Exhibit 99.2

EARNINGS PRESENTATION

FIRST 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 environment;
- 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 and, for periods prior to the completion of the bank holding company reorganization in December 2021, U.S. Century Bank filed with the FDIC.

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 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.

Q1 2023 HIGLIGHTS

GROWTH

Average deposits increased by $194.0 million or 11.8% compared to first quarter 2022.

Average loans, excluding PPP loans, increased $370.0 million or 31.4% compared to first quarter 2022.

Tangible Book Value per Share [(1)] was $9.37 includes an after-tax unrealized security losses impact of $2.14.

PROFITABILITY

Net income was $5.8 million or $0.29 per diluted share, an increase of $1.0 million or 19.7% compared to the first quarter 2022.

ROAA was 1.11% compared to 1.03% for the first quarter 2022.

ROAE was 12.85% compared to 9.75% for the first quarter 2022.

Efficiency ratio was 56.32% compared to 58.88% for the first quarter 2022.

CAPITAL/ CREDIT

Credit metrics remain strong.

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

ACL coverage ratio was 1.20%. Effective January 1, 2023, the Company adopted the CECL methodology for estimating credit losses.

Repurchased 500,000 shares during the quarter at an average weighted price of $11.74 prior to recent events impacting liquidity in the sector. 250,000 common shares remain authorized under the repurchase program.

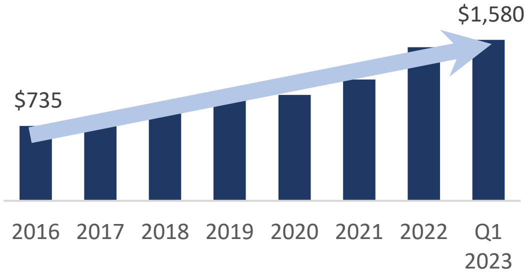
[(1)] Non-GAAP financial measure.

HISTORICAL FINANCIAL

EOP for Balance Sheet amounts

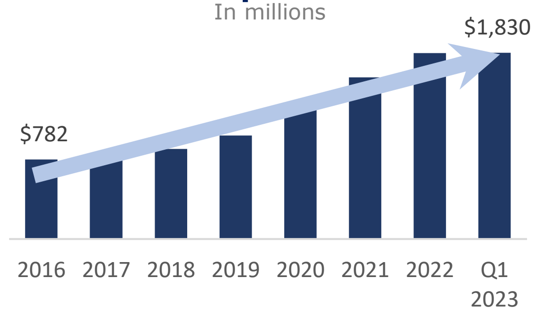
Loans (1)

In millions



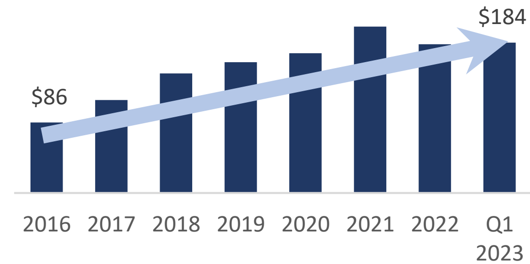
Deposits

In millions

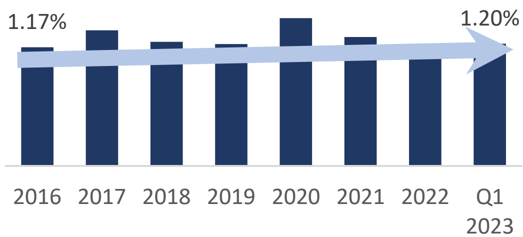


Total stockholders' equity

In millions

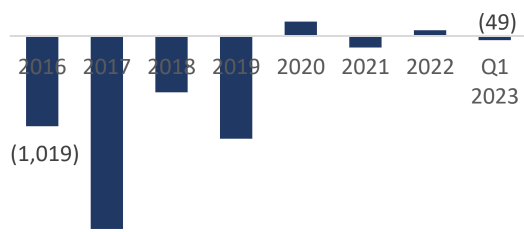


ACL/Total Loans

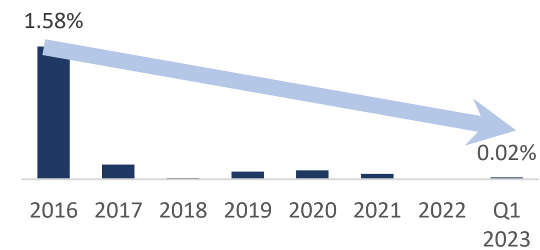


Net Charge off

In thousands

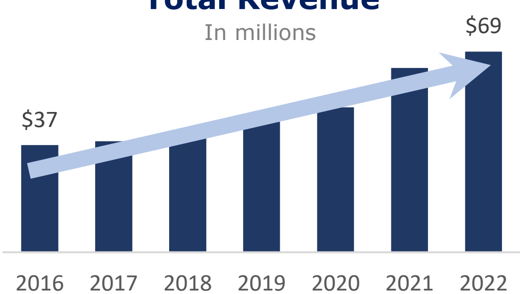


Nonperforming Assets/Total Assets

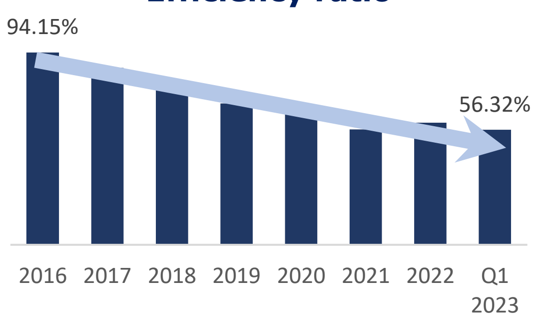


Total Revenue

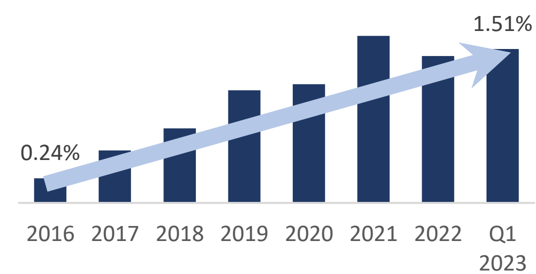
In millions



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)

		Q1 2023	Q4 2022	Q1 2022
Balance Sheet (EOP)	Total Securities	$415,837	$418,839	$514,575
	Total Loans [1]	$1,580,394	$1,507,338	$1,258,388
	Total Assets	$2,163,821	$2,085,834	$1,967,252
	Total Deposits	$1,830,462	$1,829,281	$1,713,294
	Total Equity [2]	$183,858	$182,428	$192,039
Income Statement	Net Interest Income	$15,997	$16,866	$14,379
	Non-interest Income	$2,070	($123)	$1,945
	Total Revenue	$18,067	$16,743	$16,324
	Provision for Credit Losses	$201	$880	$0
	Non-interest Expense	$10,176	$10,014	$9,612
	Net Income	$5,809	$4,434	$4,854
	Diluted Earning Per Share (EPS)	$0.29	$0.22	$0.24

[1] Loan amounts include deferred fees/costs.
[2] Total Equity includes after-tax unrealized security losses of $42.1 million for Q1 2023, $44.8 million for Q4 2022, and $19.5 million for Q1 2022.

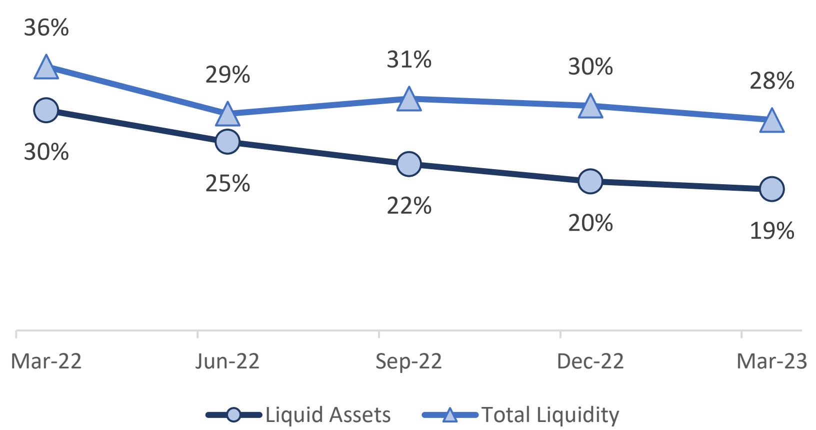
KEY PERFORMANCE INDICATORS

		Q1 2023	Q4 2022	Q1 2022
CAPITAL/ CREDIT	Tangible Common Equity/Tangible Assets[1]	8.50%	8.75%	9.76%
	Total Risk-Based Capital [2]	13.20%	13.65%	14.49%
	NCO/Avg Loans [3]	(0.01%)	(0.00%)	(0.01%)
	NPA/Assets	0.02%	0.00%	0.00%
	Allowance Credit Losses/Loans	1.20%	1.16%	1.20%
PROFITABILITY	Return On Average Assets (ROAA) [3]	1.11%	0.86%	1.03%
	Return On Average Equity (ROAE) [3]	12.85%	9.91%	9.75%
	Net Interest Margin[3]	3.22%	3.45%	3.22%
	Efficiency Ratio	56.32%	59.81%	58.88%
		In thousands (except for TBV/share)		
GROWTH	Total Assets (EOP)	$2,163,821	$2,085,834	$1,967,252
	Total Loans (EOP)	$1,580,394	$1,507,338	$1,258,388
	Total Deposits (EOP)	$1,830,462	$1,829,281	$1,713,294
	Tangible Book Value/Share [1][4]	$9.37	$9.12	$9.60

[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 ($2.14) for Q1 2023, ($2.24) for Q4 2022 and ($0.97) for Q1 2022.

LIQUIDITY

Total Liquidity



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

Sources of Liquidity (in millions)	Mar-23
On Balance Sheet Liquidity	
Cash	$5
Due from banks	$54
Investment securities unpledged	$354
Total on balance sheet liquidity (Liquid Assets)	**$413**
Off Balance Sheet Liquidity	
FHLB excess capacity	$98
Bank Term Funding Program (BTFP)	$25
Federal Reserve Discount Window	$4
Fed Fund Lines	$101
Total off balance sheet liquidity	**$228**
Total Liquidity	**$641**

Commentary

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

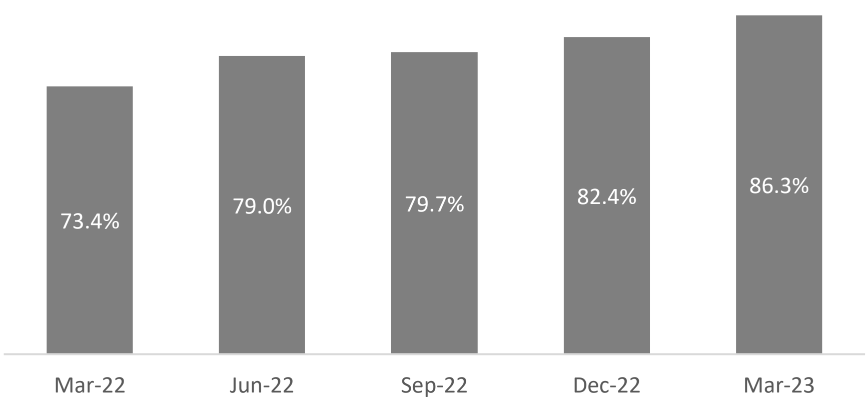
We have ample sources of liquidity both on and off-balance sheet.

We are enrolled in BTFP but have not drawn.

Total liquid assets represents 19% of our assets and our loan-to-deposits ratio has remained stable.

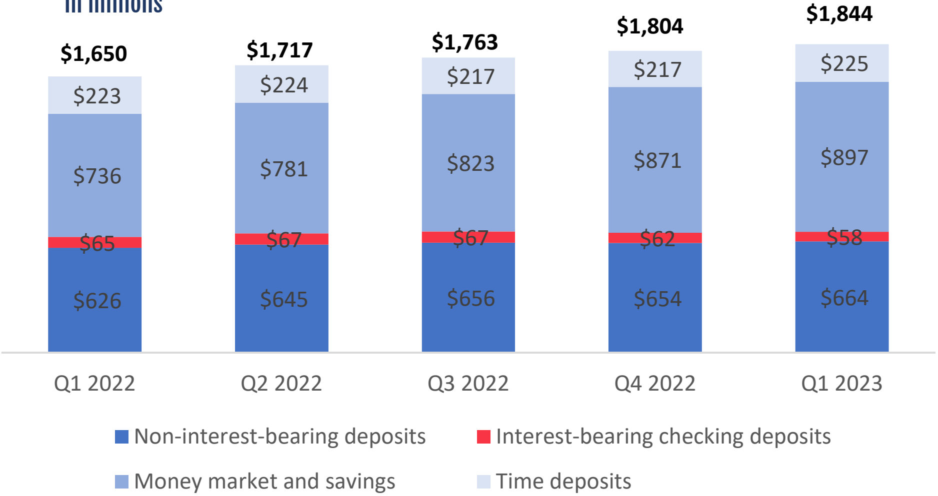
Post Q1 2023 we have expanded pledging at both BTFP and discount window.

Loan to Deposit Ratio

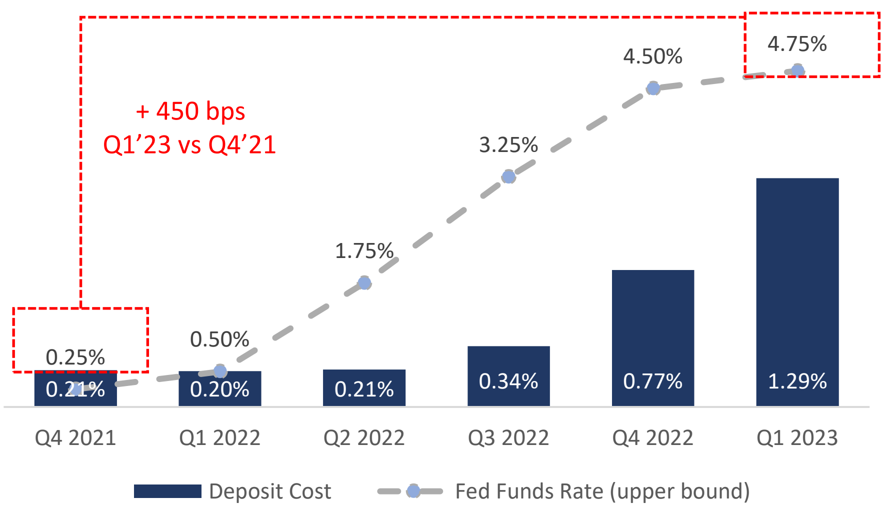


DEPOSIT PORTFOLIO

Deposits AVG
In millions



Deposit Cost



Commentary

Average deposits increased $40.4 million or 9.1% annualized compared to prior quarter and $194.0 million or 11.8% compared to first quarter 2022.

Average DDA deposits increased $10.5 million or 6.5% annualized compared to prior quarter and increased $38.0 million or 6.1% compared to first quarter 2022.

Average DDA balances comprised 36.0% of total deposits on March 31, 2023.

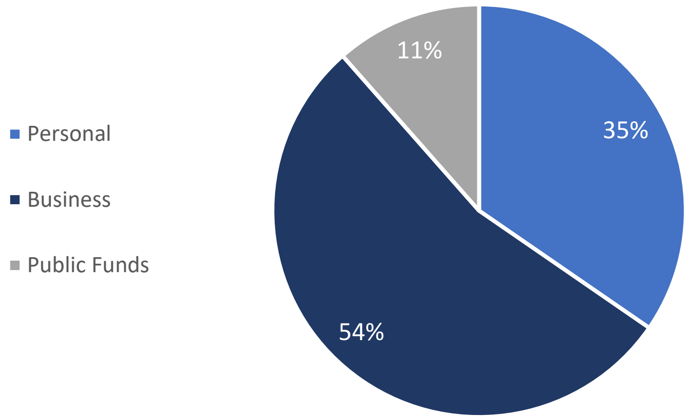
Deposit cost increased 52 bps compared to prior quarter and increased 109 bps compared to first quarter 2022.

Deposit beta of 24% since Q4 2021.

DEPOSIT DISTRIBUTION

EOP for Balance Sheet amounts

Uninsured Deposits to Total Deposits



Deposits by Customer Segment

In thousands for balance sheet amounts

Deposit Type	Total Balance	% of Total	(#) Accounts	Average Balance per Account
Business	$ 985,380	54%	6,814	$ 144,611
CDS	$ 70,050	4%	202	$ 346,780
Demand Deposits	$ 510,620	28%	5,358	$ 95,300
MM	$ 353,784	19%	1,040	$ 340,177
Now	$ 34,395	2%	144	$ 238,855
Saving	$ 16,532	1%	70	$ 236,167
Personal	$ 638,797	35%	12,355	$ 51,704
CDS	$ 162,704	9%	1,333	$ 122,059
Demand Deposits	$ 123,541	7%	7,480	$ 16,516
MM	$ 304,649	17%	1,952	$ 156,070
Now	$ 15,658	1%	292	$ 53,623
Saving	$ 32,245	2%	1,298	$ 24,842
Public Funds	$ 206,285	11%	29	$ 7,113,275
CDS	$ 13,161	1%	5	$ 2,632,224
MM	$ 192,604	11%	20	$ 9,630,217
Now	$ 520	0%	4	$ 129,880
Grand Total	**$ 1,830,462**	**100%**	**19,198**	**$ 95,347**

Commentary

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

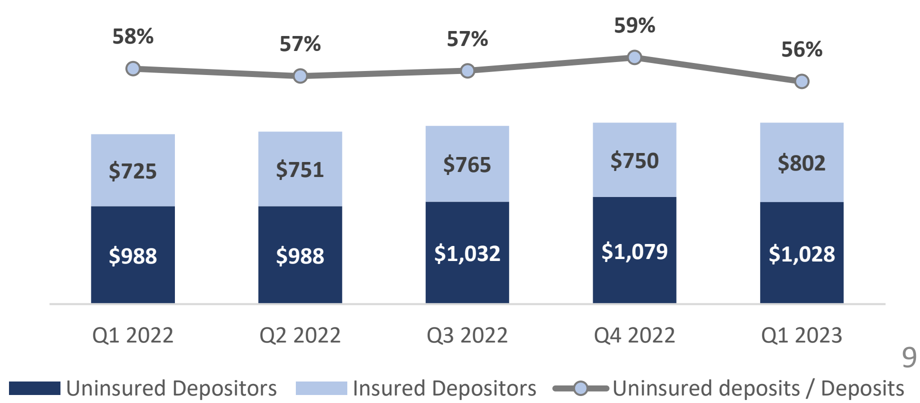
54% of our deposits are commercial accounts, 35% personal accounts and 11% public fund accounts, which are partially collateralized.

The Bank has 19 thousand deposits accounts with the majority in personal accounts, 12 thousand or 64.4%

The total amount of uninsured deposits adjusted by the collateralized portion of public funds is 56% for quarter end. A decrease of 3% compared to fourth quarter 2022 and below the 2022 average.

As of March 31, 2023, the deposit balance of ICS/CDARS was $35.7 million, increase of $19.7 million from fourth quarter 2022.

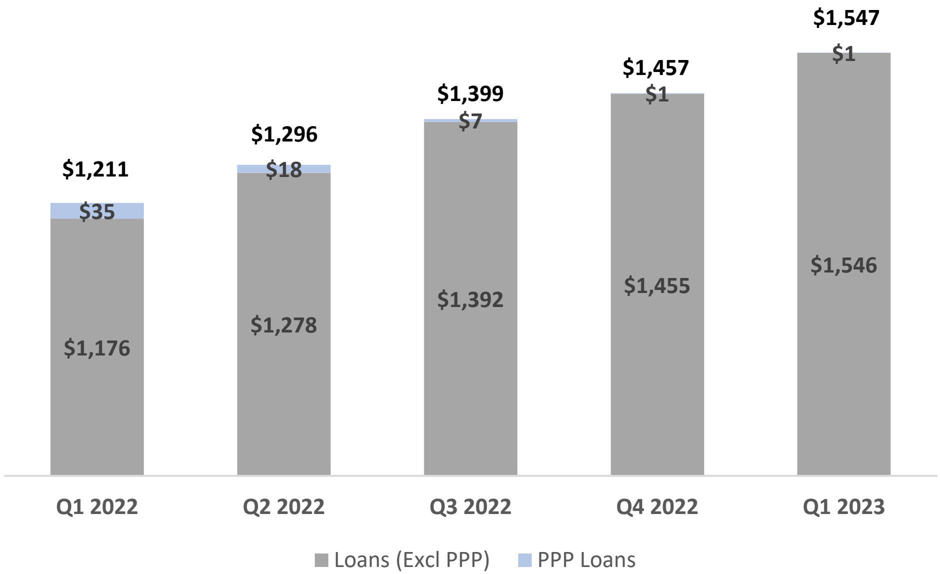
Uninsured Deposits to Total Deposits In millions



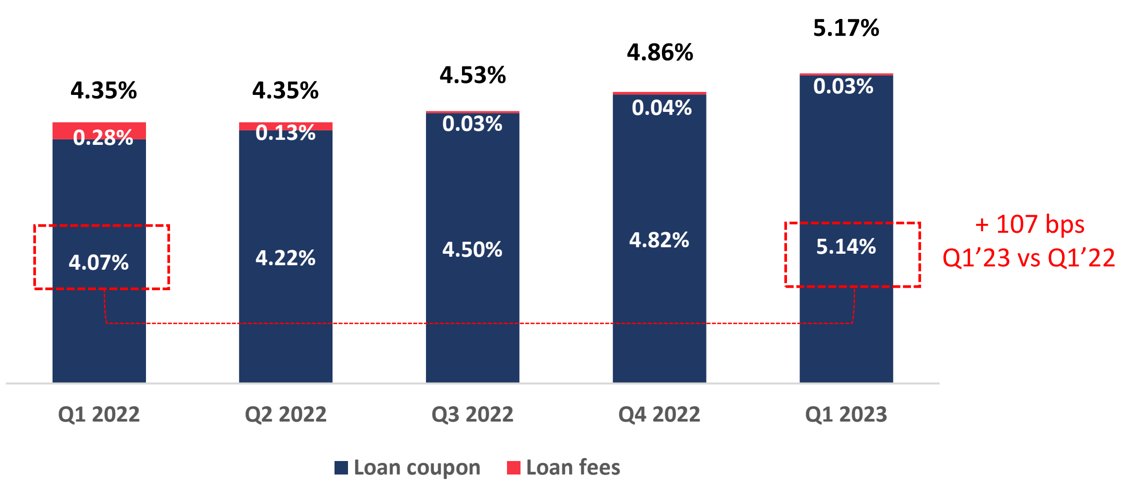
LOAN PORTFOLIO

Total Loans (AVG)

In millions



Loan Yields



Commentary

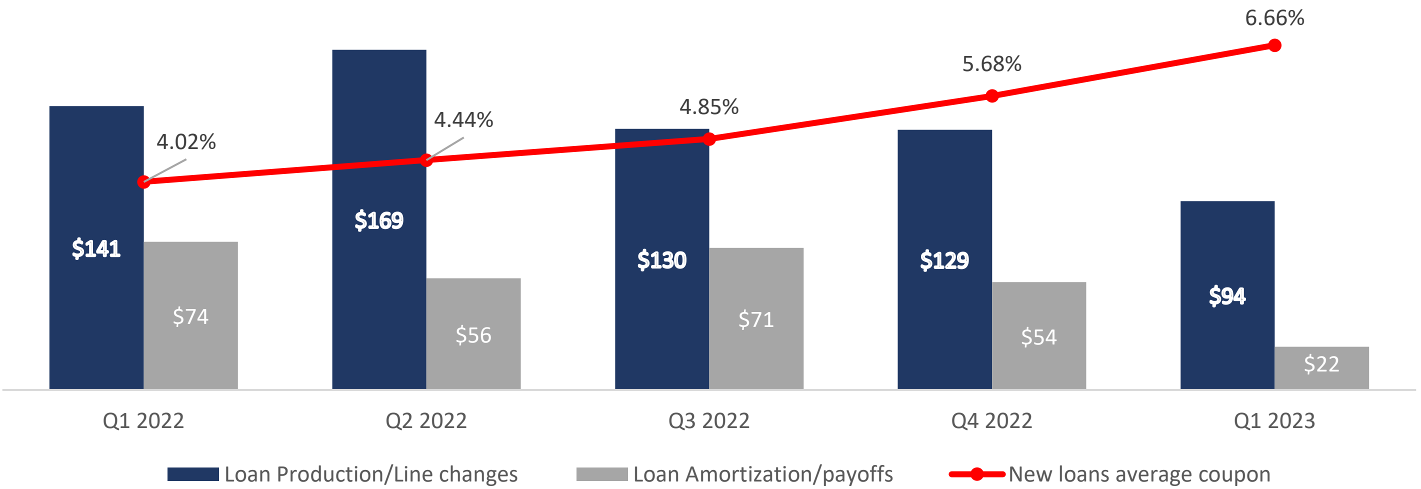
Average loans, excluding PPP loans, increased $90.6 million or 25.2% annualized compared to prior quarter and $370.0 million or 31.4% compared to first quarter 2022.

Loan coupon increased 32 bps compared to prior quarter and 107 bps compared to first quarter 2022.

Loan fees yield decreased 25 bps compared to first quarter 2022 primarily due to a decrease of $917 thousand in PPP loan fees.

LOAN PRODUCTION

Net Loan Production Trend
In millions



Commentary

2023 payoffs slowing with increase in interest rates.

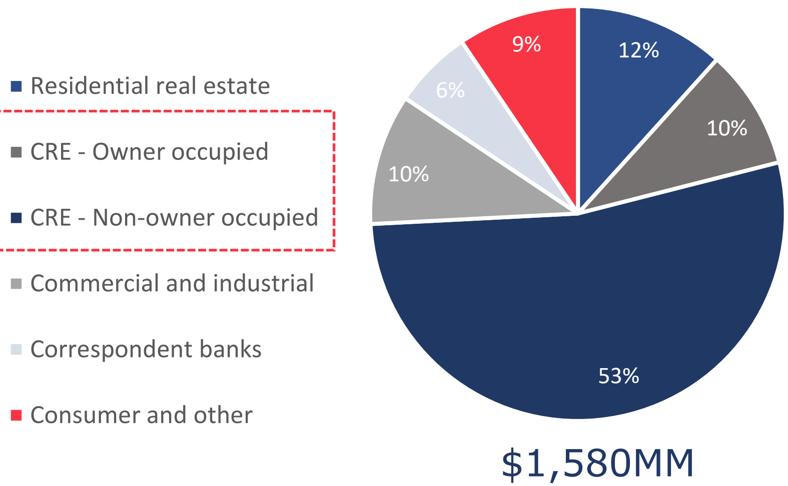
$72 million net growth for first quarter 2023.

Average coupon on new loans was 6.66% for first quarter 2023, 152 bps above portfolio average.

The loan production of $94 million for the quarter was well diversified; 43% C&I, 28% CRE; 21% consumer.

LOAN PORTFOLIO MIX

Loan Portfolio Mix (1)



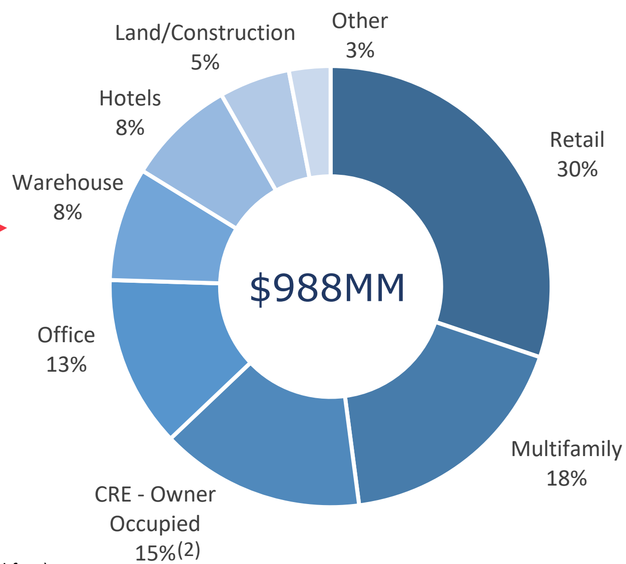
Commentary

Total Loan balance at quarter end was $1,580 million.

Commercial Real Estate (owner occupied and non-owner occupied) was 63% or $987.8 million of the total loan portfolio net of unearned fees.

CRE mix is diversified and granular. Retail makes up 30% of total CRE or $298.1 million.

CRE Loan Mix



CRE Loan Portfolio

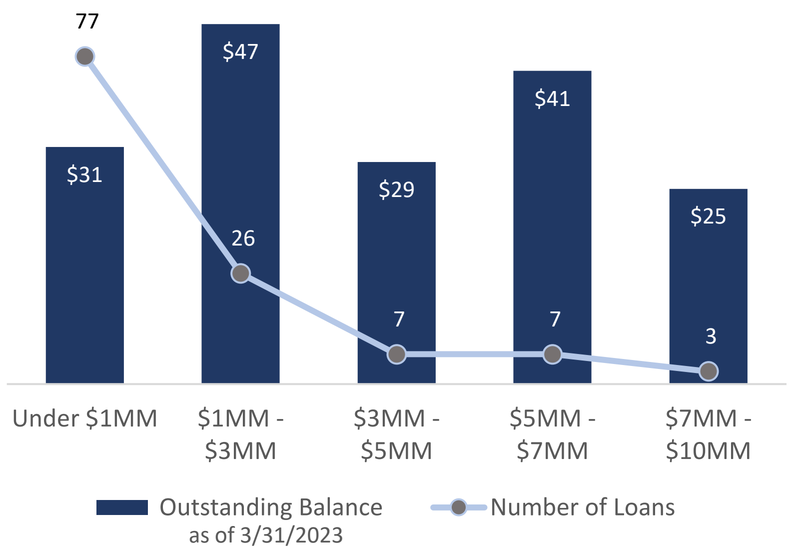
	Weighted Average		
Loan Type	LTV (1)	DSCR (2)	Average Loan Size (3)
Retail	57%	1.59	$3.0
Multifamily	62%	1.40	$1.4
CRE - Owner Occupied	62%	2.62	$1.0
Office	54%	1.63	$2.2
Warehouse	56%	1.64	$1.8
Hotels	55%	1.57	$4.6
Other	54%	1.80	$1.6
Land/Construction	60%	NA	$2.8

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

As of 3/31/23
(1) (Excludes unearned fees)
(2) Includes loan types: office, warehouse, gas station, retail and other

CRE OFFICE PORTFOLIO

Loan size



Key Metrics

	At 3/31/2023
Avg. Loan Size in millions	$ 1.4
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 69% 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 $1.4 million dollars, LTV of 57.3%, DSCR of 2.11X at quarter end.

92% 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)

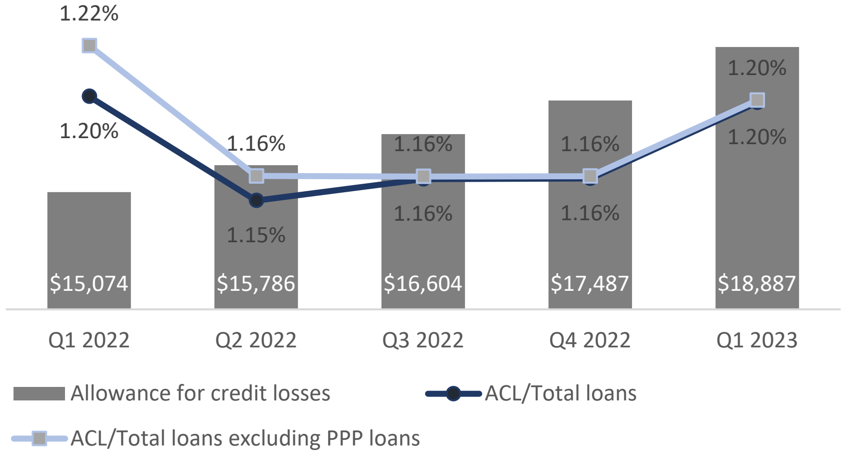
Loan Maturity

< 1 year	1 year to 3 years	3 years to 5 years	5 years to 10 years	> 10 years
4%	10%	12%	69%	5%

(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

ASSET QUALITY

Allowance for Credit Losses
In thousands (except ratios)



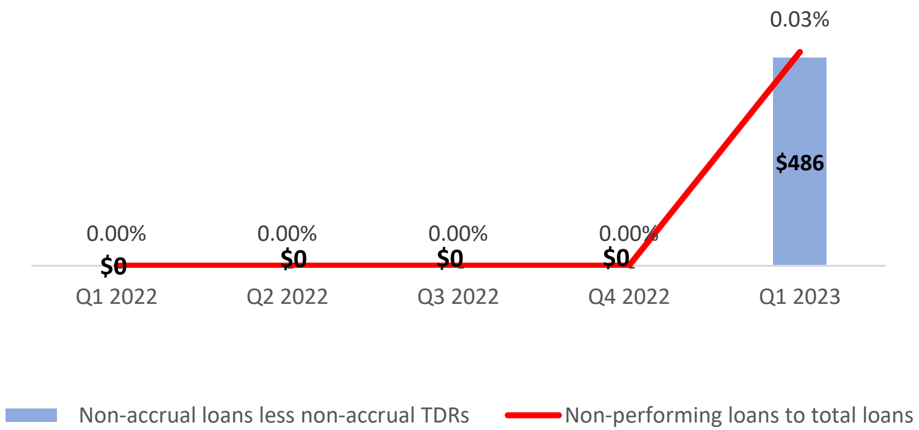
Commentary

ACL coverage ratio is at 1.20%.

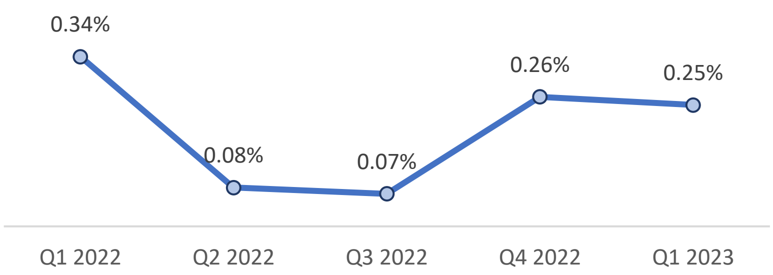
One loan for $486 thousand was classified as nonaccrual during the first quarter of 2023. No OREO.

The adoption of the CECL methodology for estimating credit losses generated an initial increase to the allowance for credit losses of loans of $1.1 million and an increase to the reserve for unfunded commitments of $259 thousand.

Non-performing Loans
In thousands (except ratios)



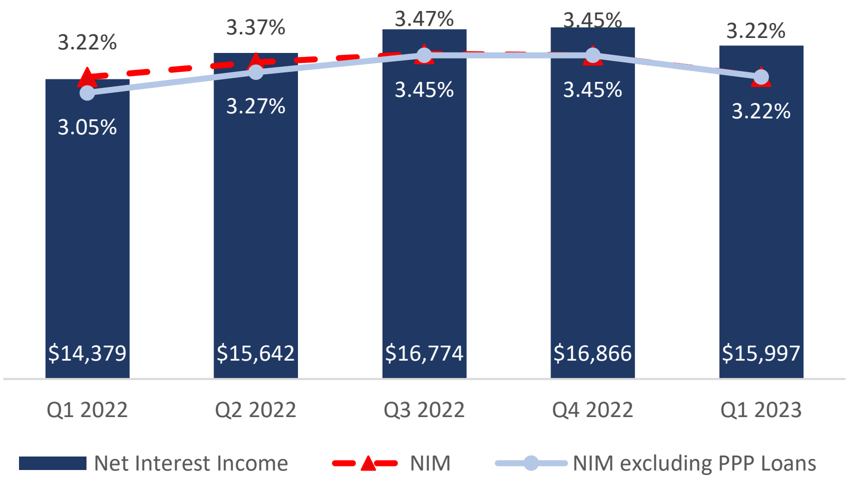
Classified Loans [1] to Total Loans



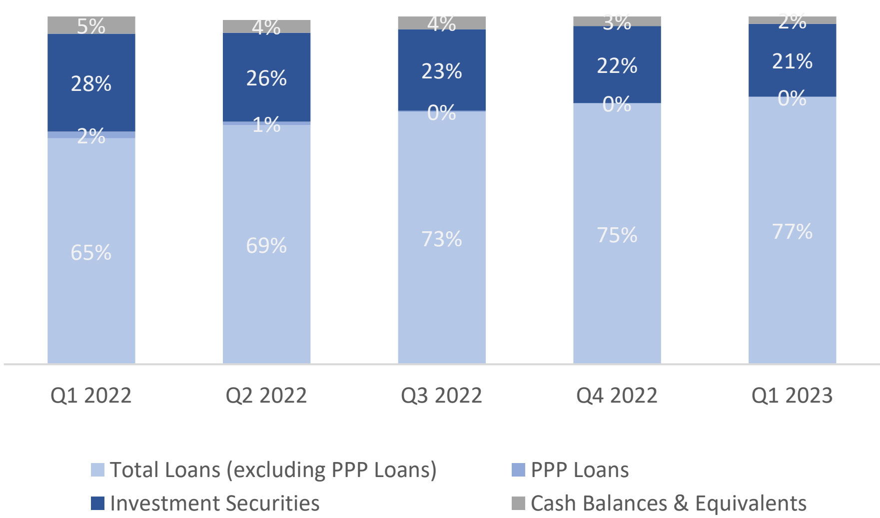
[1] Loans classified as substandard at period end. No loans classified doubtful or loss at period end.

NET INTEREST MARGIN

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



Interest-Earning Assets Mix (AVG)



Commentary

Net interest income decreased by $0.9 million compared to prior quarter predominately due to increase in deposit cost.

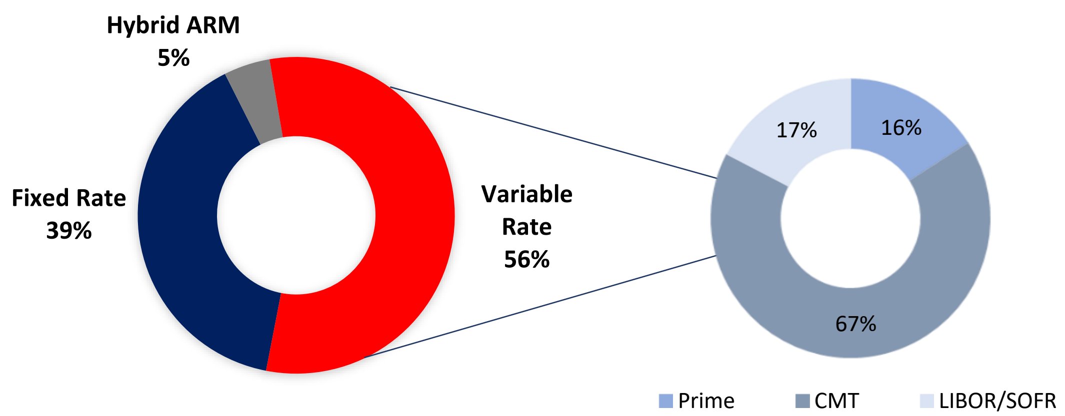
Interest-earning asset mix continues to improve towards higher earning assets (loans).

Given the uncertainty in the banking industry, we held higher levels of cash and increased FHLB advances at quarter end.

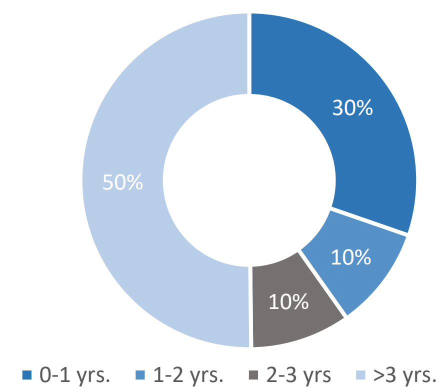
(1) Annualized.

INTEREST RATE SENSITIVITY

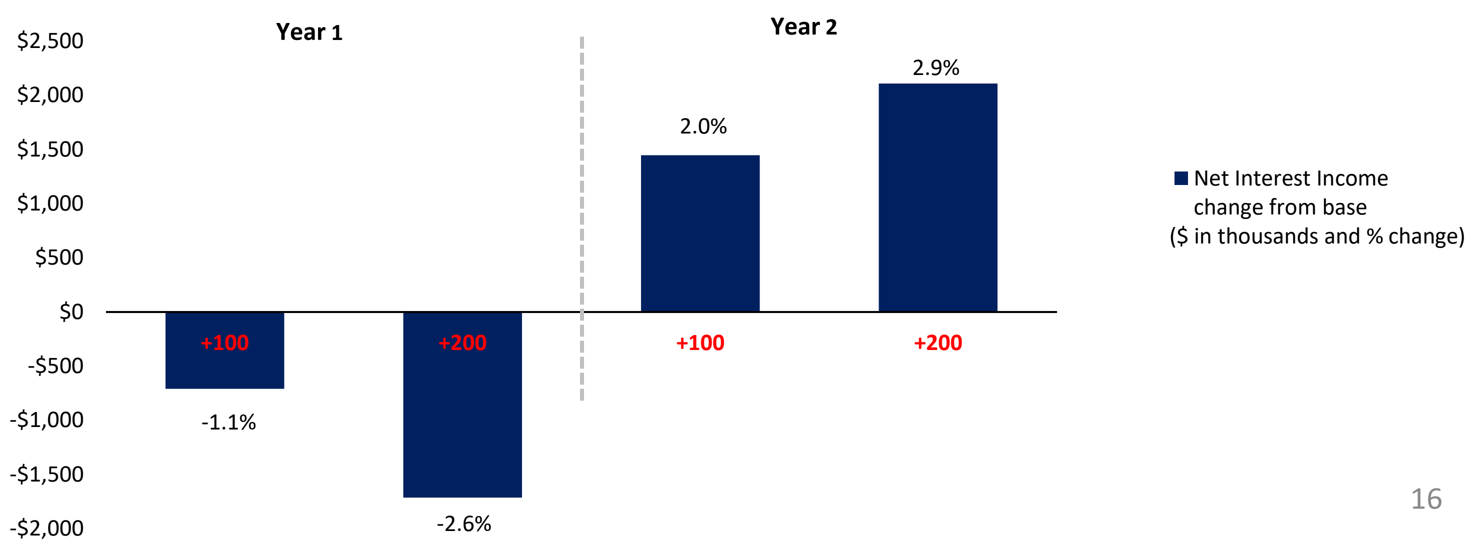
Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable/Hybrid Rate Loans



Static NII Simulation Year 1 & 2



NON-INTEREST INCOME

In thousands (except ratios)

	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Service fees	$1,025	$1,093	$934	$1,083	$900
Gain (loss) on sale of securities available for sale	(21)	(1,989)	(558)	(3)	21
Gain on sale of loans held for sale	347	205	330	22	334
Loan settlement	-	-	-	-	161
Other income	539	568	1,083	515	529
Total non-interest income	**$2,070**	**($123)**	**$1,789**	**$1,617**	**$1,945**
Average total assets	$2,120,218	$2,051,867	$2,026,791	$1,968,381	$1,913,484
Non-interest income / Average assets [(1)]	0.40%	(0.02%)	0.35%	0.33%	0.41%

Commentary

Service fees remain substantially consistent quarter over quarter.

SBA loan sales produced $347 thousand of gains in the first 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)

	Q1 2023	Q4 2022	Q3 2022	Q2 2022	Q1 2022
Salaries and employee benefits	$6,377	$6,080	$6,075	$5,913	$5,875
Occupancy	1,299	1,256	1,281	1,251	1,270
Regulatory assessments and fees	224	222	269	226	213
Consulting and legal fees	358	371	604	398	517
Network and information technology services	478	483	488	448	387
Other operating expense	1,440	1,602	1,415	1,315	1,350
Total non-interest expense	$10,176	$10,014	$10,132	$9,551	$9,612
Efficiency ratio	56.32%	59.81%	54.58%	55.34%	58.88%
Average total assets	$2,120,218	$2,051,867	$2,026,791	$1,968,381	$1,913,484
Non-interest expense / Average assets [1]	1.95%	1.94%	1.98%	1.95%	2.04%
Full-time equivalent employees	196	191	191	192	190

Commentary

Non-interest expense to average assets remains below 2.0%.

Salaries and employee benefits increased primarily due to 5 net new FTEs.

Efficiency ratio improved 256 bps from first quarter 2022 due to higher revenue.

[1] Annualized.

Capital Ratios (1)	Q1 2023	Q4 2022	Q1 2022	Well-Capitalized
Leverage Ratio	9.36%	9.61%	9.47%	5.00%
TCE/TA (2)	8.50%	8.75%	9.76%	NA
Tier 1 Risk Based Capital	12.04%	12.53%	13.35%	8.00%
Total Risk Based Capital	13.20%	13.65%	14.49%	10.00%
AOCI In Millions	($42.1)	($44.8)	($19.5)	

Commentary

500,000 shares repurchased during the quarter at an average weighted price of $11.74. 250,000 common shares remain authorized under the repurchase program.

AOCI improved by $2.7 million compared to fourth quarter 2022.

Q1 2023 EOP shares outstanding:
Common Stock: 19,622,380

(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 34.6% Non-Interest-Bearing Deposits (EOP)

NON-GAAP RECONCILIATION

In thousands (except ratios)

	As of or for the three months ended				
	3/31/2023	12/31/2022	9/30/2022	6/30/2022	3/31/2022
Pre-Tax Pre-Provision ("PTPP") Income:					
Net income	$ 5,809	$ 4,434	$ 5,558	$ 5,295	$ 4,854
Plus: Provision for income taxes	1,881	1,415	1,963	1,708	1,858
Plus: Provision for credit losses	201	880	910	705	-
PTPP income	$ 7,891	$ 6,729	$ 8,431	$ 7,708	$ 6,712
PTPP Return on Average Assets:					
PTPP income	$ 7,891	$ 6,729	$ 8,431	$ 7,708	$ 6,712
Average assets	$ 2,120,218	$ 2,051,867	$ 2,026,791	$ 1,968,381	$ 1,913,484
PTPP return on average assets (1)	1.51%	1.30%	1.65%	1.57%	1.42%
Operating Net Income:					
Net income	$ 5,809	$ 4,434	$ 5,558	$ 5,295	$ 4,854
Less: Net gains (losses) on sale of securities	(21)	(1,989)	(558)	(3)	21
Less: Tax effect on sale of securities	5	504	141	1	(5)
Operating net income	$ 5,825	$ 5,919	$ 5,975	$ 5,297	$ 4,838
Operating PTPP Income:					
PTPP income	$ 7,891	$ 6,729	$ 8,431	$ 7,708	$ 6,712
Less: Net gains (losses) on sale of securities	(21)	(1,989)	(558)	(3)	21
Operating PTPP Income	$ 7,912	$ 8,718	$ 8,989	$ 7,711	$ 6,691
Operating PTPP Return on Average Assets:					
Operating PTPP income	$ 7,912	$ 8,718	$ 8,989	$ 7,711	$ 6,691
Average assets	$ 2,120,218	$ 2,051,867	$ 2,026,791	$ 1,968,381	$ 1,913,484
Operating PTPP Return on average assets (1)	1.51%	1.69%	1.76%	1.57%	1.42%
Operating Return on Average Assets:					
Operating net income	$ 5,825	$ 5,919	$ 5,975	$ 5,297	$ 4,838
Average assets	$ 2,120,218	$ 2,051,867	$ 2,026,791	$ 1,968,381	$ 1,913,484
Operating return on average assets (1)	1.11%	1.14%	1.17%	1.08%	1.03%
Operating Return on Average Equity:					
Operating net income	$ 5,825	$ 5,919	$ 5,975	$ 5,297	$ 4,838
Average equity	$ 183,371	$ 177,556	$ 185,288	$ 186,597	$ 201,860
Operating return on average equity (1)	12.88%	13.23%	12.79%	11.39%	9.72%
Operating Revenue:					
Net interest income	$ 15,997	$ 16,866	$ 16,774	$ 15,642	$ 14,379
Non-interest income	2,070	(123)	1,789	1,617	1,945
Less: Net gains (losses) on sale of securities	(21)	(1,989)	(558)	(3)	21
Operating revenue	$ 18,088	$ 18,732	$ 19,121	$ 17,262	$ 16,303
Operating Efficiency Ratio:					
Total non-interest expense	$ 10,176	$ 10,014	$ 10,132	$ 9,551	$ 9,612
Operating revenue	$ 18,088	$ 18,732	$ 19,121	$ 17,262	$ 16,303
Operating efficiency ratio	56.26%	53.46%	52.99%	55.33%	58.96%

(1) Annualized.

NON-GAAP RECONCILIATION

In thousands (except ratios and share data)

	As of and for the three months ended				
	3/31/2023	12/31/2022	9/30/2022	6/30/2022	3/31/2022
Tangible Book Value per Common Share (at period-end):					
Total stockholders' equity	$ 183,858	$ 182,428	$ 177,417	$ 180,068	$ 192,039
Less: Intangible assets	-	-	-	-	-
Tangible stockholders' equity	$ 183,858	$ 182,428	$ 177,417	$ 180,068	$ 192,039
Total shares issued and outstanding (at period-end):					
Total common shares issued and outstanding	19,622,380	20,000,753	20,000,753	20,000,753	20,000,753
Tangible book value per common share [2]	$ 9.37	$ 9.12	$ 8.87	$ 9.00	$ 9.60
Operating diluted net income per share of common stock:					
Operating net income	$ 5,825	$ 5,919	$ 5,975	$ 5,297	$ 4,838
Weighted average shares					
Diluted	$ 19,940,606	$ 20,172,438	$ 20,148,208	$ 20,171,261	$ 20,109,783
Operating diluted net income per share of common stock	0.29	$ 0.29	$ 0.30	$ 0.26	$ 0.24
Tangible Common Equity/Tangible Assets					
Tangible stockholders' equity	$ 183,858	$ 182,428	$ 177,417	$ 180,068	$ 192,039
Tangible Assets	2,163,821	2,085,834	2,037,453	2,016,086	1,967,252
Tangible Common Equity/Tangible Assets	8.50%	8.75%	8.71%	8.93%	9.76%

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