
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13D

Under the Securities Exchange Act of 1934

(Amendment No. 3)*

USCB FINANCIAL HOLDINGS, INC.

(Name of Issuer)

Class A Common Stock, Par Value \$1.00 Per Share

(Title of Class of Securities)

90355N101

(CUSIP Number)

W. Kirk Wycoff
Four Radnor Corporate Center, Suite 210
Radnor, PA, 19087
215-399-4650

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Washington, DC, 20007
202-295-4500

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3299 K Street, N.W., Suite 100
Washington, DC, 20007
202-295-4500

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

12/11/2025

(Date of Event Which Requires Filing of This Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition that is the subject of this Schedule 13D, and is filing this schedule because of §§ 240.13d-1(e), 240.13d-1(f) or 240.13d-1(g), check the following box.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13D

CUSIP No. 90355N101

1 Name of reporting person
Patriot Financial Partners II, L.P.
Check the appropriate box if a member of a Group (See Instructions)

2 (a)
 (b)

3 SEC use only
Source of funds (See Instructions)

4 OO
Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5
Citizenship or place of organization

6 DELAWARE

| | |
|--------------|--------------------------|
| | Sole Voting Power |
| 7 | 0.00 |
| Number of | Shared Voting Power |
| Shares | |
| Beneficially | 8 |
| Owned by | 1,662,420.00 |
| Each | Sole Dispositive Power |
| Reporting | 9 |
| Person | 0.00 |
| With: | Shared Dispositive Power |
| | 10 |
| | 1,662,420.00 |

11 Aggregate amount beneficially owned by each reporting person
1,662,420.00
Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12
Percent of class represented by amount in Row (11)

13 9.2 %
Type of Reporting Person (See Instructions)

14 PN

SCHEDULE 13D

CUSIP No. 90355N101

1 Name of reporting person
Patriot Financial Partners Parallel II, L.P.

2 Check the appropriate box if a member of a Group (See Instructions)

(a)

(b)

3 SEC use only
Source of funds (See Instructions)

4 OO
5 Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

Citizenship or place of organization

6 DELAWARE

Sole Voting Power

7

0.00

Number of Shares Beneficially

Shared Voting Power

8

193,866.00

Owned by Each Reporting Person

Sole Dispositive Power

9

0.00

With: Shared Dispositive Power

10

193,866.00

Aggregate amount beneficially owned by each reporting person

11 193,866.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12

Percent of class represented by amount in Row (11)

13 1.1 %

Type of Reporting Person (See Instructions)

14 PN

SCHEDULE 13D

CUSIP No. 90355N101

Name of reporting person

1 Patriot Financial Partners GP II, L.P.

Check the appropriate box if a member of a Group (See Instructions)

2 (a)

(b)

3 SEC use only
Source of funds (See Instructions)

4 OO
5 Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

Citizenship or place of organization

6 DELAWARE

Number of 7 Sole Voting Power

| | |
|--------------|--|
| Shares | |
| Beneficially | 0.00 |
| Owned by | Shared Voting Power |
| Each | 8 |
| Reporting | 1,856,286.00 |
| Person | Sole Dispositive Power |
| With: | 9 |
| | 0.00 |
| | Shared Dispositive Power |
| | 10 |
| | 1,856,286.00 |
| | Aggregate amount beneficially owned by each reporting person |
| 11 | 1,856,286.00 |
| | Check if the aggregate amount in Row (11) excludes certain shares (See Instructions) |
| 12 | <input type="checkbox"/> |
| | Percent of class represented by amount in Row (11) |
| 13 | 10.2 % |
| | Type of Reporting Person (See Instructions) |
| 14 | PN |

SCHEDULE 13D

CUSIP No. 90355N101

| | |
|--------------|---|
| 1 | Name of reporting person |
| | WYCOFF W KIRK |
| | Check the appropriate box if a member of a Group (See Instructions) |
| 2 | <input checked="" type="checkbox"/> (a) |
| | <input type="checkbox"/> (b) |
| 3 | SEC use only |
| 4 | Source of funds (See Instructions) |
| | OO |
| 5 | Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e) |
| | <input type="checkbox"/> |
| 6 | Citizenship or place of organization |
| | UNITED STATES |
| | Sole Voting Power |
| 7 | 11,500.00 |
| Number of | Shared Voting Power |
| Shares | 8 |
| Beneficially | 1,856,286.00 |
| Owned by | Sole Dispositive Power |
| Each | 9 |
| Reporting | 11,500.00 |
| Person | Shared Dispositive Power |
| With: | 10 |
| | 1,856,286.00 |
| 11 | Aggregate amount beneficially owned by each reporting person |

1,867,786.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12

Percent of class represented by amount in Row (11)

13

10.3 %

Type of Reporting Person (See Instructions)

14

IN

SCHEDULE 13D

CUSIP No. 90355N101

Name of reporting person

1

LUBERT IRA M

Check the appropriate box if a member of a Group (See Instructions)

2

(a)

(b)

3

SEC use only

Source of funds (See Instructions)

4

OO

Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5

Citizenship or place of organization

6

UNITED STATES

Sole Voting Power

7

0.00

Number of
Shares

Shared Voting Power

Beneficially 8

1,856,286.00

Owned by

Each

Sole Dispositive Power

Reporting 9

0.00

Person

With:

Shared Dispositive Power

10

1,856,286.00

Aggregate amount beneficially owned by each reporting person

11

1,856,286.00

Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

12

Percent of class represented by amount in Row (11)

13

10.2 %

Type of Reporting Person (See Instructions)

14

IN

SCHEDULE 13D

CUSIP No. 90355N101

1 Name of reporting person
LYNCH JAMES J
Check the appropriate box if a member of a Group (See Instructions)

2 (a)
 (b)

3 SEC use only
Source of funds (See Instructions)

4 OO
Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

5

6 Citizenship or place of organization
UNITED STATES

7 Sole Voting Power
0.00

Number of Shares Beneficially Owned by Each Reporting Person With:

8 Shared Voting Power
1,856,286.00

9 Sole Dispositive Power
0.00

10 Shared Dispositive Power
1,856,286.00

11 Aggregate amount beneficially owned by each reporting person
1,856,286.00

12 Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

13 Percent of class represented by amount in Row (11)
10.2 %

14 Type of Reporting Person (See Instructions)
IN

SCHEDULE 13D

CUSIP No. 90355N101

1 Name of reporting person
Patriot Financial Partners GP II, LLC
Check the appropriate box if a member of a Group (See Instructions)

2 (a)
 (b)

3 SEC use only
Source of funds (See Instructions)

4 OO

5 Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

6

Citizenship or place of organization

7 Sole Voting Power

Number of Shares Beneficially Owned by Each Reporting Person With:

8 0.00 Shared Voting Power

9 1,856,286.00 Sole Dispositive Power

10 0.00 Shared Dispositive Power

11 1,856,286.00 Aggregate amount beneficially owned by each reporting person

12 Check if the aggregate amount in Row (11) excludes certain shares (See Instructions)

13

Percent of class represented by amount in Row (11)

14 10.2 %

Type of Reporting Person (See Instructions)

OO

SCHEDULE 13D

CUSIP No. 90355N101

1 Name of reporting person

Deutsch James F.

Check the appropriate box if a member of a Group (See Instructions)

2 (a)
 (b)

3 SEC use only
Source of funds (See Instructions)

4 OO

5 Check if disclosure of legal proceedings is required pursuant to Items 2(d) or 2(e)

6

Citizenship or place of organization

UNITED STATES

Number of Shares Beneficially Owned by

7 Sole Voting Power

8 0.00 Shared Voting Power

| | |
|-----------------------------|--|
| Each Reporting Person With: | 1,856,286.00 |
| | Sole Dispositive Power |
| 9 | 0.00 |
| | Shared Dispositive Power |
| 10 | 1,856,286.00 |
| | Aggregate amount beneficially owned by each reporting person |
| 11 | 1,856,286.00 |
| | Check if the aggregate amount in Row (11) excludes certain shares (See Instructions) |
| 12 | <input type="checkbox"/> |
| | Percent of class represented by amount in Row (11) |
| 13 | 10.2 % |
| | Type of Reporting Person (See Instructions) |
| 14 | IN |

SCHEDULE 13D

Item 1. Security and Issuer

Title of Class of Securities:

(a) Class A Common Stock, Par Value \$1.00 Per Share

Name of Issuer:

(b) USCB FINANCIAL HOLDINGS, INC.

Address of Issuer's Principal Executive Offices:

(c) 2301 NW 87TH AVENUE, 2301 NW 87TH AVENUE, DORAL, FLORIDA , 33172.

Item 1 Comment: INTRODUCTION This Amendment No. 3 to Schedule 13D ("Amendment No. 3") is being filed to amend and supplement the statement on Schedule 13D relating to Class A Voting Common Stock, par value \$1.00 per share (the "Class A Common Stock"), of USCB Financial Holdings, Inc. (the "Issuer" or the "Company") as filed with the Securities and Exchange Commission (the "SEC") on January 6, 2022 (the "Schedule 13D"). Amendment No. 1 as filed with the SEC on September 4, 2025 ("Amendment No. 1") and Amendment No. 2 filed with the SEC on September 17, 2025 ("Amendment No. 2"). All capitalized terms not otherwise defined herein shall have the meaning ascribed to the terms in the Initial Schedule 13D.

Item 5. Interest in Securities of the Issuer

(a) Patriot Financial Group II beneficially owns in the aggregate 1,867,786 shares of Class A Common Stock or 10.3% of the outstanding shares.

Patriot Fund II beneficially owns 1,662,420 shares of Class A Common Stock or 9.2% of the outstanding shares, with the shared power to vote and dispose the 1,662,420 shares and no sole power to vote and dispose the shares. Patriot Parallel Fund II beneficially owns 193,866 shares of Class A Common Stock or 1.1% of the outstanding shares, with the shared power to vote and dispose the 193,866 shares and no sole power to vote and dispose the shares. Each of Patriot GP II, Patriot II LLC and Messrs. Lubert, Lynch and Deutsch beneficially owns 1,856,286 shares of Class A Common Stock or 10.2% of the outstanding shares, with the shared power to vote and dispose the 1,856,286 shares and no sole power to vote and dispose the shares. W. Kirk Wycoff beneficially owns 1,867,786 shares of Class A Common Stock or 10.3% of the outstanding shares, with the shared power to vote and dispose 1,856,286 shares and the sole power to vote and dispose 11,500 shares, which represent options granted to Mr. Wycoff as a director of the Company. Each of Patriot II GP, Patriot II LLC and Messrs. Wycoff, Lubert, Lynch and Deutsch disclaims beneficial ownership of the shares owned by the Patriot Funds, except to the extent of its or their pecuniary interest therein.

(c) During the last 60 days, the Patriot Funds sold in the open market: 21,327 shares of Class A Voting Common Stock on November 24, 2025 at a weighted average price of \$18.02 per share (at prices ranging from \$17.99 to \$18.18, inclusive); 22,558 shares of Class A Voting Common Stock on November 25, 2025 at a weighted average price of \$18.06 per share (at prices ranging from \$18.00 to \$18.21, inclusive); 14,695 shares of Class A Voting Common Stock on December 2, 2025 at a weighted average price of \$17.75 per share (at prices ranging from \$17.60 to \$18.01, inclusive); 82,043 shares of Class A Voting Common Stock on December 10, 2025 at a weighted average price of \$18.56 per share (at prices ranging from \$18.50 to \$18.91, inclusive); and 39,000 shares of Class A Voting Common

Stock on December 11, 2025 at a weighted average price of \$18.68 per share (at prices ranging from \$18.50 to \$18.83, inclusive).

- (d) Other than the Patriot Financial Group II, no other person has the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, the securities of the Company referred to in this Item 5.
- (e) Not applicable. The calculations for percentage of outstanding shares are based on 18,110,385 shares of Class A Common Stock outstanding as of October 31, 2025 according to the Company's Quarterly Report on Form 10Q for the three months ended September 30, 2025.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Patriot Financial Partners II, L.P.

Signature: /s/ W. Kirk Wycoff

Name/Title: W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P., the general partner

Date: 12/12/2025

Patriot Financial Partners Parallel II, L.P.

Signature: /s/ W. Kirk Wycoff

Name/Title: W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P., the general partner

Date: 12/12/2025

Patriot Financial Partners GP II, L.P.

Signature: /s/ W. Kirk Wycoff

Name/Title: W. Kirk Wycoff, a member of Patriot Financial Partners GP II, LLC, the general partner of Patriot Financial Partners GP II, L.P.

Date: 12/12/2025

WYCOFF W KIRK

Signature: /s/ W. Kirk Wycoff

Name/Title: W. Kirk Wycoff

Date: 12/12/2025

LUBERT IRA M

Signature: /s/ James J. Murphy by P.O.A. for Ira M. Lubert

Name/Title: Ira M. Lubert

Date: 12/12/2025

LYNCH JAMES J

Signature: /s/ James J. Lynch

Name/Title: James J. Lynch

Date: 12/12/2025

Patriot Financial Partners GP II, LLC

Signature: /s/ W. Kirk Wycoff

Name/Title: W. Kirk Wycoff, member

Date: 12/12/2025

Deutsch James F.

Signature: /s/ James F. Deutsch

Name/Title: James F. Deutsch

Date: 12/12/2025