

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| OMB APPROVAL                                 |           |
|--|-----------|
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

|  |  |  |
|--|--|--|
| 1. Name and Address of Reporting Person*<br><u>DE LA AGUILERA LUIS</u><br><br>(Last) (First) (Middle)<br><u>C/O USCB FINANCIAL HOLDINGS, INC.</u><br><u>2301 N.W. 87TH AVENUE</u><br><br>(Street)<br><u>DORAL FL 33172</u><br><br>(City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol<br><u>USCB FINANCIAL HOLDINGS, INC. [ USCB ]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)<br><input checked="" type="checkbox"/> Director 10% Owner<br><input checked="" type="checkbox"/> Officer (give title below) Other (specify below)<br><p style="text-align: center;"><b>President and CEO</b></p> |
|  | 3. Date of Earliest Transaction (Month/Day/Year)<br><u>05/19/2026</u>                        |  |
| 4. If Amendment, Date of Original Filed (Month/Day/Year)   |  |  |

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) |   | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) |            |                        | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|------------|------------------------|---|--|---|
|                                 |                                      |  | Code                           | V | Amount  | (A) or (D) | Price                  |   |  |   |
| Class A Voting Common Stock     | 05/19/2026                           |  | M                              |   | 4,931   | A          | \$12.05                | 247,876 <sup>(1)</sup>  | D  |   |
| Class A Voting Common Stock     | 05/19/2026                           |  | S                              |   | 4,931   | D          | \$18.01 <sup>(2)</sup> | 242,945 <sup>(1)</sup>  | D  |   |
| Class A Voting Common Stock     | 05/20/2026                           |  | M                              |   | 36,826  | A          | \$12.05                | 279,771 <sup>(1)</sup>  | D  |   |
| Class A Voting Common Stock     | 05/20/2026                           |  | S                              |   | 36,826  | D          | \$18.15 <sup>(3)</sup> | 242,945 <sup>(1)</sup>  | D  |   |

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |     | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                 | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |       |
|--|--|--------------------------------------|--|--------------------------------|---|--|-----|--|-----------------|---|--|--|---|--|-------|
|  |  |                                      |  | Code                           | V | (A)  | (D) | Date Exercisable   | Expiration Date |   |  |  |   |  | Title |
| Stock Option (Right to Buy)                | \$12.05  | 05/19/2026                           |  | M                              |   | 4,931  |     | 09/27/2022 <sup>(4)</sup>                                | 09/27/2031      | Common Stock  | 4,931                                      | \$0  | 103,670   | D  |       |
| Stock Option (Right to Buy)                | \$12.05  | 05/20/2026                           |  | M                              |   | 36,826   |     | 09/27/2022 <sup>(4)</sup>                                | 09/27/2031      | Common Stock  | 36,826                                     | \$0  | 66,844  | D  |       |

**Explanation of Responses:**

- Includes the grant of 27,632 shares of restricted stock which vest at a rate of one-third per year commencing on January 27, 2027, 17,102 shares of restricted stock from a grant of 25,653 shares which commenced vesting at a rate of one-third per year on January 21, 2026, 4,045 shares of restricted stock from a grant of 12,136 shares which commenced vesting at a rate of one-third per year on January 22, 2025, and 41,666 shares of restricted stock from a grant of 125,000 shares which commenced vesting at a rate of one-third per year on December 31, 2024.
- The price reported in column 4 is a weighted price. These shares were sold in multiple transactions at prices ranging from \$18.00 to \$18.08, inclusive. The reporting person undertakes to provide to USCB, or any security holder of USCB, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.
- The price reported in column 4 is a weighted price. These shares were sold in multiple transactions at prices ranging from \$18.03 to \$18.42, inclusive. The reporting person undertakes to provide to USCB, or any security holder of USCB, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.
- The stock options vested at the rate of one-third per year commencing on September 27, 2022.

/s/ Robert Anderson by P.O.A. 05/21/2026  
for Luis de la Aguilera

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.