

**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                                 |           |
|--|-----------|
| OMB Number:                                  | 3235-0287 |
| Estimated average burden hours per response: | 0.5       |

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><u>President and CEO</u> |
|  | 3. Date of Earliest Transaction (Month/Day/Year)<br><u>01/22/2026</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     | 01/22/2026                           |  | F                              |   | 1,511   | D          | \$20.7 | 218,261 <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 |   |  |  |   |  |
| Stock Option (Right to Buy)                | \$11.35  |                                      |  |                                |   |  |     | 09/23/2020 <sup>(3)</sup>                                | 09/23/2029      | Common Stock  | 40,000                                     | 40,000   | D   |  |
| Stock Option (Right to Buy)                | \$12.05  |                                      |  |                                |   |  |     | 09/27/2022 <sup>(4)</sup>                                | 09/27/2031      | Common Stock  | 160,000                                    | 160,000  | D   |  |
| Stock Option (Right to Buy)                | \$7.5  |                                      |  |                                |   |  |     | 04/01/2017 <sup>(2)</sup>                                | 04/01/2026      | Common Stock  | 10,000                                     | 10,000   | D   |  |

**Explanation of Responses:**

- Includes 17,082 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, 7,892 shares of restricted stock from a grant of 23,678 shares which commenced vesting at a rate of one-third per year on March 8, 2024, 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 stock options vested at the rate of 25% per year commencing on April 1, 2017.
- The stock options vested at the rate of one-third per year commencing on September 23, 2020.
- The stock options vested at the rate of one-third per year commencing on September 27, 2022.

/s/ Robert Anderson by P.O.A. for Luis de la Aguilera 01/26/2026

\*\* 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.

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