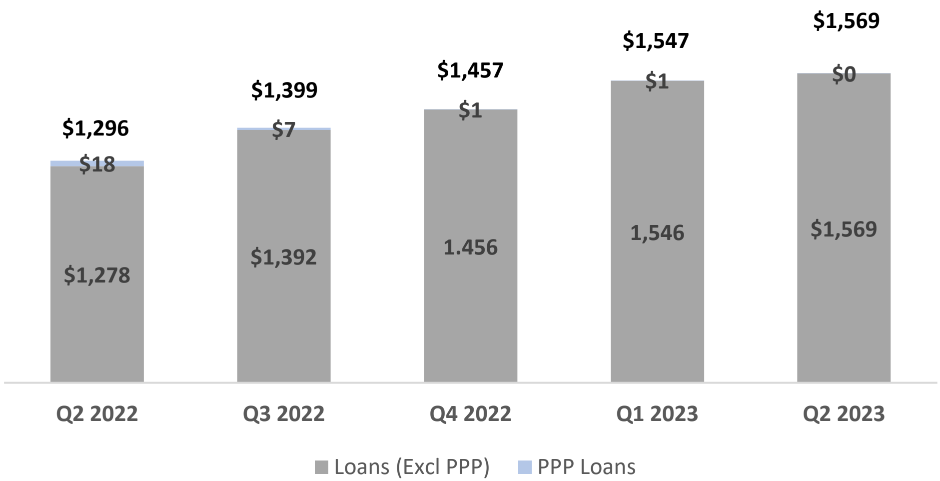
Loan-to-Deposit Ratio



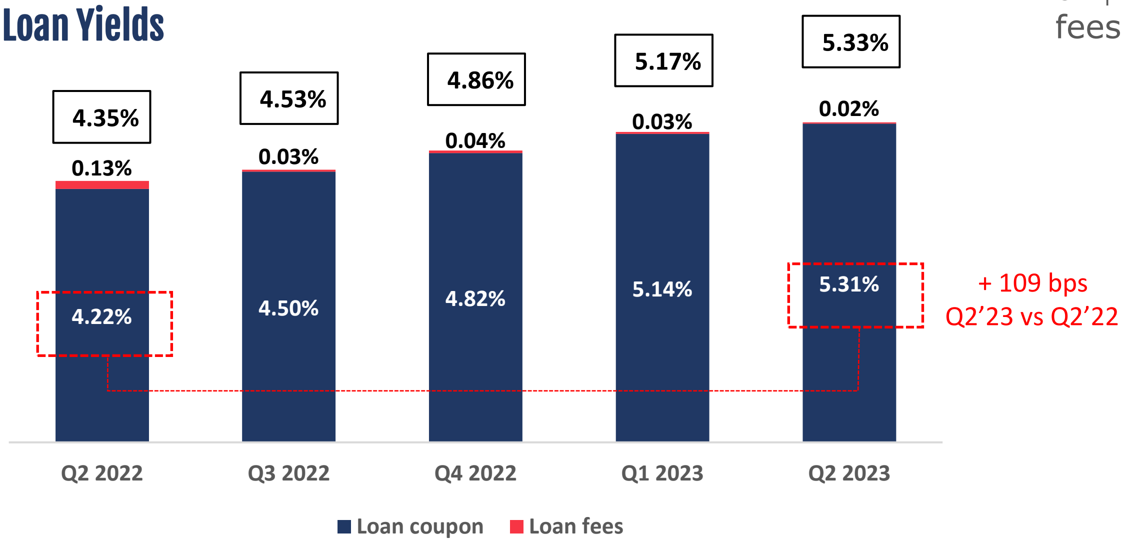
LOAN PORTFOLIO

Total Loans (AVG)

In millions



Loan Yields



Commentary

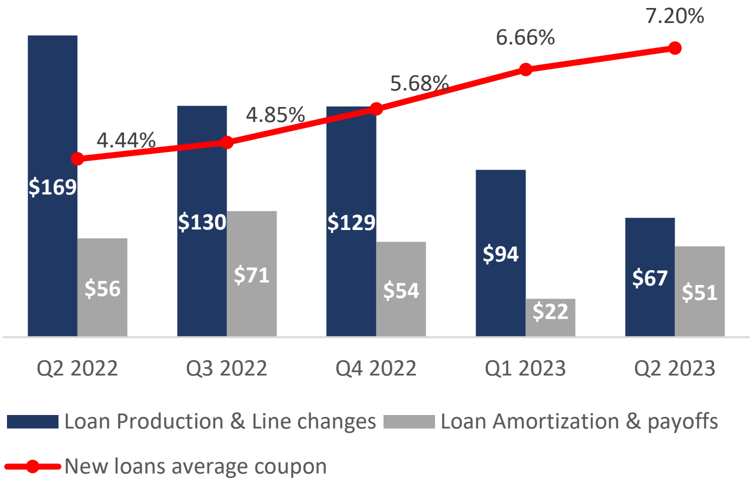
Average loans, excluding PPP loans, increased $22.5 million or 5.8% annualized compared to prior quarter and $290.1 million or 22.7% compared to the second quarter 2022.

Loan coupon increased 17 bps compared to prior quarter and 109 bps compared to the second quarter 2022.

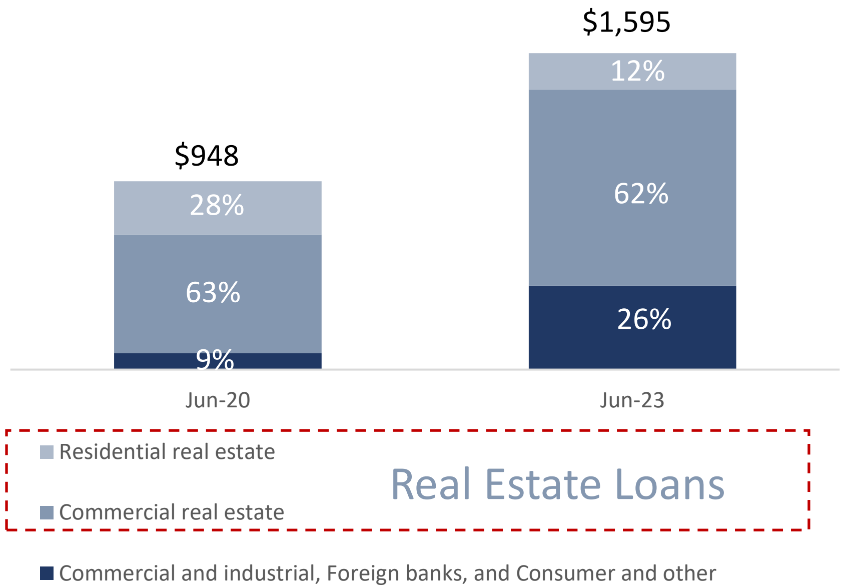
Loan fees yield decreased 11 bps compared to second quarter 2022 primarily due to a decrease of $441 thousand in PPP loan fees.

LOAN PRODUCTION

Net Loan Production Trend
In millions



Loan Composition Trend [1]
In millions



[1] Excludes unearned fees and PPP Loans. EOP.

Commentary

$88 million net growth for year-to-date 2023.

Average coupon on new loans was 7.20% for second quarter 2023, 189 bps above portfolio average.

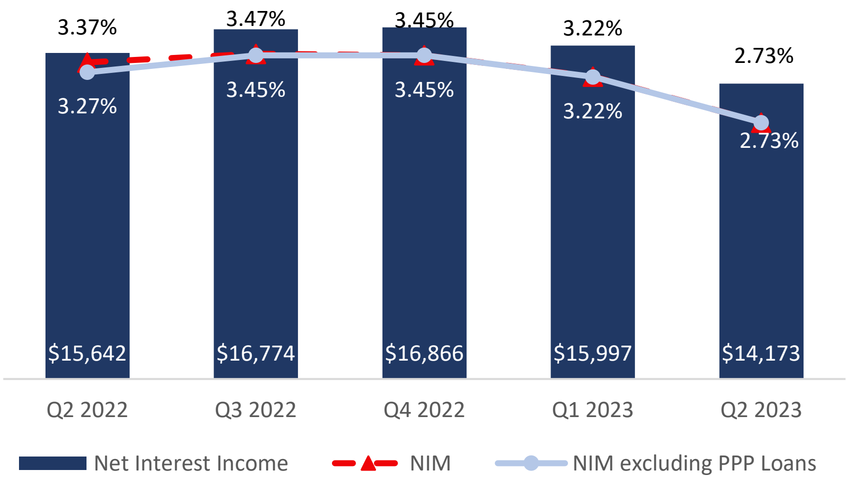
Q2 2023 loan production for the quarter was well diversified; 46% C&I, 16% CRE; 31% consumer, 3% correspondent banks; and 3% residential.

Loan production was impacted by recent bank failures.

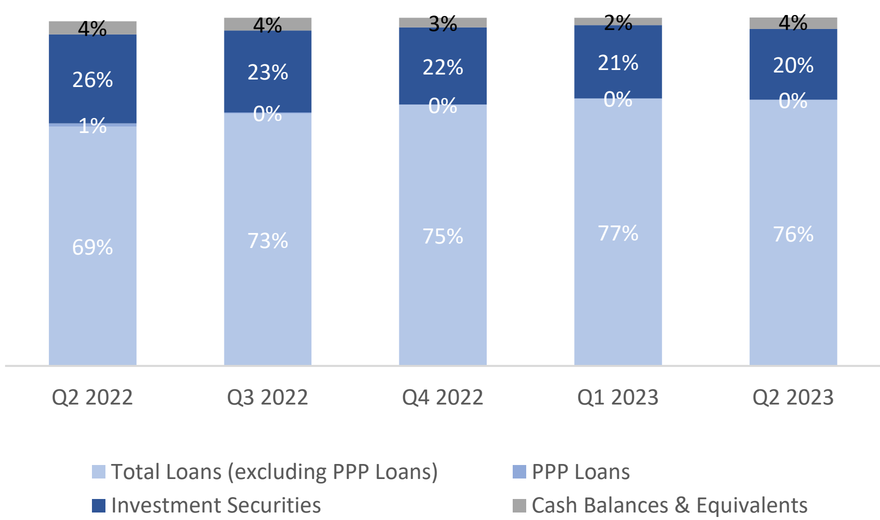
Loan composition shows diversification and growth in C&I and consumer loans.

NET INTEREST MARGIN

Net Interest Income/Margin [1]
In thousands (except ratios)



Interest-Earning Assets Mix (AVG)



Commentary

Net interest income decreased by $1.8 million compared to the prior quarter predominately due to increase in deposit cost and a liability sensitive balance sheet.

Held more cash in wake of recent bank failures and increased liquidity with higher priced brokered CD's ($50 million) which negatively impacted NIM.

Shift in deposit mix; out of DDA and into interest bearing deposits.

Majority of Q2 loan production (higher yields) was booked at the end of the quarter, the full impact on the NIM is yet to be realized.

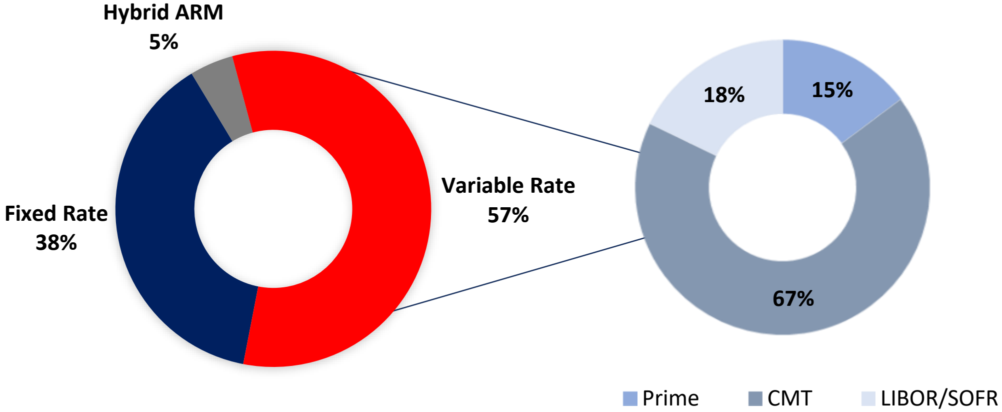
$50 million notional pay fixed rate swap executed in Q2; $100 million pay fixed rate swap executed in early Q3 to help future NIM.

Q3 loan pipeline is strong, ($200 million) and loan coupons are above 7.50%.

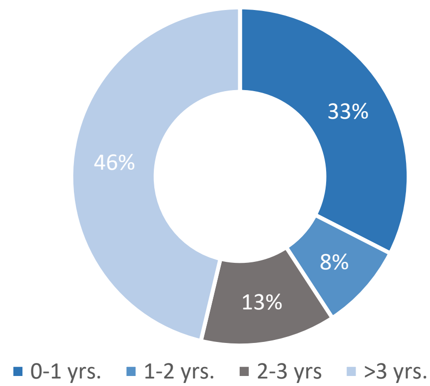
[1] Annualized.

INTEREST RATE SENSITIVITY

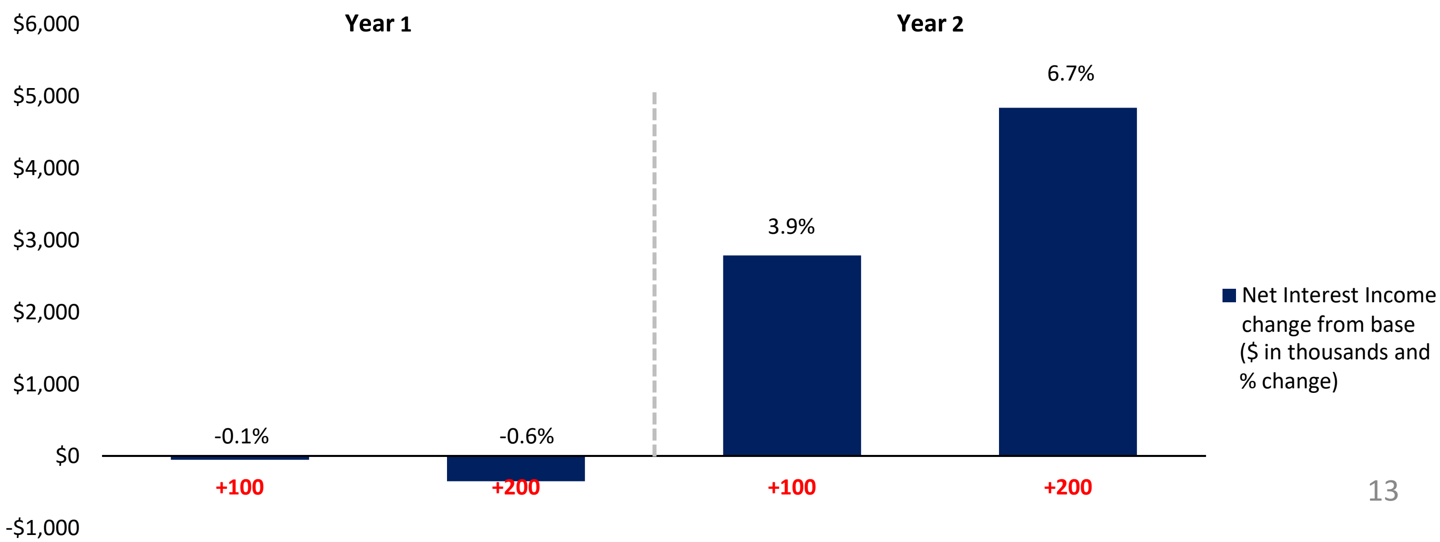
Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable/Hybrid Rate Loans

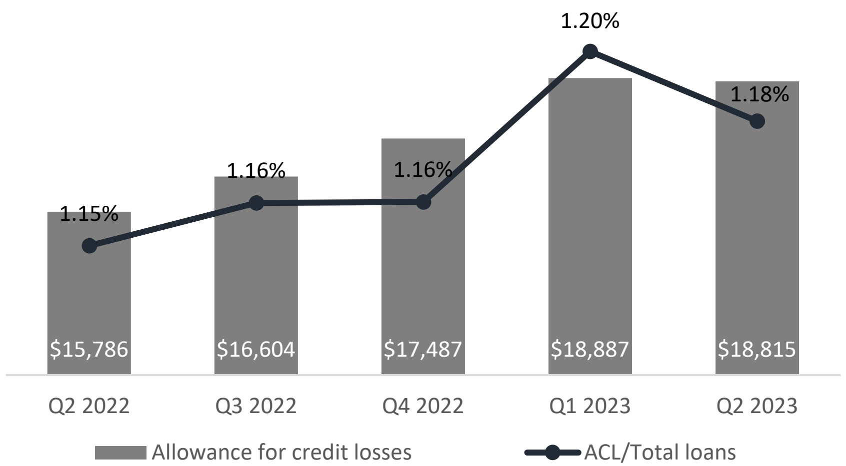


Static NII Simulation Year 1 & 2



ASSET QUALITY

Allowance for Credit Losses
In thousands (except ratios)



Commentary

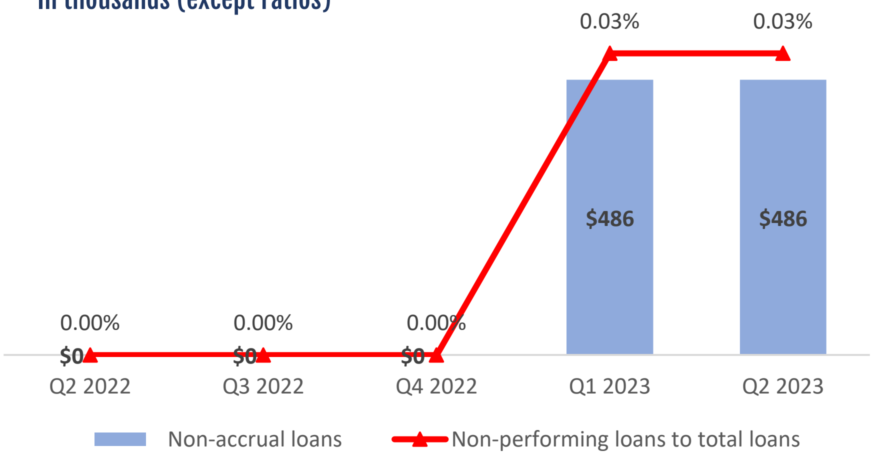
ACL coverage ratio is at 1.18%, slightly down from prior quarter due to improvement in economic outlook.

One C&I loan for $486 thousand was classified as nonaccrual at June 30, 2023.

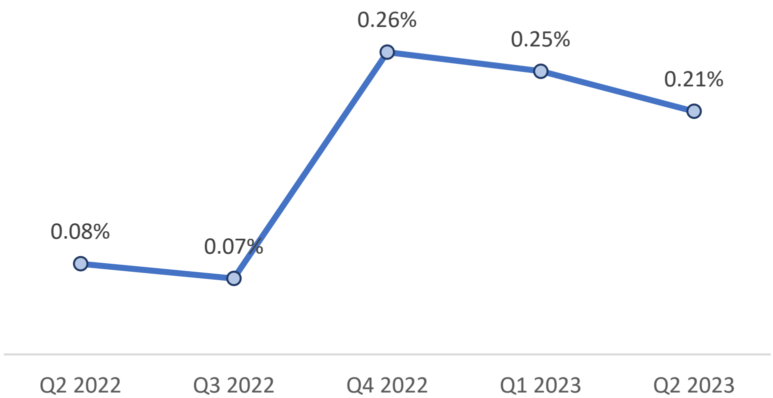
No OREO.

Improved economic forecasts drove a small reduction in expected loss rates and this was partially offset by net portfolio growth during the quarter.

Non-performing Loans
In thousands (except ratios)



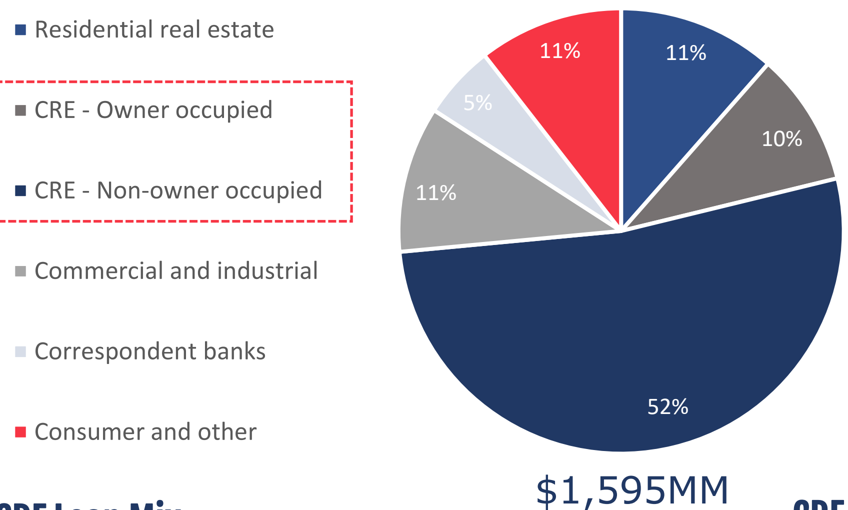
Classified Loans (1) to Total Loans



(1) Loans classified as substandard at period end. No loans classified doubtful or loss at period end.

LOAN PORTFOLIO MIX

Loan Portfolio Mix (1)



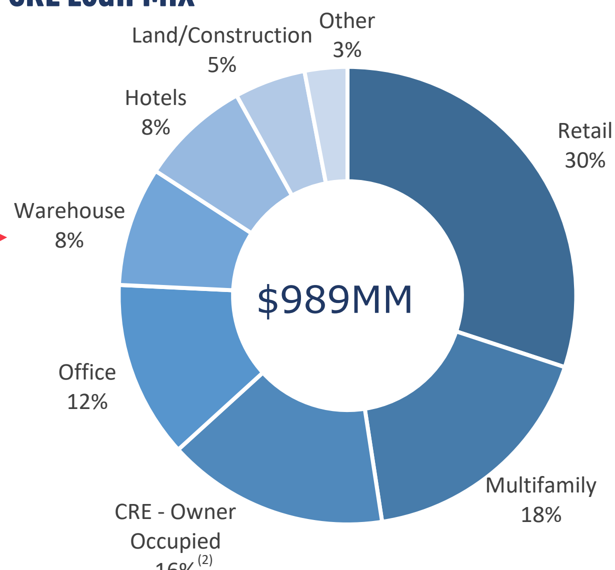
Commentary

Total Loan balance at quarter end was $1,595 million (1).

Commercial Real Estate (owner occupied and non-owner occupied) was 62% or $989.4 million of the total loan portfolio (1).

CRE mix is diversified and granular. Retail non-owner occupied makes up 30% of total CRE or $297.4 million.

CRE Loan Mix



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

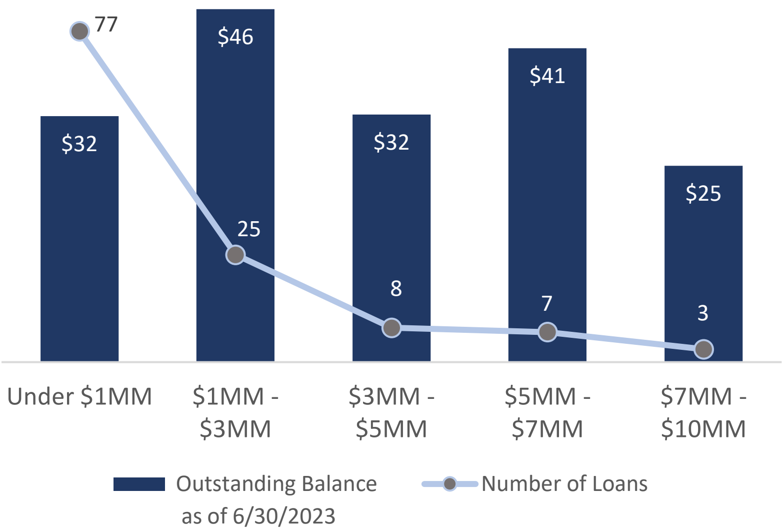
Loan Type	Weighted Average LTV (1)	Weighted Average DSCR (2)	Average Loan Size (3)
Retail	56%	1.63	$3.0
Multifamily	62%	1.41	$1.4
Office	57%	2.20	$1.5
Warehouse	58%	1.84	$1.2
Hotels	54%	1.92	$4.8
Other	57%	1.97	$1.8
Land/Construction	58%	NA	$3.1

(1) LTV - Loan to value ratio.
(2) DSCR - Debt service coverage ratio.
(3) Balance in millions.

As of 6/30/23
(1) Excludes unearned fees.
(2) Includes loan types: office, warehouse, gas station, retail and other.

CRE OFFICE PORTFOLIO

Loan size



Key Metrics

	At 6/30/2023
Avg. Loan Size in millions	$ 1.5
NCOs / Average Loans	0.00%
Delinquencies / Loans	0.00%
Nonaccruals / Loans	0.00%
Classified Loans / Loans	0.00%

Portfolio performing with clean credit metrics

Commentary

Non-owner-occupied office is 8% of total loans and 70% have recourse to a guarantor.

Owner occupied office is 3% of the loan portfolio and 99% have recourse to a guarantor.

Total office loan portfolio (owner occupied and non-owner occupied) had 120 notes with an average balance of $1.5 million dollars, LTV of 57%, and DSCR of 2.20X at quarter end.

91% of outstanding loan balances are within the USCB primary market.

Miami's office sector outperforms the national average with a lower vacancy rate of 9.4% and availability rate of 11.8%, compared to the estimated national average of 13% and 16.5%, respectively. (1)

Loan Maturity

< 1 year	1 year to 3 years	3 years to 5 years	5 years to 10 years	> 10 years
5%	9%	14%	71%	1%

(1) Data points source: CoStar Group, a NASDAQ company and world leader in commercial real estate information with a comprehensive database of real estate data throughout the US, Canada, UK and France. Published April 2023.

NON-INTEREST INCOME

In thousands (except ratios)

	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Service fees	$1,173	$1,205	$1,093	$934	$1,083
Gain (loss) on sale of securities available for sale	-	(21)	(1,989)	(558)	(3)
Gain on sale of loans held for sale	94	347	205	330	22
Other income	579	539	568	1,083	515
Total non-interest income	**$1,846**	**$2,070**	**($123)**	**$1,789**	**$1,617**
Average total assets	$2,183,542	$2,120,218	$2,051,867	$2,026,791	$1,968,381
Non-interest income / Average assets (1)	0.34%	0.40%	(0.02%)	0.35%	0.33%

Commentary

Service fees remain substantially consistent quarter over quarter.

SBA loan sales produced $94 thousand of gains in the second quarter 2023.

Fluctuation of non-interest income primarily impacted by one-time items in other income and loss on sale of securities in prior quarters.

(1) Annualized.

NON-INTEREST EXPENSE

In thousands (except ratios)

	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Salaries and employee benefits	$5,882	$6,377	$6,080	$6,075	$5,913
Occupancy	1,319	1,299	1,256	1,281	1,251
Regulatory assessments and fees	452	224	222	269	226
Consulting and legal fees	386	358	371	604	398
Network and information technology services	505	478	483	488	448
Other operating expense	1,908	1,440	1,602	1,415	1,315
Total non-interest expense	$10,452	$10,176	$10,014	$10,132	$9,551
Efficiency ratio	65.25%	56.32%	59.81%	54.58%	55.34%
Average total assets	$2,183,542	$2,120,218	$2,051,867	$2,026,791	$1,968,381
Non-interest expense / Average assets [1]	1.92%	1.95%	1.94%	1.98%	1.95%
Full-time equivalent employees	198	196	191	191	192

Commentary

Salaries and employee benefits decreased due to lower incentive accrual based on performance for the first half of 2023.

Regulatory assessments and fees increased $228 thousand due to an increase in the FDIC deposit insurance assessment rate compared to first quarter 2023.

Other operating expense increased $468 thousand due to increase in audit and tax services, internet banking fees, and special assets insurance expense.

Efficiency ratio impacted by lower revenue and increase in non-interest expenses.

[1] Annualized.

Capital Ratios [1]	Q2 2023	Q1 2023	Q2 2022	Well-Capitalized
Leverage Ratio	9.32%	9.36%	9.43%	5.00%
TCE/TA [2]	8.25%	8.50%	8.93%	NA
Tier 1 Risk Based Capital	12.27%	12.04%	12.65%	8.00%
Total Risk Based Capital	13.42%	13.20%	13.74%	10.00%
AOCI In Millions	($47.1)	($42.1)	($36.9)	

Commentary

Repurchased 77,603 shares during the quarter at a weighted average price of $9.58. 172,397 common shares remain authorized for repurchase under the repurchase program.

AOCI was ($47.1) million or ($2.41) per share as of June 30, 2023.

Q2 2023 EOP shares outstanding:
Common Stock: 19,544,777

[1] For the Company.
[2] Non-GAAP Financial Measures.

TAKEAWAYS

Leading franchise located in one of the most attractive banking markets in Florida and the U.S.	Robust organic growth	Strong asset quality, with minimal charge-offs experienced since 2015 recapitalization
Experienced and tested management team	Strong profitability, with pathway for future enhancement identified	Core funded deposit base with 32.1% Non-Interest-Bearing Deposits (AVG)

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios)

	As of or for the three months ended				
	6/30/2023	3/31/2023	12/31/2022	9/30/2022	6/30/2022
Pre-Tax Pre-Provision ("PTPP") Income:					
Net income	$ 4,196	$ 5,809	$ 4,434	$ 5,558	$ 5,295
Plus: Provision for income taxes	1,333	1,881	1,415	1,963	1,708
Plus: Provision for credit losses	38	201	880	910	705
PTPP income	$ 5,567	$ 7,891	$ 6,729	$ 8,431	$ 7,708
PTPP Return on Average Assets:					
PTPP income	$ 5,567	$ 7,891	$ 6,729	$ 8,431	$ 7,708
Average assets	$ 2,183,542	$ 2,120,218	$ 2,051,867	$ 2,026,791	$ 1,968,381
PTPP return on average assets (1)	1.02%	1.51%	1.30%	1.65%	1.57%
Operating Net Income:					
Net income	$ 4,196	$ 5,809	$ 4,434	$ 5,558	$ 5,295
Less: Net gains (losses) on sale of securities	-	(21)	(1,989)	(558)	(3)
Less: Tax effect on sale of securities	-	5	504	141	1
Operating net income	$ 4,196	$ 5,825	$ 5,919	$ 5,975	$ 5,297
Operating PTPP Income:					
PTPP income	$ 5,567	$ 7,891	$ 6,729	$ 8,431	$ 7,708
Less: Net gains (losses) on sale of securities	-	(21)	(1,989)	(558)	(3)
Operating PTPP Income	$ 5,567	$ 7,912	$ 8,718	$ 8,989	$ 7,711
Operating PTPP Return on Average Assets:					
Operating PTPP income	$ 5,567	$ 7,912	$ 8,718	$ 8,989	$ 7,711
Average assets	$ 2,183,542	$ 2,120,218	$ 2,051,867	$ 2,026,791	$ 1,968,381
Operating PTPP Return on average assets (1)	1.02%	1.51%	1.69%	1.76%	1.57%
Operating Return on Average Assets:					
Operating net income	$ 4,196	$ 5,825	$ 5,919	$ 5,975	$ 5,297
Average assets	$ 2,183,542	$ 2,120,218	$ 2,051,867	$ 2,026,791	$ 1,968,381
Operating return on average assets (1)	0.77%	1.11%	1.14%	1.17%	1.08%
Operating Return on Average Equity:					
Operating net income	$ 4,196	$ 5,825	$ 5,919	$ 5,975	$ 5,297
Average equity	$ 184,238	$ 183,371	$ 177,556	$ 185,288	$ 186,597
Operating return on average equity (1)	9.13%	12.88%	13.23%	12.79%	11.39%
Operating Revenue:					
Net interest income	$ 14,173	$ 15,997	$ 16,866	$ 16,774	$ 15,642
Non-interest income	1,846	2,070	(123)	1,789	1,617
Less: Net gains (losses) on sale of securities	-	(21)	(1,989)	(558)	(3)
Operating revenue	$ 16,019	$ 18,088	$ 18,732	$ 19,121	$ 17,262
Operating Efficiency Ratio:					
Total non-interest expense	$ 10,452	$ 10,176	$ 10,014	$ 10,132	$ 9,551
Operating revenue	$ 16,019	$ 18,088	$ 18,732	$ 19,121	$ 17,262
Operating efficiency ratio	65.25%	56.26%	53.46%	52.99%	55.33%

(1) Annualized.

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios and share data)

	As of and for the three months ended				
	6/30/2023	3/31/2023	12/31/2022	9/30/2022	6/30/2022
Tangible Book Value per Common Share (at period-end):					
Total stockholders' equity	$ 183,685	$ 183,858	$ 182,428	$ 177,417	$ 180,068
Less: Intangible assets	-	-	-	-	-
Tangible stockholders' equity	$ 183,685	$ 183,858	$ 182,428	$ 177,417	$ 180,068
Total shares issued and outstanding (at period-end):					
Total common shares issued and outstanding	19,544,777	19,622,380	20,000,753	20,000,753	20,000,753
Tangible book value per common share (2)	$ 9.40	$ 9.37	$ 9.12	$ 8.87	$ 9.00
Operating diluted net income per share of common stock:					
Operating net income	$ 4,196	$ 5,825	$ 5,919	$ 5,975	$ 5,297
Weighted average shares					
Diluted	$ 19,639,682	$ 19,940,606	$ 20,172,438	$ 20,148,208	$ 20,171,261
Operating diluted net income per share of common stock	0.21	$ 0.29	$ 0.29	$ 0.30	$ 0.26
Tangible Common Equity/Tangible Assets:					
Tangible stockholders' equity	$ 183,685	$ 183,858	$ 182,428	$ 177,417	$ 180,068
Tangible Assets	2,225,914	2,163,821	2,085,834	2,037,453	2,016,086
Tangible Common Equity/Tangible Assets:	8.25%	8.50%	8.75%	8.71%	8.93%

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