USCB FINANCIAL HOLDINGS

INVESTOR PRESENTATION

SECOND QUARTER 2026

NASDAQ: USCB

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;
- 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;
- 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, any 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.

TABLE OF CONTENTS

WE ARE A RELATIONSHIP-FIRST BANK

Company Overview

- Founded in 2002, U.S. Century Bank is a state-chartered bank headquartered in South Florida.
  - 8th largest Florida headquartered bank by deposits in Miami Dade County as of June 30, 2025. (1)
- Its holding company formed in December 2021, USCB Financial Holdings, Inc. (NASDAQ: USCB) is included in the Russell 3000 Index.
- The Bank conducted its initial public offering in July 2021, raising $40.0 million in equity capital.
- Full-service commercial bank offering products and services tailored to meet the needs of small-to-medium sized businesses, entrepreneurs and professionals in South Florida (Miami-Dade, Broward, and Palm Beach counties)
- SBA preferred lender, ranked as a top SBA 7(a) community bank lender in Miami-Dade and Broward counties
- 5-star Bauer Financial rating

ASSETS **$3.0B**	LOANS(2) **$2.3B**	DEPOSITS **$2.5B**	EQUITY **$233M**
NPA/ASSETS **0.07%**	TOTAL RBC(3) **13.88%**	ROAA(4) **1.26%**	EPS(5) **$0.49**

For the Company as of June 30, 2026.

Commercial Banking

- Focused on servicing small-to-medium-sized businesses within branch footprint
- Offer relationship-focused retail deposit products to owners and operators of SMBs
- Ability for customers to access accounts through online and mobile banking platforms
- Credit products include Asset-Based Loans, Lines of Credit and Term Loans
- Provide Treasury Management services to clients
- Relationship-driven with flexible solutions tailored to each client's need

South Florida

(1) FDIC Deposit Market Share Report as of 6/30/25.
(2) Loan amounts include deferred fees/costs.
(3) Company's regulatory capital ratio.
(4) Based on second quarter 2026. Annualized.
(5) Fully Diluted EPS for the quarter ended June 30, 2026.

LOCATED IN A VIBRANT ECONOMY

Florida is one of the largest business markets in the country

- **#2** in the U.S. for SBA loan production (6,302 loans) and **#3** in SBA lending volume ($3.2B) in 2025 (1)
- Ranked **#3 best state for business** (CNBC, July 2025) (2)
- Investment activity is supported by EB-5 programs and luxury branded condominium and condo-hotel developments (3)

Corporate Relocations Fueling Economic Expansion

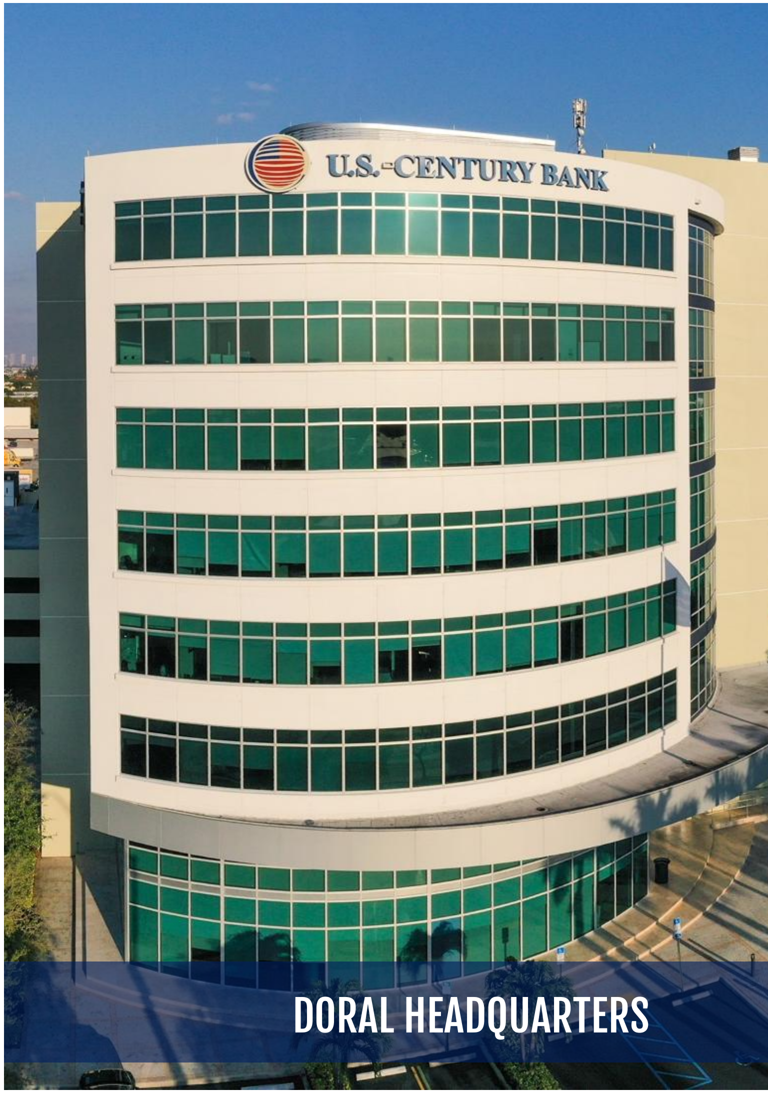
- Attracting hedge funds, private equity, and tech firms — powered by a business-friendly climate and **no state income tax,** as exemplified by Citadel's relocation (7)
- Major employers including **Amazon and Blackstone** keep expanding their Miami footprint (7)
- Strong corporate demand has driven Class A **office rents** close to $60/sq ft and premium office space exceeding $100/sq ft (8)

Global Gateway Economy

- **#1 U.S. airport** for international freight (MIA) (4)
- A **leading U.S. container port** (PortMiami) (5)
- The world's **busiest cruise port** (6)

A diverse and vibrant economy

- South Florida MSA: **6.4M residents** — 8th-largest U.S. metro (4)
- Florida: **23.5M residents** (+1.9M since 2020) — 3rd-most-populous state (4)
- **#5** in the 2026 State Tax Competitiveness Index (9)
- Home to **20+ Fortune 500** companies (2025) (10)



Sources:
(1) U.S Small Business Administration
(2) CNBC
(3) GlobeNewswire
(4) Federal Reserve Bank of ST. Louis
(5) U.S. Bureau of Labor Statistics
(6) Census.gov
(7) Fox Business
(8) Miami Herald
(9) Tax Foundation
(10) Fortune Magazine

SEASONED MANAGEMENT

Luis de la Aguilera
Chairman, President & CEO
Previously President & CEO of TotalBank
42+ years in banking

Rob Anderson
Chief Financial Officer
Previously CFO of Capstar Financial Holdings
20+ years in banking

Oscar Gomez
Head of Global Banking Division
Previously at Regions Bank
32+ years in banking

Maricarmen Logroño
Chief Risk Officer
Previously at Doral Bank
22+ years in banking

Nicholas Bustle
Chief Lending Officer
Previously at Valley Bank
37+ years in banking

Sergio Garrido
Chief Credit Officer
Previously Director of Credit Underwriting
15+ years in banking

Martha Guerra-Kattou
Director of Sales & Marketing
Previously at TotalBank
32+ years in banking

Andres Collazo
Director of Operations & IT Systems
Previously at TotalBank
35+ years in banking

Seasoned Management Team with Local Banking Experience

ACCOMPLISHED BOARD OF DIRECTORS

Luis de la Aguilera
Chairman, President & CEO
Previously President & CEO of TotalBank
Director since 2016

Aida Levitan
Board Member
President the Levitan Group
Director since 2013

Howard Feinglass
Board Member
Managing Partner, Priam Capital
Director since 2015

Ramón Abadin
Board Member
Partner, Ramon A. Abadin P.A.
Director since 2017

Bernardo Fernandez, Jr.
Board Member
Corporate Physician Executive, Broward Health
Director since 2017

Ramon A. Rodriguez, CPA
Board Member
Former Chairman and Chief Executive Officer Cable Insurance
Director since 2022

Robert Kafafian
Board Member
Executive Advisor
Wolf & Company, P.C.
Director since 2022

Maria C. Alonso
Board Member
Director, Axxes Capital
Director since 2022

Ramon M. Rodriguez
Board Member
Former Market President
Seacoast Bank
Director since 2026

Highly Accomplished and Aligned Board with Complementary Track Records

OUR STRATEGY

Organic Loan Growth:

- **Take advantage of platform that we have developed post 2015 recapitalization, capitalize on fragmented Miami-Dade MSA community banking market, and continue to build market share**
  - Capitalize on inherent advantages over smaller community banks which lack our product expertise and breadth of service
  - Due to significant consolidation, there exists a base of potential clients that desire to partner with a bank that is locally headquartered

Team Lift-outs:

- **Continue to bring in top tier talent to U.S. Century Bank, with teams attracted to culture, public currency and local decision making**
  - Overall growth success will depend upon our ability to attract, retain, develop, incentivize, and reward the human capital necessary to execute growth strategy
  - Attractive stock-based incentive compensation to attract top tier talent

Asset Purchases:

- **Portfolio loan purchases; opportunistic to complement organic growth initiatives**
  - Net capital can serve as dry powder to facilitate meaningfully sized portfolio acquisitions
  - Proactively evaluating portfolio opportunities that are consistent with USCB's credit philosophy

Strategic Acquisitions:

- **Become an active acquirer for Florida banks looking to find a partner**
  - Focused on strategic, financially attractive acquisitions which support USCB's organic growth strategy without compromising the risk profile
  - Numerous potential partners in Miami-Dade MSA that may seek liquidity
  - USCB is positioned to offer stock consideration

BUSINESS VERTICALS

Differentiated Banking Product Offerings and Services

Private Client Group (1)

$328MM 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

$203MM 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

$165MM Deposits / $135MM 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

$64MM 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

$245MM Deposits / $139MM Loans

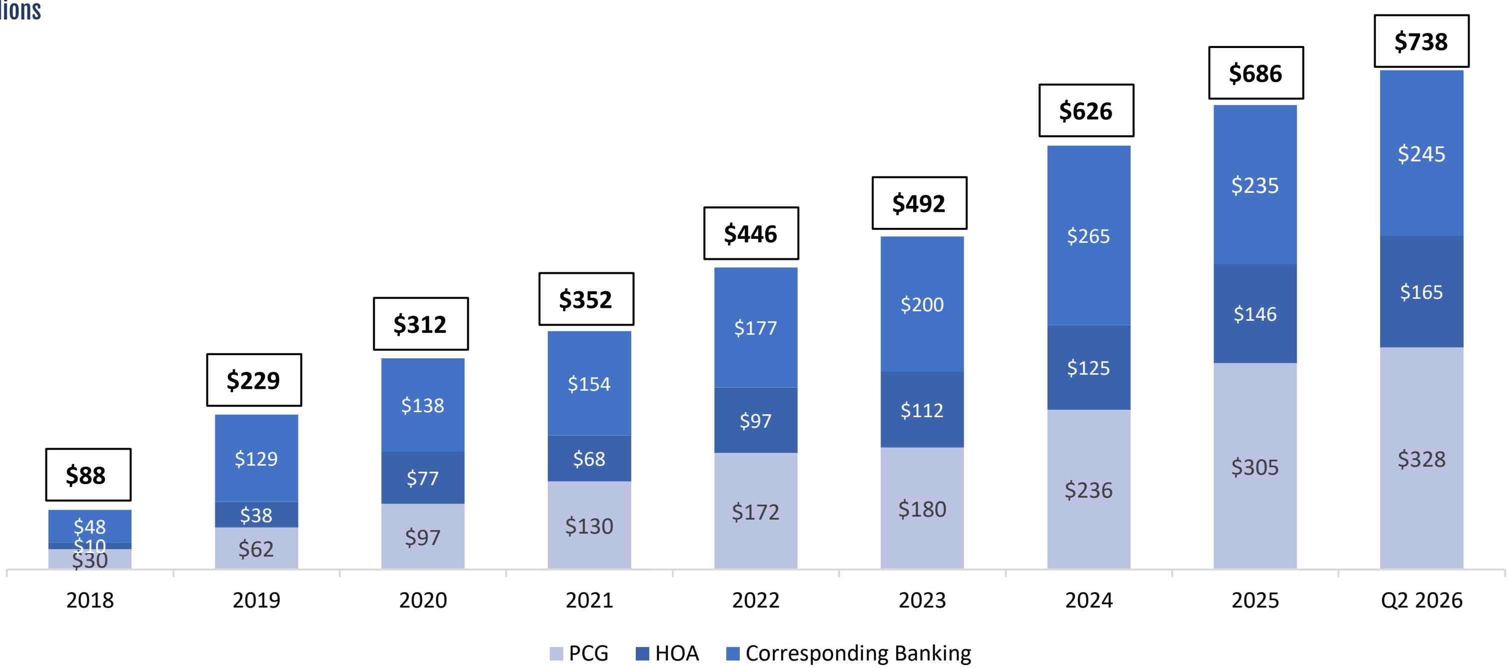
- Comprehensive range of both domestic and international services with the latest in technology to ensure quick processing.
- Focus on Caribbean and Latin American countries.
- Correspondent banking services include letters of credit, foreign collections, wire transfers, ForEx and trade finance.

Balances as of June 30, 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.

DEPOSIT AGGREGATING VERTICALS

Deposits Trend (EOP)
In millions



Commentary

As of June 30, 2026, deposits totaling $738 million were associated with the verticals.

Growth by vertical from 2018 to 2026:

PCG [1]: $298 million.

HOA: $155 million.

Correspondent Banking: $197 million.

[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.

Q2 2026 HIGHLIGHTS – Strong Earnings Growth Driven by Loan Production & Margin Expansion

GROWTH

- EOP assets surpassed $3.0 billion.
- Average loans increased $81.2 million or 15.0% annualized over Q1.
- Average deposit increased $61.9 million or 10.2% annualized from Q1.
- Average DDA increased $47.4 million or 32.5% over Q1.

EARNINGS & PROFITABILITY

- ROAA was 1.26% and ROAE was 15.90%.
- PTPP ROAA(1) was 1.93% improvement from 1.79% for Q1.
- Net income was $9.1 million, or $0.49 per diluted share.
- Net interest income before provision for credit losses increased to $24.4M, up $2.3 million or 42.6% annualized over Q1.
- Net interest margin improved to 3.49% from 3.27% for Q1.
- Deposit cost decreased 4 bps to 2.16% from Q1.
- Efficiency ratio was 49.97% improvement from 52.34% for Q1.

CAPITAL/ CREDIT

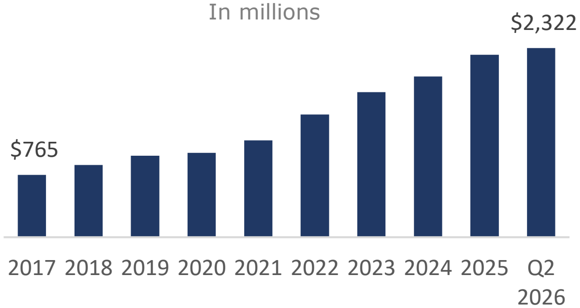
- Non-performing loans totaled $2.1 million or 0.09% of total loans.
- ACL coverage ratio was 1.15% of total loans.
- Net charge-offs to average loans was 0.05%
- Total risk-based capital ratio was 13.88% for the Company.

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

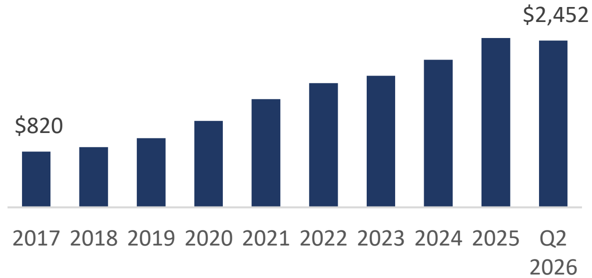
HISTORICAL FINANCIALS – Consistent Growth, Profitability and Credit Discipline

EOP for Balance Sheet amounts

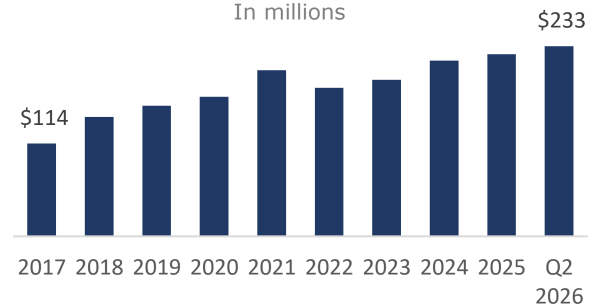
Loans [(1)]
In millions



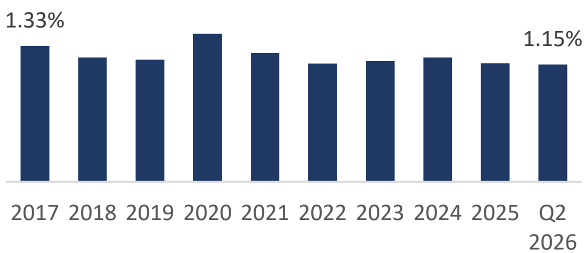
Deposits
In millions



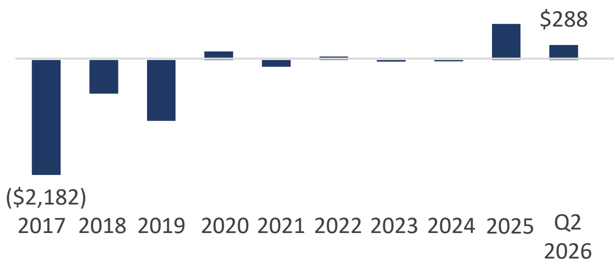
Total Stockholders' Equity
In millions



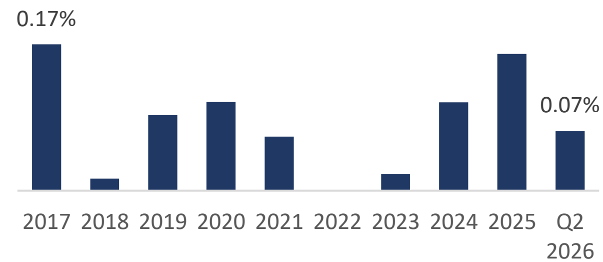
ACL/Total Loans [(2)]



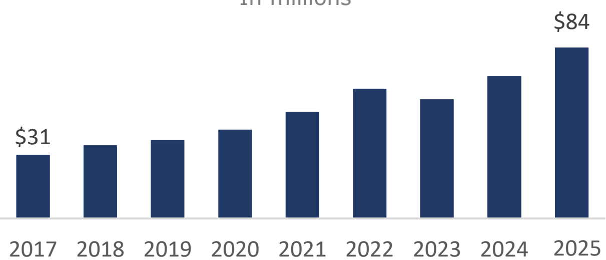
Net Charge-offs
(recoveries)
In thousands



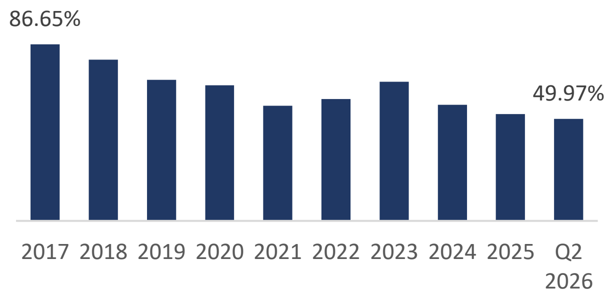
Nonperforming Assets/Total Assets



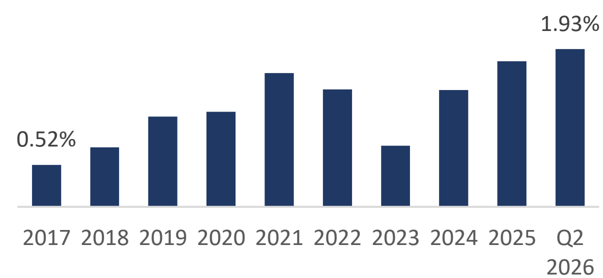
Net Interest Income
In millions



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 – Strong Operating Performance Driven by Balance Sheet Growth

In thousands (except per share data)

		Q2 2026	Q1 2026	Q2 2025
Balance Sheet (EOP)	Total Securities	$468,986	$427,091	$444,122
	Total Loans [1]	$2,322,385	$2,241,051	$2,113,318
	Total Assets	$3,019,701	$2,845,735	$2,719,474
	Total Deposits	$2,452,271	$2,493,580	$2,335,661
	Total Equity [2]	$233,238	$223,246	$231,583
Income Statement	Net Interest Income	$24,387	$22,048	$21,034
	Non-Interest Income	$3,560	$4,150	$3,370
	Total Revenue [3]	$27,947	$26,198	$24,404
	Provision for Credit Losses	$1,267	$801	$1,031
	Non-Interest Expense	$13,966	$13,711	$12,634
	Income Before Income Taxes	$12,714	$11,686	$10,739
	Income Tax Expense	$3,636	$2,335	$2,599
	Net Income	$9,078	$9,351	$8,140
	Diluted Earnings Per Share (EPS)	$0.49	$0.51	$0.40
	PTPP Income [4]	$13,981	$12,487	$11,770
	Weighted Average Diluted Shares	18,509,572	18,454,006	20,295,794

[1] Loan amounts include deferred fees/costs.

[2] Total Equity includes accumulated other comprehensive loss of $31.4 million for Q2 2026, $31.3 million for Q1 2026, and $41.8 million for Q2 2025. The increase in total stockholders' equity was partially offset by the cost of the repurchase of 2.0 million shares of Class A common stock in September 2025, as previously disclosed.

[3] Equals net interest income plus non-interest income.

[4] Non-GAAP financial measures. See reconciliation in this presentation.

KEY PERFORMANCE INDICATORS – Profitable Growth Driving Shareholder Value

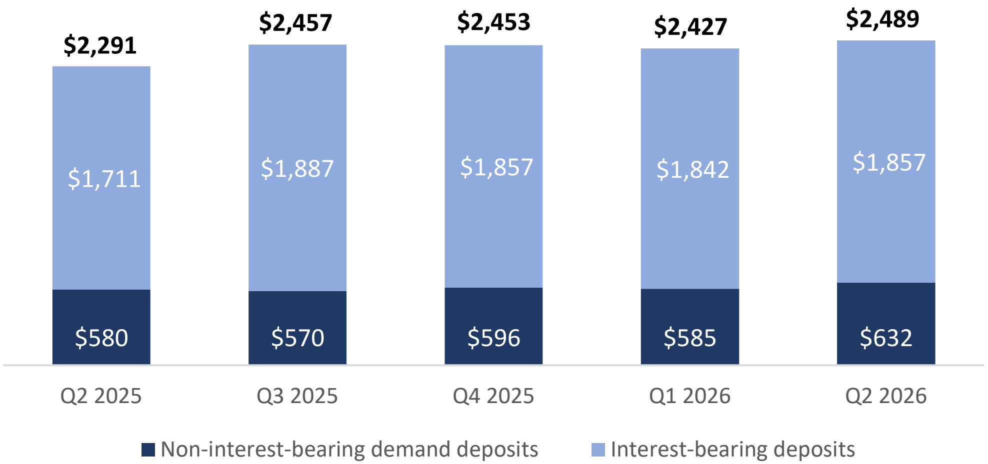
In thousands (except for TBV/share and ratios)

		Q2 2026	Q1 2026	Q2 2025
GROWTH	Total Assets (EOP)	$3,019,701	$2,845,735	$2,719,474
	Total Loans (EOP) (1)	$2,322,385	$2,241,051	$2,113,318
	Total Deposits (EOP)	$2,452,271	$2,493,580	$2,335,661
	Tangible Book Value/Share (2)(3)(5)	$12.64	$12.23	$11.53
PROFITABILITY	Return On Average Assets (4)	1.26%	1.34%	1.22%
	PTPP Return On Average Assets (4)(5)	1.93%	1.79%	1.76%
	Return On Average Equity (4)	15.90%	17.07%	14.29%
	Net Interest Margin (4)	3.49%	3.27%	3.28%
	Efficiency Ratio	49.97%	52.34%	51.77%
CAPITAL/ CREDIT	Tangible Common Equity/Tangible Assets (3)(5)	7.72%	7.84%	8.52%
	Total Risk-Based Capital (6)	13.88%	14.09%	13.73%
	NCO/Avg Loans (4)	0.05%	0.00%	0.14%
	NPA/Assets	0.07%	0.13%	0.05%
	Allowance for Credit Losses/Loans	1.15%	1.16%	1.18%

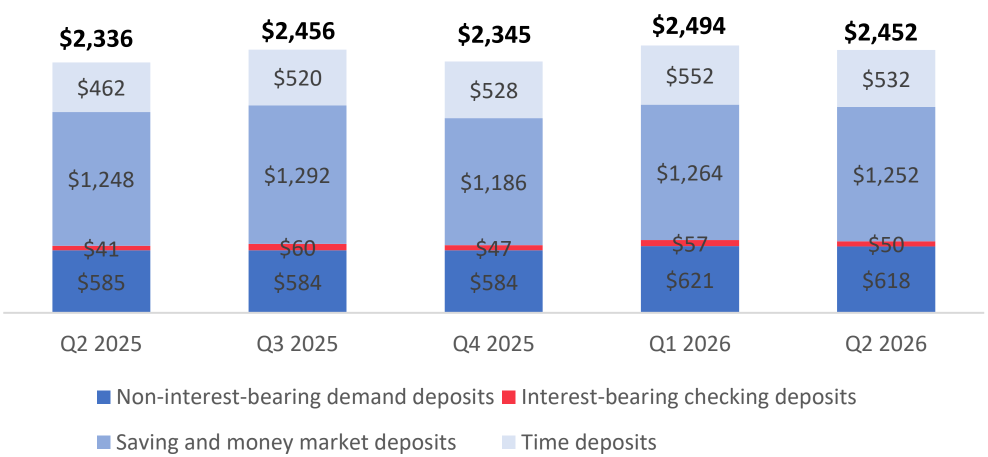
(1) Loan amounts include deferred fees/costs.
(2) AOCI effect on tangible book value per share was ($1.70) for Q2 2026, ($1.72) for Q1 2026 and ($2.08) for Q2 2025.
(3) TBV/share and TCE/TA were affected by the effect of the cost of the repurchase of 2.0 million shares of Class A common stock in September 2025 in stockholders' equity, as previously disclosed.
(4) Annualized.
(5) Non-GAAP financial measure. See reconciliation in this presentation.
(6) Reflects the Company's regulatory capital ratios.

DEPOSIT PORTFOLIO – DDA Above $600MM Drives Lower Deposit Costs and Margin Expansion

Deposits AVG
In millions



Deposit EOP
In millions



Commentary

Average DDA deposits increased by $47.4 million or 32.5% annualized compared to prior quarter.

Average deposits totaled $2.5 billion, reflecting an increase of $61.9 million or 10.2% annualized compared to prior quarter and an increase of $198.3 million or 8.7% compared to the second quarter of 2025.

Deposit cost improved to 2.16%, decreasing 4 bps quarter-over-quarter and 30 bps year-over-year.

Deposit Cost

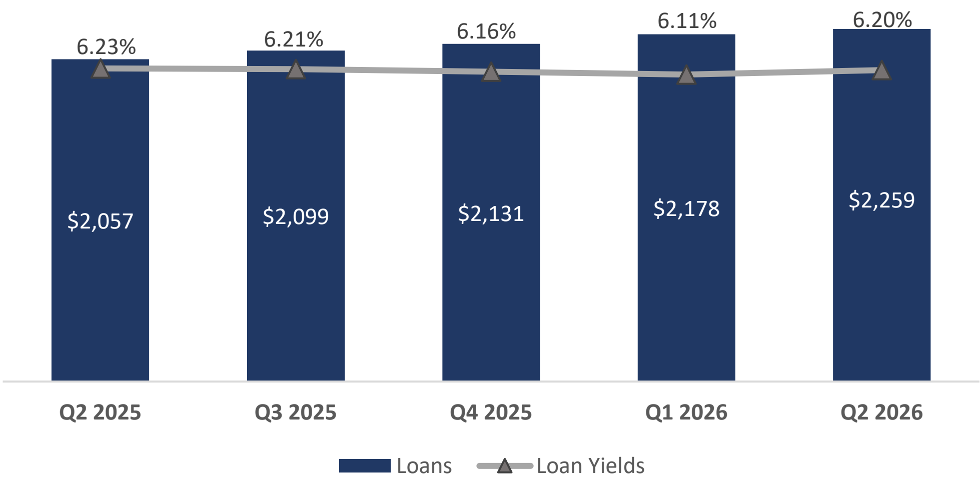
	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Interest-Bearing Deposits	3.29%	3.29%	3.02%	2.89%	2.90%
Total Deposits [1]	2.46%	2.53%	2.28%	2.20%	2.16%

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

[1] Reflects effects of non-interest-bearing deposits.

LOAN PORTFOLIO – Loan Growth Momentum Positions USCB for Sustained Performance

Total Loans (AVG)
In millions

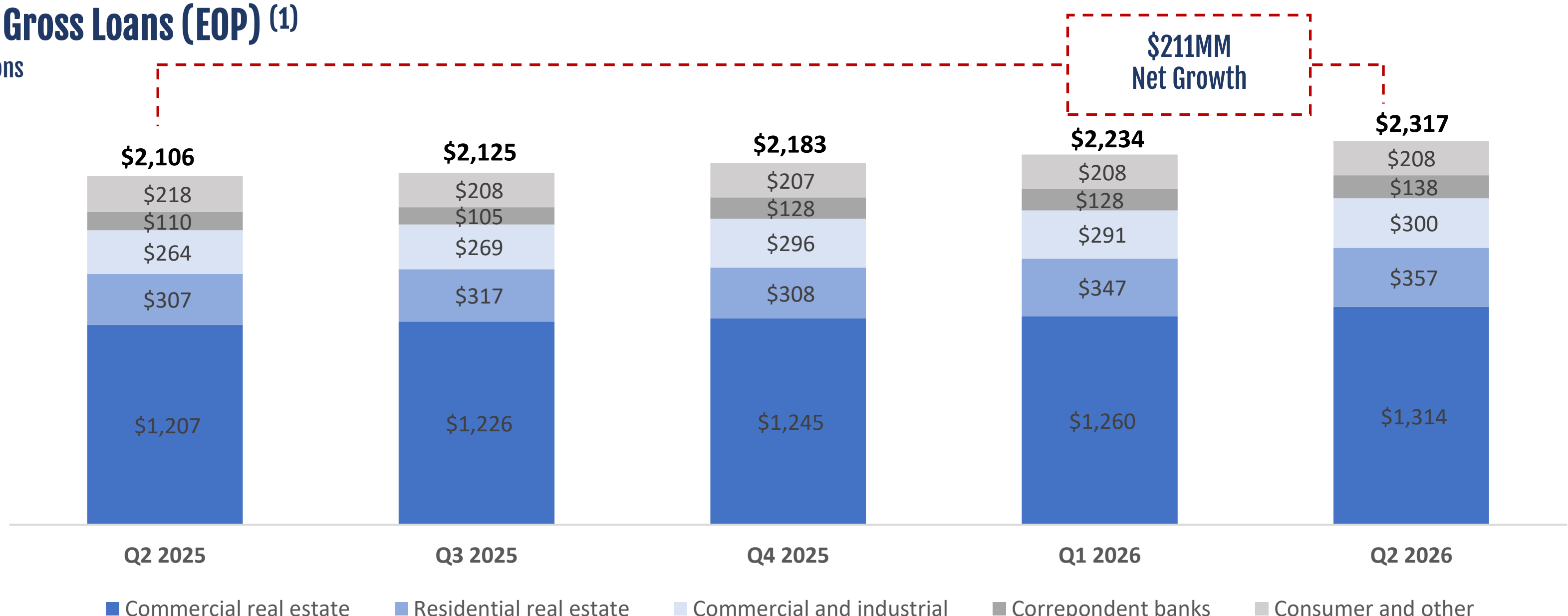


Commentary

Average loans increased $81.2 million or 14.96% annualized compared to prior quarter and $201.5 million or 9.8% compared to second quarter 2025.

Loan yield increased to 6.20% in Q2 2026, driven by the full-quarter impact of prior-quarter originations and new loans added during the quarter.

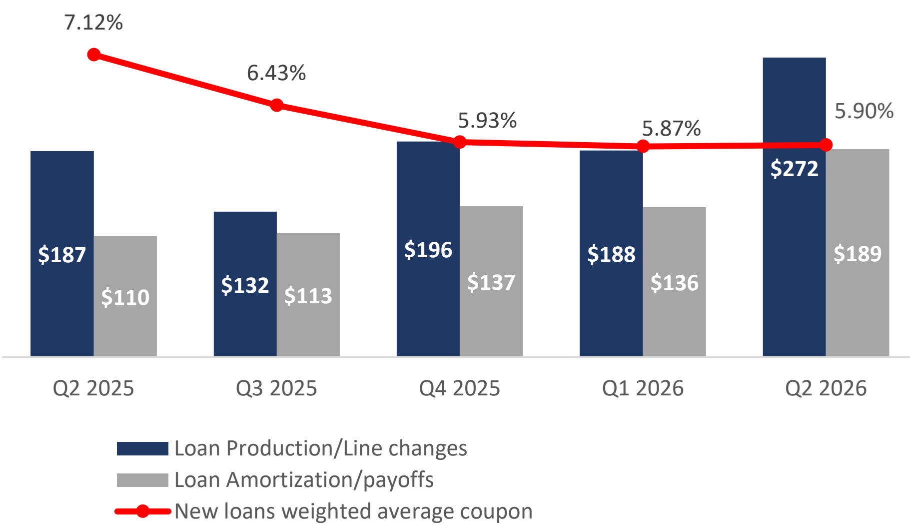
Total Gross Loans (EOP) (1)
In millions



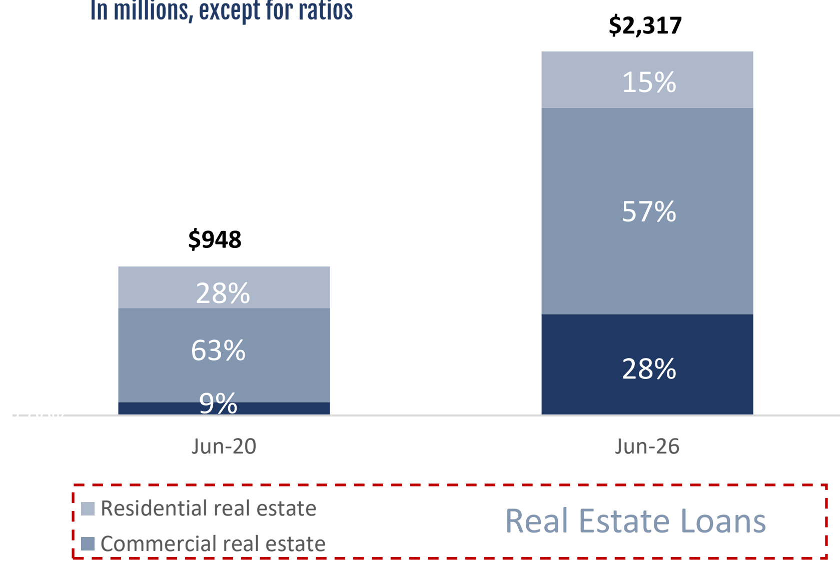
(1) Excludes deferred fees/cost.

LOAN PRODUCTION – Record Quarterly Loan Production of $272 Million

Net Loan Production Trend
In millions, except for ratios



Loan Composition Trend EOP (1)
In millions, except for ratios



(1) Excludes deferred fees/cost.

Commentary

Gross loan production totaled $272.0 million during the second quarter of 2026, with June closings accounting for $116.5 million or 42.6%, of total quarterly production.

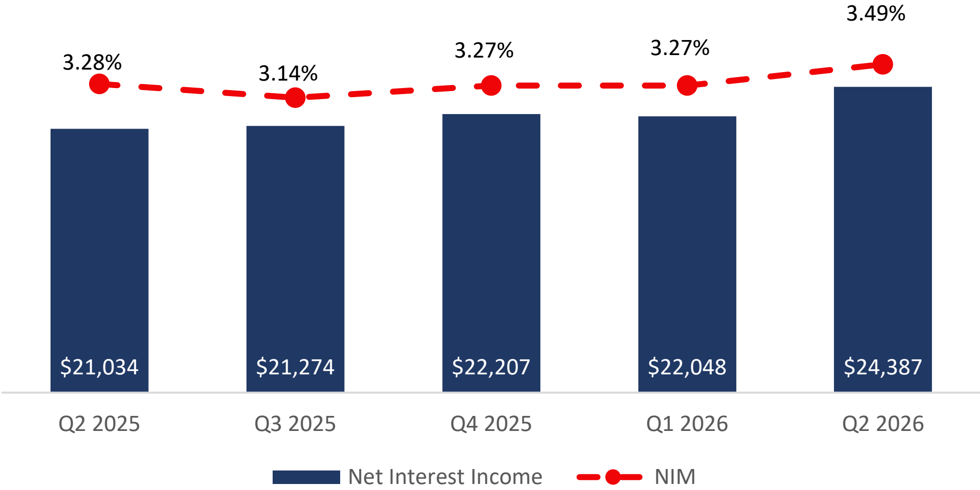
Additionally, $83.5 million, or 30.6% of quarterly loan closings, consisted of correspondent banking loans, which carried a new-loan yield of 5.22%; these loans are typically 180-day notes. Excluding correspondent banking loan production, the weighted-average yield on new loans originated during the quarter was 6.20%.

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

NET INTEREST MARGIN – NIM Driven by Loan Growth and Stable Funding Cost

Net Interest Income/Margin (1)

In thousands (except ratios)

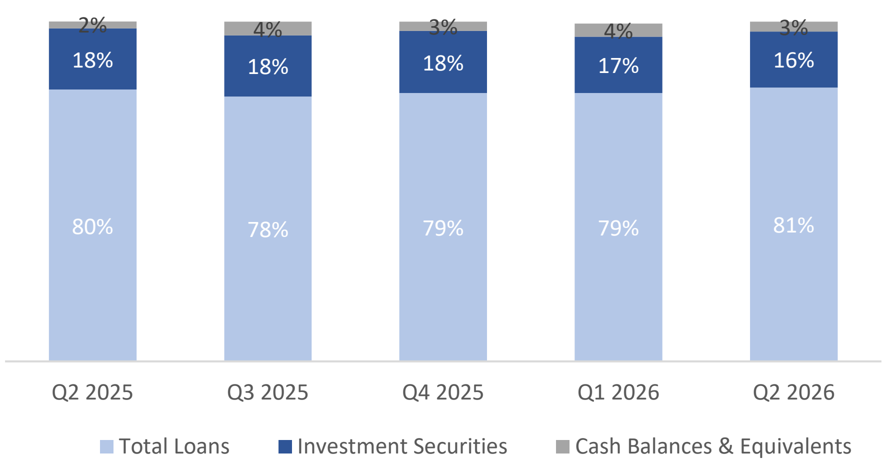


Commentary

Net interest income increased $2.3 million or 42.6% annualized compared to prior quarter and $3.4 million or 15.9% compared to second quarter 2025.

Interest-earning asset mix shifted toward higher-yielding assets, while lower funding costs and the increase in yields drove net interest income and a 3.49% NIM.

Interest-Earning Assets Mix (AVG)



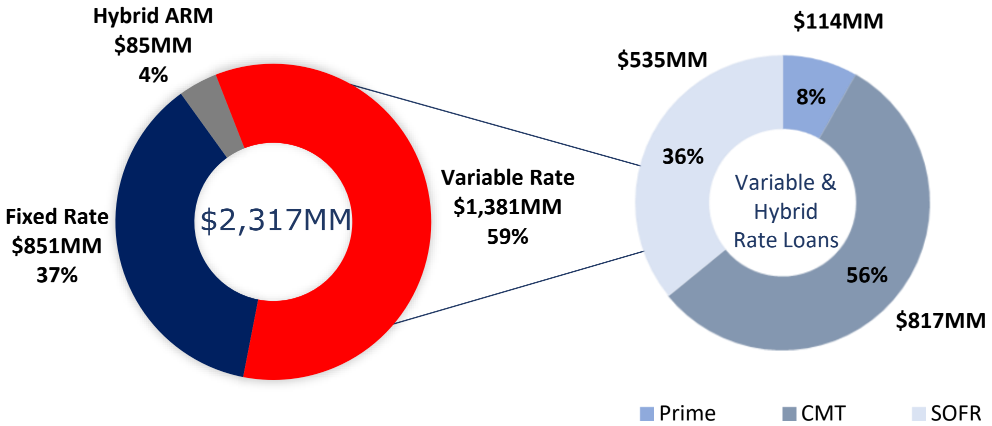
Interest Rates and Yields

	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Loans	6.23%	6.21%	6.16%	6.11%	6.20%
Investment securities	3.06%	3.03%	3.01%	3.05%	3.35%
Interest-earning assets	5.64%	5.56%	5.54%	5.49%	5.67%
Deposits (2)	2.46%	2.53%	2.28%	2.20%	2.16%
Interest-bearing liabilities	3.32%	3.34%	3.14%	3.05%	3.05%

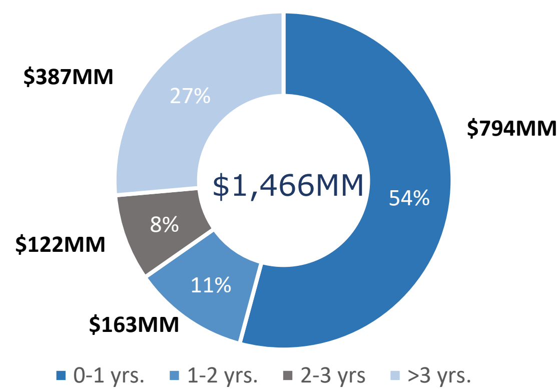
(1) Annualized.
(2) Reflects effects of non-interest-bearing deposits.

INTEREST RATE SENSITIVITY – Well Positioned to Navigate Interest Rate Volatility

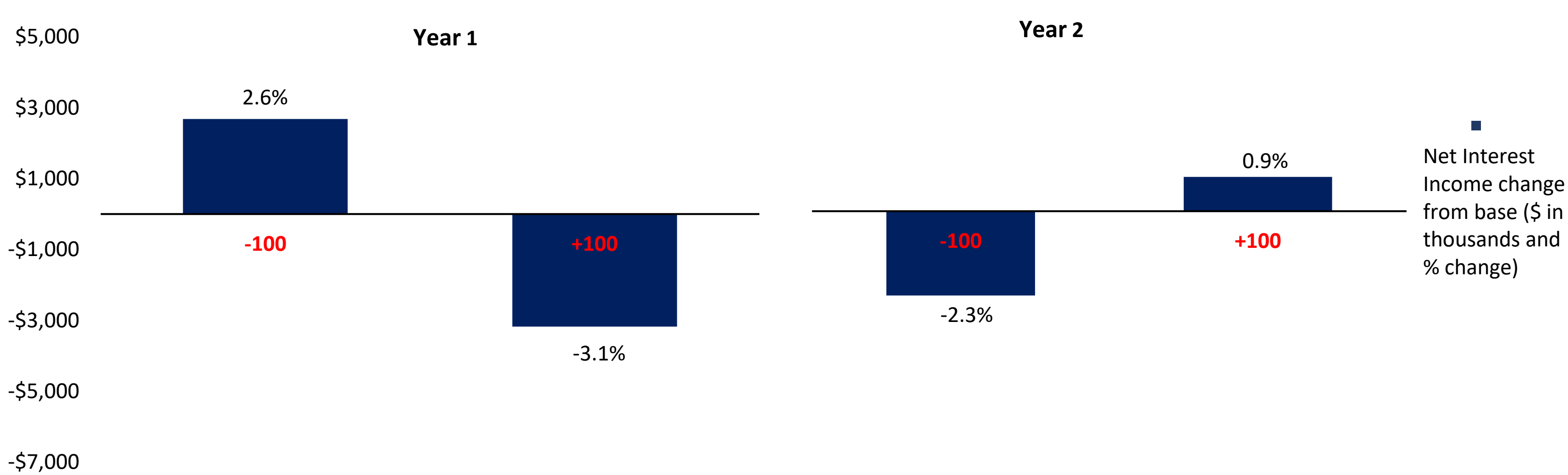
Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable & Hybrid Rate Loans



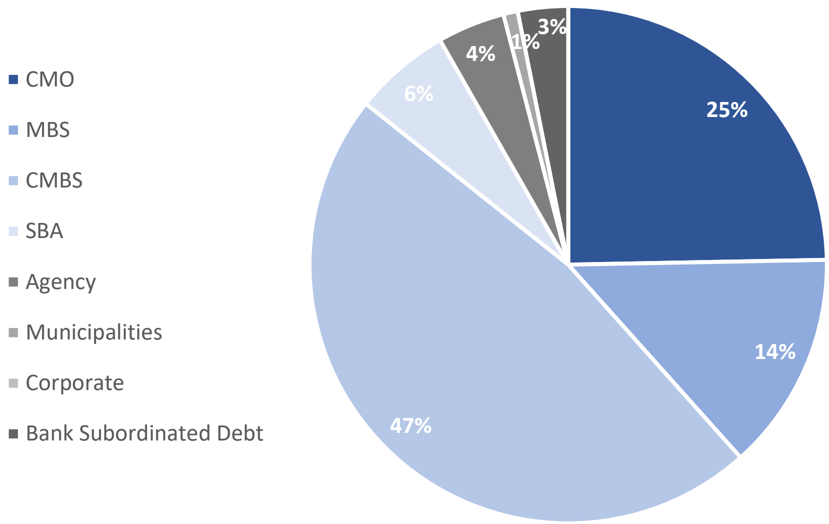
Static NII Simulation Year 1 & 2



SECURITIES PORTFOLIO – Secondary Liquidity Source Supporting Future Growth

EOP for Balance Sheet amounts, in millions

Portfolio Composition



Commentary

Securities portfolio totaled $469.0 million; 71.0% of the portfolio is classified as AFS, while 29.0% is classified as HTM.

The modified duration is 5.3 and the average life is 6.4 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 $27.5 million from the securities portfolio for the remainder of 2026, at current rates; these cashflows will support loan growth and/or deposit volatility.

86% of the portfolio is invested in agency mortgage-backed securities, boosting liquidity.

Securities Portfolio Key Metrics

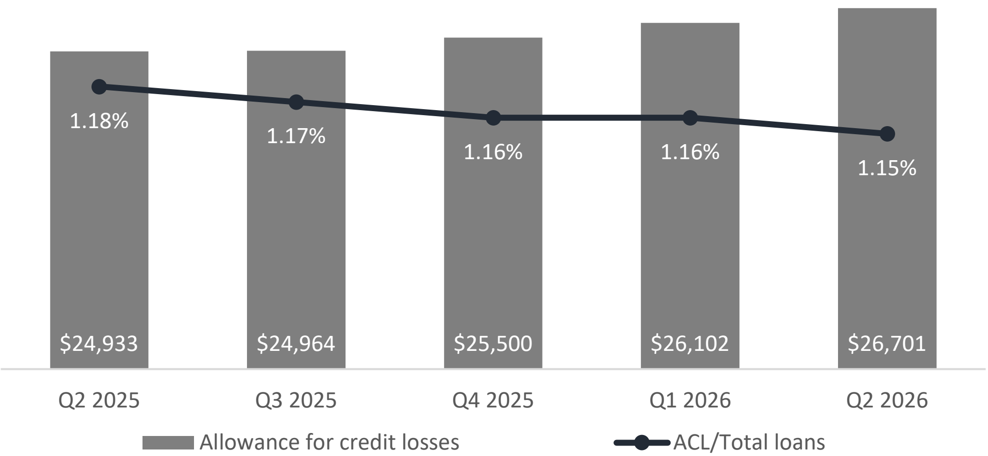
Metrics	as of 06/30/2026
Securities portfolio	$ 469.0
AFS as % of portfolio	71%
HTM as % of portfolio	29%
Qtr. weighted avg. port. yield	3.35%
Average life	6.4
Modified duration	5.3

Estimated Short Term Cashflows

	-100	Base	+100
2026	$44.3	$27.5	$25.4
2027	$78.6	$58.5	$52.9
2028	$54.4	$49.1	$44.8
2029	$41.9	$41.9	$38.9
Total Cashflow	**$219.2**	**$176.9**	**$162.0**
Total Cashflow / Total Portfolio	**42%**	**34%**	**31%**

ASSET QUALITY – Exceptional Credit Quality Supports Sustainable Growth

Allowance for Credit Losses
In thousands (except ratios)



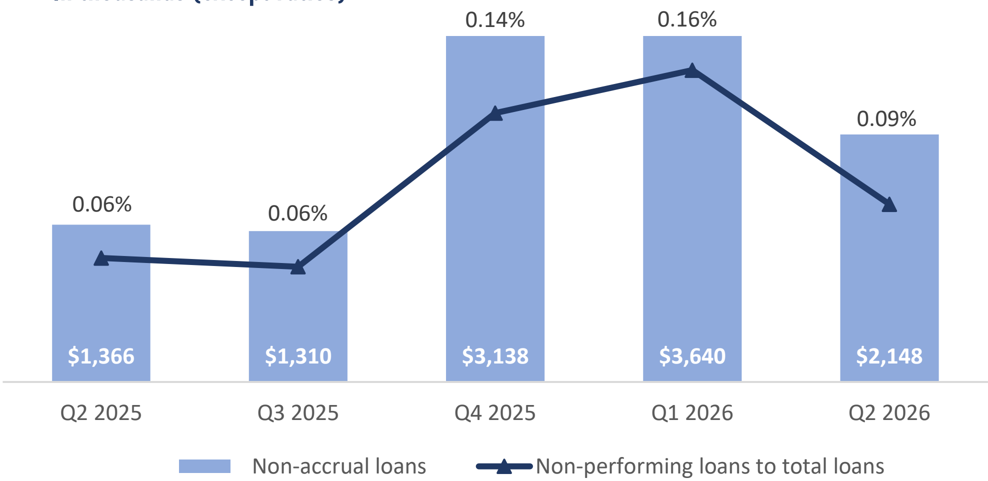
Commentary

The allowance for credit losses had a net increase of $599 thousand from the prior quarter, as reserves built for loan growth were partially offset by $288 thousand net charge-offs.

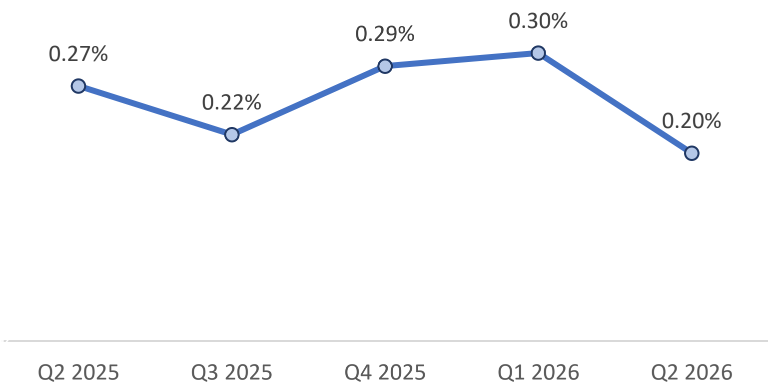
ACL coverage ratio was 1.15% as of June 30, 2026.

Non-performing loans decreased by $1.5 million from the prior quarter to $2.1 million. The non-performing loans-to-total loans ratio decreased to 0.09% as of June 30, 2026.

Non-performing Loans
In thousands (except ratios)



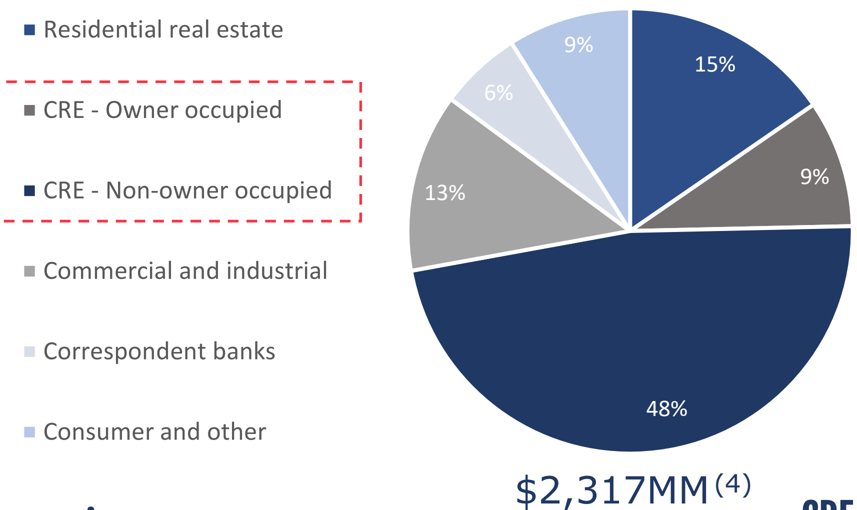
Classified Loans [1] to Total Loans



[1] Loans classified as substandard at period end. No loans classified doubtful at any of the dates presented.

LOAN PORTFOLIO MIX

Loan Portfolio Mix [1]



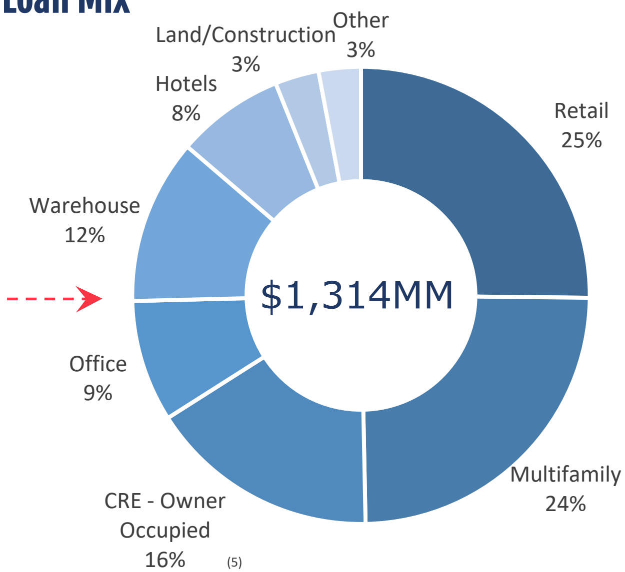
Commentary

Total loan balance at quarter end was $2,317 million [4].

Commercial Real Estate (owner occupied and non-owner occupied) was 56.7% or $1,314 million of the total loan portfolio.

CRE mix is diversified and granular. Retail non-owner occupied makes up 25% of total CRE or $330.8 million.

CRE Loan Mix



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

Loan Type	Outstanding Balance (1)	Weighted Average LTV (2)	Weighted Average DSCR (3)	Average Loan Size (1)
Retail	$352	55%	1.52	$3.0
Multifamily	$322	55%	1.31	$2.0
Office	$187	53%	1.96	$1.5
Warehouse	$230	56%	1.59	$1.7
Hotel	$100	56%	2.02	$3.9
Other	$83	53%	1.87	$1.6
Land/Construction	$40	51%	NA	$1.9

(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

As of 06/30/26

NON-INTEREST INCOME – Diversified Fee Income Provides Consistent Revenue Contribution

In thousands (except ratios)

	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Total service fees	$2,601	$3,100	$2,209	$2,661	$ 2,402
Wire fees	*$618*	*$623*	*$656*	*$647*	*$604*
Swap fees	*$572*	*$1,554*	*$449*	*$790*	*$428*
Other	*$1,411*	*$923*	*$1,104*	*$1,224*	*$1,370*
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
Other income	$959	$930	$914	$923	$817
Total non-interest income	**$3,560**	**$4,150**	**($4,178)**	**$3,684**	**$3,370**
Average total assets	$2,900,725	$2,834,717	$2,799,863	$2,798,115	$2,677,198
Non-interest income/Average assets [1]	0.49%	0.59%	(0.59%)	0.52%	0.50%

Commentary

Non-interest income decreased in the second quarter of 2026, primarily due to elevated swap loan activity in the prior quarter.

Other service fee income increased $488 thousand, driven primarily by a $432 thousand increase in loan prepayment penalty income compared to the prior quarter.

Non-interest income was 12.7% of total revenue for second quarter 2026.

[1] Annualized.

NON-INTEREST EXPENSE – Expense Management Supports Operating Leverage

In thousands (except ratios)

	Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
Salaries and employee benefits	$8,537	$8,570	$8,668	$7,909	$7,954
Occupancy	1,369	1,316	1,327	1,382	1,337
Regulatory assessments and fees	397	484	443	377	396
Consulting and legal fees	583	561	900	585	263
Network and information technology services	524	560	599	656	564
Other operating expense	2,556	2,220	2,338	2,139	2,120
Total non-interest expense	**$13,966**	**$13,711**	**$14,275**	**$13,048**	**$12,634**
Operating efficiency ratio (1)	49.97%	52.36%	55.92%	52.22%	51.77%
Non-interest expense/Average assets (2)	1.93%	1.96%	2.02%	1.85%	1.89%
Full-time equivalent employees	216	211	204	206	203

Commentary

Efficiency ratio improvement to 49.97% supported by higher net interest income during the quarter.

Total non-interest expense increased by $255 thousand compared to the prior quarter, primarily driven by a $312 thousand excise tax expense on share repurchases executed in 2025, which was recorded in other operating expense.

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

CAPITAL – Strong Capital Levels Support Continued Organic Growth

Capital Ratios [(1)]	Q2 2026	Q1 2026	Q2 2025	Well-Capitalized
Leverage Ratio	8.81%	8.61%	9.72%	5.00%
TCE/TA [(2)]	7.72%	7.84%	8.52%	NA
Tier 1 Risk-Based Capital	11.01%	11.09%	12.52%	8.00%
Total Risk-Based Capital	13.88%	14.09%	13.73%	10.00%
AOCI In Millions	($31.4)	($31.3)	($41.8)	

Commentary

On July 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 September 4, 2026, to shareholders of record as of the close of business on August 17, 2026.

Q2 2026 EOP common stock shares outstanding: 18,459,470.

AOCI was ($31.4) million or ($1.70) per share as of June 30, 2026.

[(1)] Reflects the Company's regulatory capital ratios.
[(2)] Non-GAAP financial measures. See reconciliation in this presentation.

TAKEAWAYS – Attractive Franchise Positioned for Continued Growth

USCB

1. **Leading franchise located in one of the most attractive banking markets in U.S.**
2. **Scarcity value in the Miami MSA**
3. **Robust capital position with regulatory ratios well in excess of "well capitalized" threshold**
4. **Low risk, commercially oriented loan portfolio**
5. **Demonstrated profitability profile since 2015 recap further improved by current management team**
6. **Strong asset quality – minimal charge-offs experienced since 2015 recap**
7. **Attractive deposit base driven by steady growth in specialized verticals**
8. **Balanced liquidity profile with a 94.7% loan/deposit ratio (EOP)**

APPENDIX – RISK MANAGEMENT

Risk Management Philosophy and Culture

- Management has instilled a culture of adherence to well-developed risk management procedures.
- Management is responsible for day-to-day risk management (identifying, evaluating, and addressing existing and potential risks that may exist at the enterprise, strategic, financial, operational, compliance and reporting levels).
- The risk management and compliance division consists of twenty-two professionals covering enterprise risk management, cybersecurity, third-party risk, bank secrecy, consumer compliance, regulatory, corporate, and legal affairs.
- The division plays an active role in assessing corporate risks, compliance and collaborating with management to mitigate identified risks.
- Heightened focus on BSA / AML / KYC compliance due to foreign exposure.
  - Individual country loan exposure limited to between 0% - 70% of total capital based on individual country risk.
  - Correspondent banking services offered exclusively to institutions in countries meeting U.S. Century's robust risk tolerance framework.
  - Highly experienced compliance team with international compliance experience from larger banking institutions.
- The audit and risk committee of the board of directors consists of four members primarily responsible for oversight of Company's risk management, compliance, and internal controls: Ramon Rodriguez (Chair), Bernardo Fernandez, Ramón Abadin and Maria Alonso.

Credit Philosophy

- Conservative credit culture that encourages prudent and desirable lending activities over unchecked growth.
- Underwriting strength stems from deep understanding of U.S. Century's market, long-standing relationships with clients, and a disciplined underwriting and credit review process.
- Focused on maintaining a well-diversified and conservative loan portfolio.

Robust Credit Administration

- Underwriting group supported by experienced credit officers with both credit analysis and lending experience.
- Effective and independent loan review.
- Credit Committee meetings conduct in-depth loan portfolio monitoring, including concentration limits.
- Active monitoring and reporting on existing or emerging concentrations and targeted reviews of any higher risk portfolios.

APPENDIX – TECHNOLOGY SUPPORT

2016	FIS — **Paperless Account Opening** *January '16 – April '16*	eTran — **International Letter Of Credit** *April '16 – July '16*	BNControl — **Reporting Database** *May '16 – September '16*	FIS — **EMV Debit Cards** *August '16 – October '16*
2017	card@once — **Instant Issue Debit Card** *October '16 – March '17*	FIS — **Cash Management Portal** *August '16 – March '17*	Ocean Systems Banking Technology — **Fedlink Anywhere** *April '17 – September '17*	
2018	**Network In-housing** *January '18 – September '18*	Secureworks — **Secureworks MSSP** *January '18 – May '18*	Microsoft — **OFFICE 365** *February '18 – September '18*	
2019	FIS — **Horizon Core Conversion** *September '18 – September '19*	Zelle — **Zelle P2P** *June '19 – November '19*	NCR — **Image Deposit ATM** *March '19 – December '19*	
2020	banktel — **Accounts Payable** *November '19 – January '20*	Microsoft — **Collaboration Applications** *February '20 – March '20*	Numerated — **PPP Loan Origination System** *May '20 – June '20*	
2021	Lenders Cooperative — **Summit PPP Loan Origination** *January '21 – February '21*	NCR — **Treasury Management Platform** *November '20 – October '21*	Cohesity — **Immutable backup solution** *Jan '21– June '21*	abrigo — **CECL and ALLL Application** *June '21 – December '21*

Continued next slide

APPENDIX – TECHNOLOGY SUPPORT

2022

- MANTL — **Remote Account Opening** — *October '21 – March '22*
- **Secureworks MXDR platform** — *Feb '22 – July 22'*
- **Ring Central call reporting** — *October '22 – March '23*

2023

- abrigo — **Loan origination system** — *June '22 – May '23*
- FedNow — **FED Now payments** — *January '23 – October '23*

2024

- pidgin — **Pidgin real time payments** — *January '23 – October '23*
- **Check fraud application**

2025 - 2026

- **CRM system**
- **Zelle for Small Business**
- **Financial reporting application**
- **Microsoft CoPilot GenAI**
- **ACH Positive Pay/ACH Alert**
- **Account analysis solution**
- **Crowd Strike Solution**
- **Power Automate front end automation**
- **Commercial Account Opening**
- **PBX (SaaS) – Teams Calling** — *November '23– April '25*
- **Wire fraud application**
- **Ascent LOS front end**
- **Cloud (Iaas) for DR environment** — *July '23 – May '25*
- **Perplexity Pro AI (Enterprise)**
- **AFS ACH Positive Pay**
- **Retina wire & ACH Fraud Solution**

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios)

		As of or For the Three Months Ended				
		6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
Pre-tax pre-provision ("PTPP") income:	(1)					
Net income		$ 9,078	$ 9,351	$ 1,363	$ 8,939	$ 8,140
Plus: Income tax expense		3,636	2,335	1,911	2,866	2,599
Plus: Provision for credit losses		1,267	801	480	105	1,031
PTPP income		$ 13,981	$ 12,487	$ 3,754	$ 11,910	$ 11,770
PTPP return on average assets:	(1)					
PTPP income		$ 13,981	$ 12,487	$ 3,754	$ 11,910	$ 11,770
Average assets		$ 2,900,725	$ 2,834,717	$ 2,799,863	$ 2,798,115	$ 2,677,198
PTPP return on average assets	(2)	1.93%	1.79%	0.53%	1.69%	1.76%
Operating net income:	(1)					
Net income		$ 9,078	$ 9,351	$ 1,363	$ 8,939	$ 8,140
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		$ 9,078	$ 8,722	$ 8,057	$ 8,960	$ 8,140
Operating return on average assets:	(1)					
Operating net income		$ 9,078	$ 8,722	$ 8,057	$ 8,960	$ 8,140
Average assets		$ 2,900,725	$ 2,834,717	$ 2,799,863	$ 2,798,115	$ 2,677,198
Operating net income return on average assets	(2)	1.26%	1.25%	1.14%	1.27%	1.22%
Operating return on average equity:	(1)					
Operating net income		$ 9,078	$ 8,722	$ 8,057	$ 8,960	$ 8,140
Average equity		$ 228,933	$ 222,226	$ 212,393	$ 225,316	$ 228,492
Operating net income return on average equity	(2)	15.90%	15.92%	15.05%	15.78%	14.29%
Operating revenue:	(1)					
Net interest income		$ 24,387	$ 22,048	$ 22,207	$ 21,274	$ 21,034
Non-interest income		3,560	4,150	(4,178)	3,684	3,370
Less: Net gains (losses) on sale of securities		-	14	(7,498)	(28)	-
Operating revenue		$ 27,947	$ 26,184	$ 25,527	$ 24,986	$ 24,404
Operating efficiency ratio:	(1)					
Total non-interest expense		$ 13,966	$ 13,711	$ 14,275	$ 13,048	$ 12,634
Operating revenue		$ 27,947	$ 26,184	$ 25,527	$ 24,986	$ 24,404
Operating efficiency ratio		49.97%	52.36%	55.92%	52.22%	51.77%

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings pow er of the Company.

(2) Annualized.

(3) The Company recognized a $619 thousand income tax benefit in the 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 w ere recognized during the fourth quarter of 2025. The state tax expense is related to taxes due on interest income on loans w hose collateral is 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				
		6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
Tangible book value per common share (at period-end):	(1)(4)					
Total stockholders' equity		$ 233,238	$ 223,246	$ 217,183	$ 209,095	$ 231,583
Less: Intangible assets		-	-	-	-	-
Tangible stockholders' equity	(3)	$ 233,238	$ 223,246	$ 217,183	$ 209,095	$ 231,583
Total shares issued and outstanding (at period-end):						
Total common shares issued and outstanding		18,459,470	18,257,400	18,137,885	18,107,385	20,078,385
Tangible book value per common share	(2)	$ 12.64	$ 12.23	$ 11.97	$ 11.55	$ 11.53
Operating diluted net income per common share:	(1)					
Operating net income		$ 9,078	$ 8,722	$ 8,057	$ 8,960	$ 8,140
Total w eighted average diluted shares of common stock		18,509,572	18,454,006	18,348,725	19,755,820	20,295,794
Operating diluted net income per common share:		$ 0.49	$ 0.47	$ 0.44	$ 0.45	$ 0.40
Tangible Common Equity/Tangible Assets	(1)(4)					
Tangible stockholders' equity	(3)	$ 233,238	$ 223,246	$ 217,183	$ 209,095	$ 231,583
Tangible total assets	(3)	$ 3,019,701	$ 2,845,735	$ 2,791,540	$ 2,767,945	$ 2,719,474
Tangible Common Equity/Tangible Assets		7.72%	7.84%	7.78%	7.55%	8.52%

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings pow er 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 in September 2025 w as primarily driven by the repurchase of 2.0 million shares of Class A common stock, as previously disclosed.

CONTACT INFORMATION

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