Exhibit 99.2

EARNINGS PRESENTATION

THIRD 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 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 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 lack of a significantly diversified loan portfolio and the 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, 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 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 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.

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 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 Reconciliation Tables' included in the presentation.

All numbers included in this presentation are unaudited unless otherwise noted.

Q3 2023 HIGHLIGHTS

GROWTH

Average deposits increased by $178.5 million or 10.1% compared to the third quarter 2022.

Average loans increased $212.1 million or 15.2% compared to the third quarter 2022.

Liquidity sources at September 30, 2023, totaled $742 million in on-balance sheet and off-balance sheet sources.

Insured and collateralized deposits maintained at 51% for third quarter 2023.

Tangible Book Value per Share [(1)] at September 30, 2023 of $9.36 includes AOCI impact of ($2.62).

PROFITABILITY

Net income was $3.8 million or $0.19 per diluted share.

ROAA was 0.67% compared to 1.09% for the third quarter 2022.

ROAE was 8.19% compared to 11.90% for the third quarter 2022.

Efficiency ratio was 64.64% compared to 54.58% for the third quarter 2022.

CAPITAL/ CREDIT

Credit metrics remain strong.

One C&I loan classified as nonaccrual for a total of $479 thousand.

ACL coverage ratio was 1.16% at September 30, 2023. Effective January 1, 2023, the Company adopted the CECL methodology for estimating credit losses.

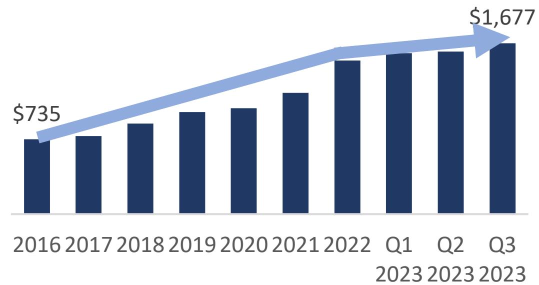
[(1)] Non-GAAP financial measure.

HISTORICAL FINANCIALS

EOP for Balance Sheet amounts

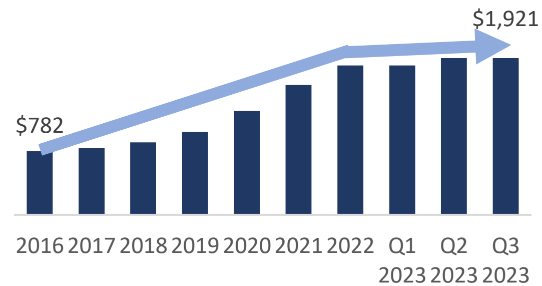
Loans [1]

In millions



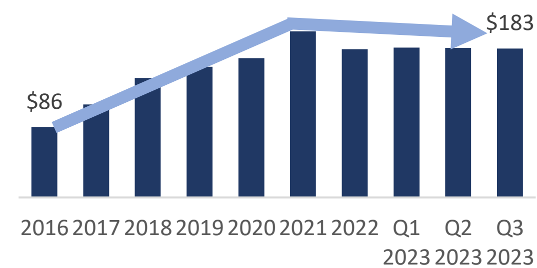
Deposits

In millions

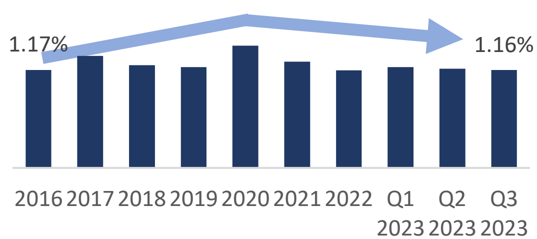


Total stockholders' equity

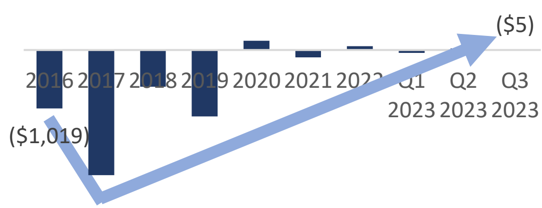
In millions



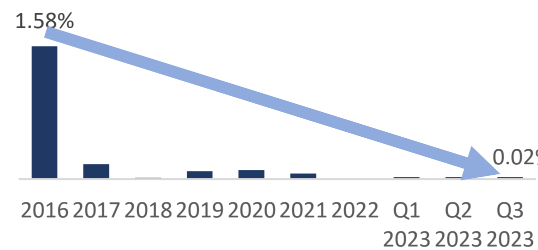
Allowance for credit losses to non-performing loans



Net charge-offs (recoveries) of loan losses

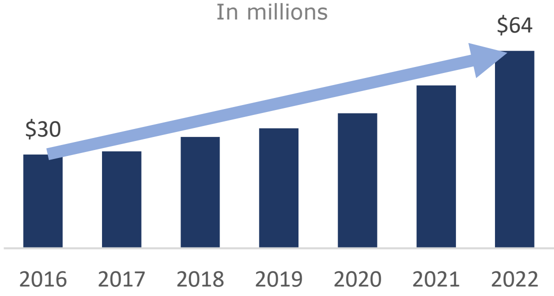


Non-performing assets to total assets

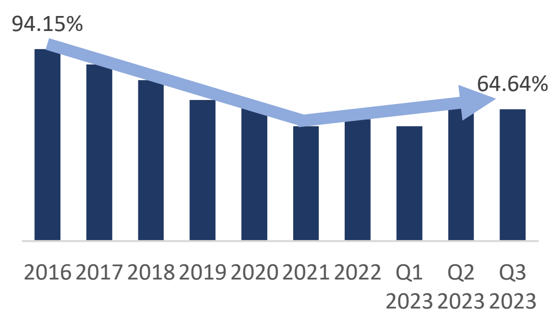


Net Interest Income

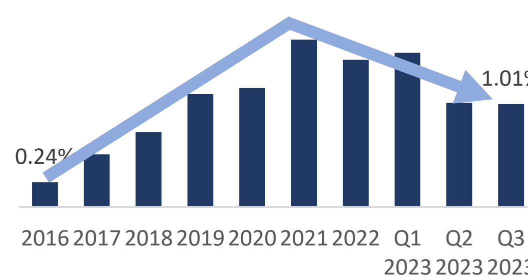
In millions



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)

		Q3 2023	Q2 2023	Q3 2022
Balance Sheet (EOP)	Total Securities	$415,920	$439,398	$427,436
	Total Loans [1]	$1,676,520	$1,595,959	$1,431,513
	Total Assets	$2,244,602	$2,225,914	$2,037,453
	Total Deposits	$1,920,922	$1,921,301	$1,796,642
	Total Equity [2]	$182,844	$183,685	$177,417
Income Statement	Net Interest Income	$14,022	$14,173	$16,774
	Non-interest Income	$2,161	$1,846	$1,789
	Total Revenue	$16,183	$16,019	$18,563
	Provision for Credit Losses	$653	$38	$910
	Non-interest Expense	$10,461	$10,452	$10,132
	Net Income	$3,819	$4,196	$5,558
	Diluted Earning Per Share (EPS)	$0.19	$0.21	$0.28
	Weighted Average Diluted Shares	19,611,897	19,639,682	20,148,208

[1] Loan amounts include deferred fees/costs.
[2] Total Equity includes accumulated comprehensive loss of $51.2 million for Q3 2023, $46.3 million for Q2 2023, and $45.2 million for Q3 2022.

KEY PERFORMANCE INDICATORS

		Q3 2023	Q2 2023	Q3 2022
CAPITAL/ CREDIT	Tangible Common Equity/Tangible Assets [(1)]	8.15%	8.25%	8.71%
	Total Risk-Based Capital [(2)]	13.10%	13.42%	13.65%
	NCO/Avg Loans [(3)]	0.00%	0.01%	0.03%
	NPA/Assets	0.02%	0.02%	0.00%
	Allowance Credit Losses/Loans	1.16%	1.18%	1.16%
PROFITABILITY	Return On Average Assets (ROAA) [(3)]	0.67%	0.77%	1.09%
	Return On Average Equity (ROAE) [(3)]	8.19%	9.13%	11.90%
	Net Interest Margin [(3)]	2.60%	2.73%	3.47%
	Efficiency Ratio	64.64%	65.25%	54.58%
	Non-Interest Expense/Avg Assets [(3)]	1.84%	1.92%	1.98%

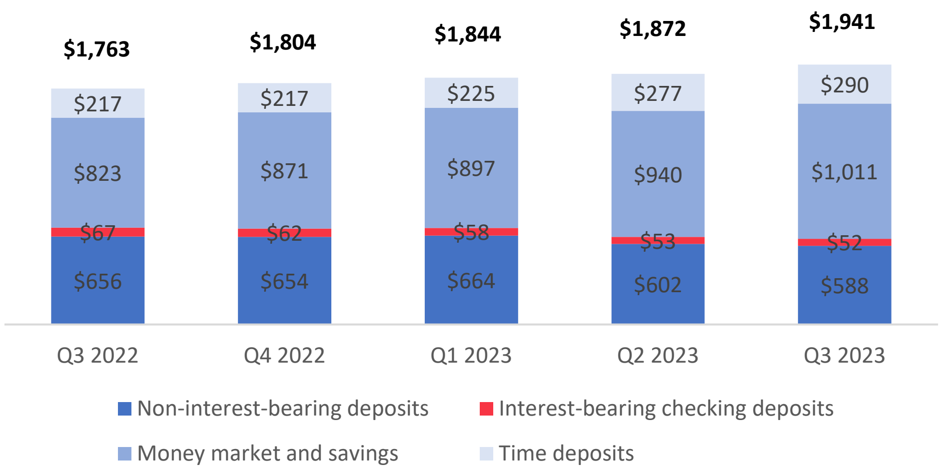
In thousands (except for TBV/share)

		Q3 2023	Q2 2023	Q3 2022
GROWTH	Total Assets (EOP)	$2,244,602	$2,225,914	$2,037,453
	Total Loans (EOP)	$1,676,520	$1,595,959	$1,431,513
	Total Deposits (EOP)	$1,920,922	$1,921,301	$1,796,642
	Tangible Book Value/Share [(1)(4)]	$9.36	$9.40	$ 8.87

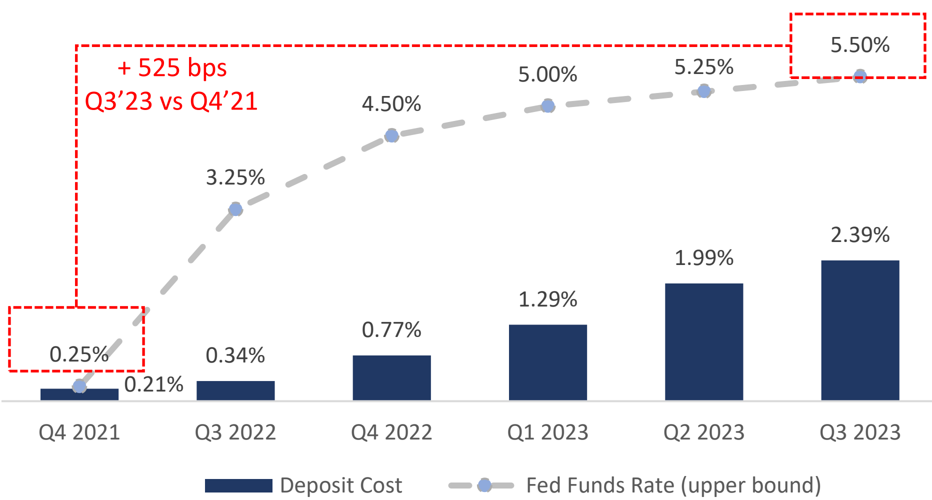
[(1)] Non-GAAP financial measures.
[(2)] Reflects the Company's regulatory capital ratios which are provided for information purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.
[(3)] Annualized.
[(4)] AOCI effect on tangible book value per share was ($2.62) for Q3 2023, ($2.37) for Q2 2023 and ($2.26) for Q3 2022.

DEPOSIT PORTFOLIO

Deposits AVG
In millions



Deposit Cost



Commentary

Average deposits increased $69.0 million or 14.62% annualized compared to the prior quarter and $178.5 million or 10.1% compared to the third quarter 2022.

Deposit composition mix shifted towards interest bearing and ICS/CDARS products.

Average DDA balances comprised 30.3% of total deposits as of September 30, 2023.

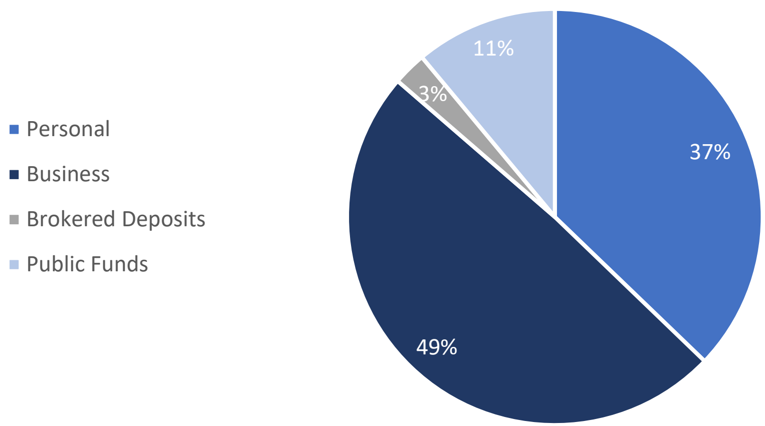
Deposit beta of 41% since Q4 2021.

Deposit cost increasing but at a slower pace. September deposit cost was at 2.42%.

DEPOSIT DISTRIBUTION

EOP for Balance Sheet amounts

Deposits Composition



Commentary

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

The total amount of uninsured deposits adjusted to exclude the collateralized portion of public funds was 49% at quarter end. Including the collateralized portion of public funds, uninsured deposits were 53%.

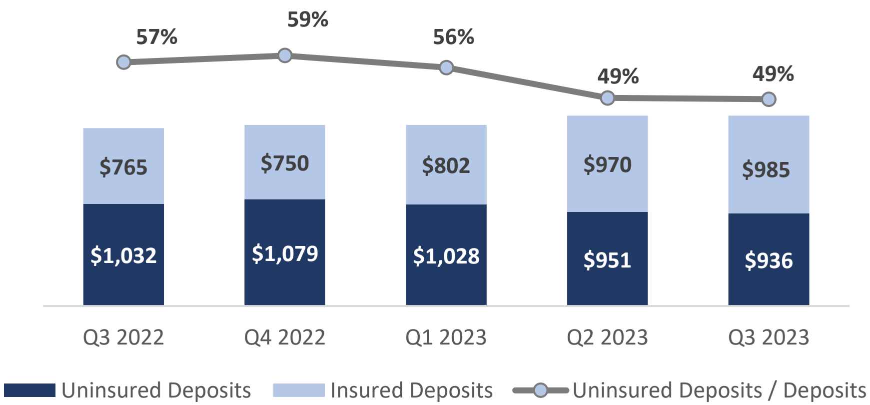
As of September 30, 2023, the deposit balance of ICS/CDARS was $116.5 million, an increase of $2.2 million from second quarter 2023.

Deposits by Customer Segment

In thousands for balance sheet amounts

Deposit Type	Total Balance	% of Total	(#) Accounts	Average Balance per Account
Business	$ 944,477	49%	7,298	$ 129
Personal	$ 714,150	37%	12,891	$ 55
Public Funds	$ 212,295	11%	30	$ 7,076
Brokered CDs	$ 50,000	3%	2	$ 25,000
Grand Total	**$ 1,920,922**	**100%**	**20,221**	**$ 95**

Uninsured Deposits to Total Deposits [(1)] In millions

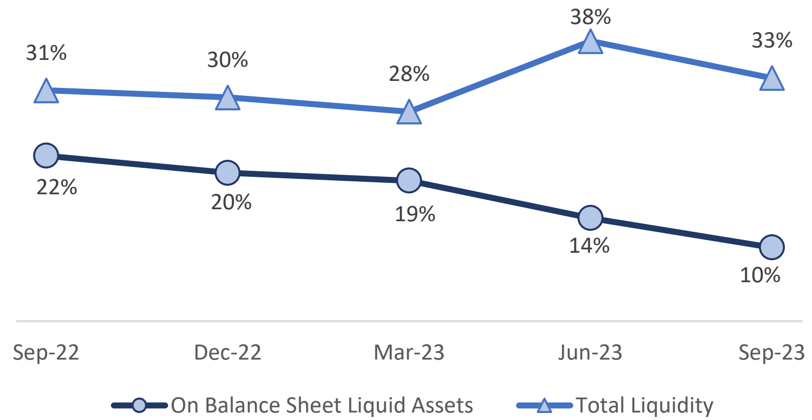


[(1)] Excludes public funds collateralized deposits amounting to 4% of total deposits.

LIQUIDITY

EOP for Balance Sheet amounts

Total Liquidity



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

Sources of Liquidity (in millions)	9/30/2023
On Balance Sheet Liquidity	
Cash	$4
Due from banks	$25
Investment securities unpledged	$200
Total on balance sheet liquidity (Liquid Assets)	**$229**
Off Balance Sheet Liquidity	
FHLB excess capacity	$237
Bank Term Funding Program (BTFP)	$134
Federal Reserve Discount Window	$37
Fed Fund Lines	$105
Total off balance sheet liquidity	$513
Total Liquidity	**$742**

Liquidity calculation excludes vault cash reserves

Commentary

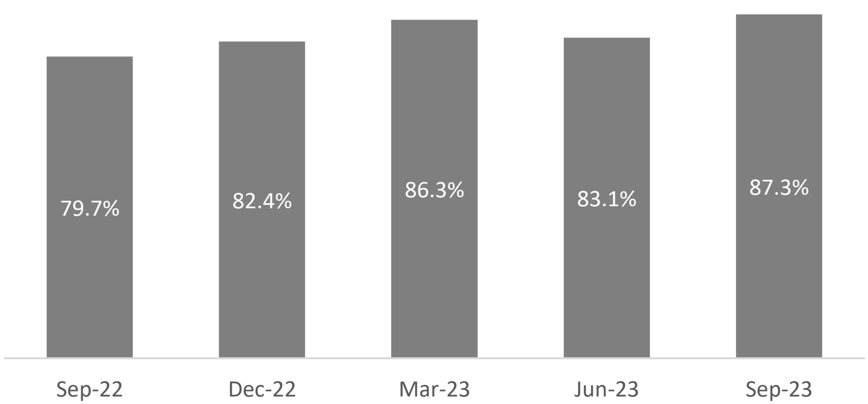
We believe we are well positioned to weather the current economic environment.

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

Loan-to-deposits ratio increase due to additional loan production during the quarter.

We are enrolled in BTFP but have not drawn any funds.

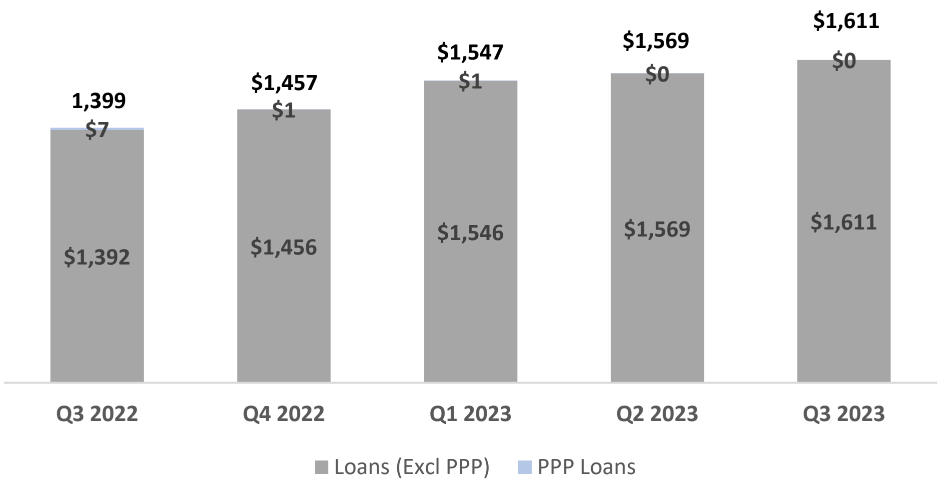
Loan-to-Deposit Ratio



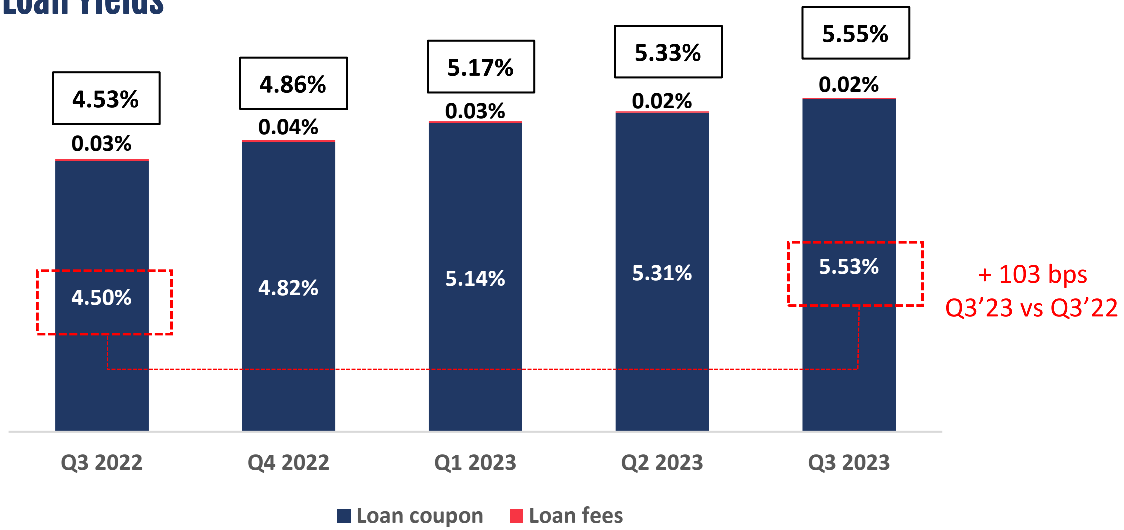
LOAN PORTFOLIO

Total Loans (AVG)

In millions



Loan Yields



Commentary

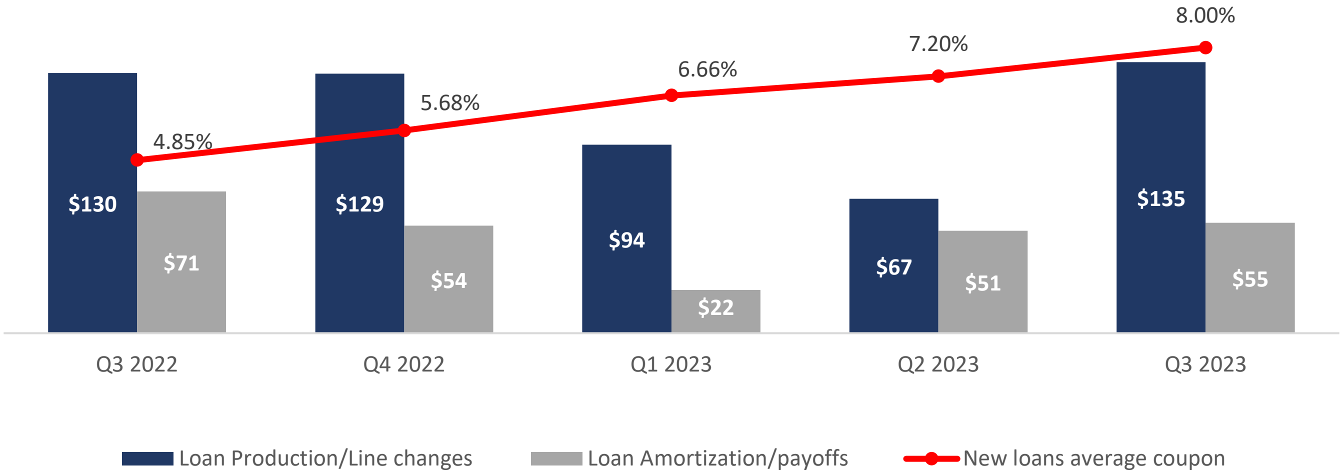
Average loans increased $41.6 million or 10.52% annualized compared to prior quarter and $212.1 million or 15.2% compared to the third quarter 2022.

Loan coupon increased 22 bps compared to prior quarter and 103 bps compared to the third quarter 2022.

Loan fees are normalizing after PPP loans have been forgiven and paid off.

LOAN PRODUCTION

Net Loan Production Trend
In millions



Commentary

$296 million in new loan production in 2023 at increasing yields.

Weighted average coupon on new loans was 8.00% for third quarter 2023, 247 bps above portfolio average.

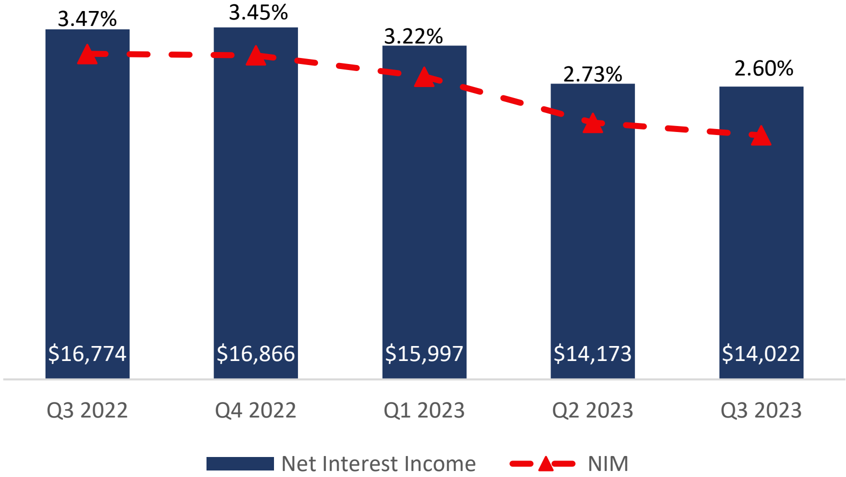
Q3 2023 loan production was well diversified; 41% C&I, 38% CRE, 6% consumer, 12% correspondent banks, and 3% residential.

Loan composition shows diversification and growth in C&I and consumer loans.

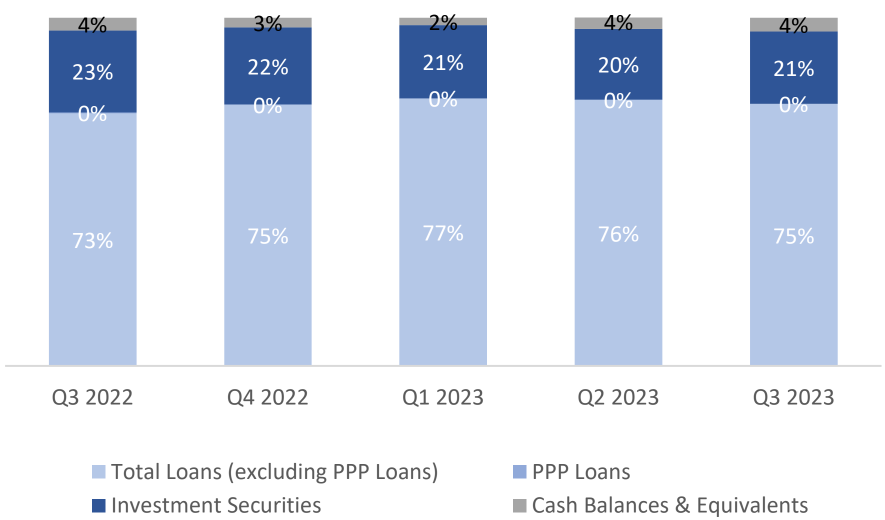
NET INTEREST MARGIN

Net Interest Income/Margin [1]

In thousands (except ratios)



Interest-Earning Assets Mix (AVG)



[1] Annualized.

Commentary

Net interest income decreased by $151 thousand compared to the prior quarter predominately due to increase in deposit cost and a liability sensitive balance sheet.

Shift in deposit mix; out of DDA and into interest bearing deposits.

Third quarter NIM decreased early in the quarter, however loan production, SWAPs, and slower increase in deposit cost improved the NIM mid-quarter. September NIM was 2.70%.

NIM expected to be stable or increase going forward, absent of further rate hikes.

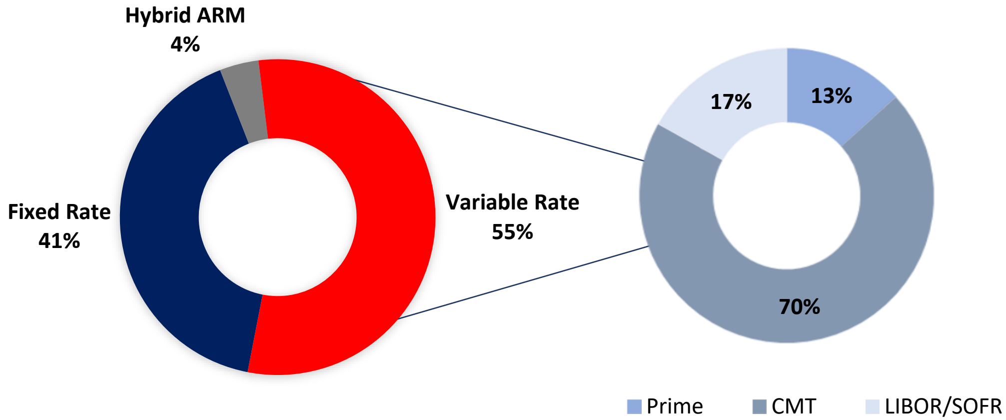
Deposit cost is increasing but at a slower pace. September deposit cost was 2.42%.

Third quarter new loan production at 8.00% coupon will continue to elevate portfolio loan yields.

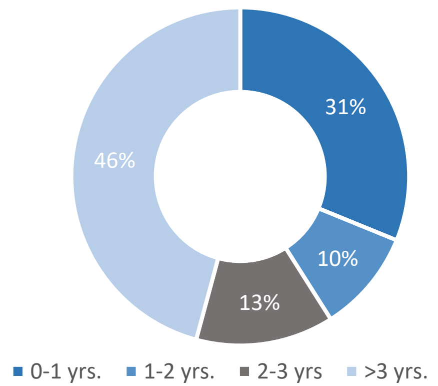
Interest rate swaps will help improve NIM going forward. At current rates, we expect approximately $500 thousand in additional carry.

INTEREST RATE SENSITIVITY

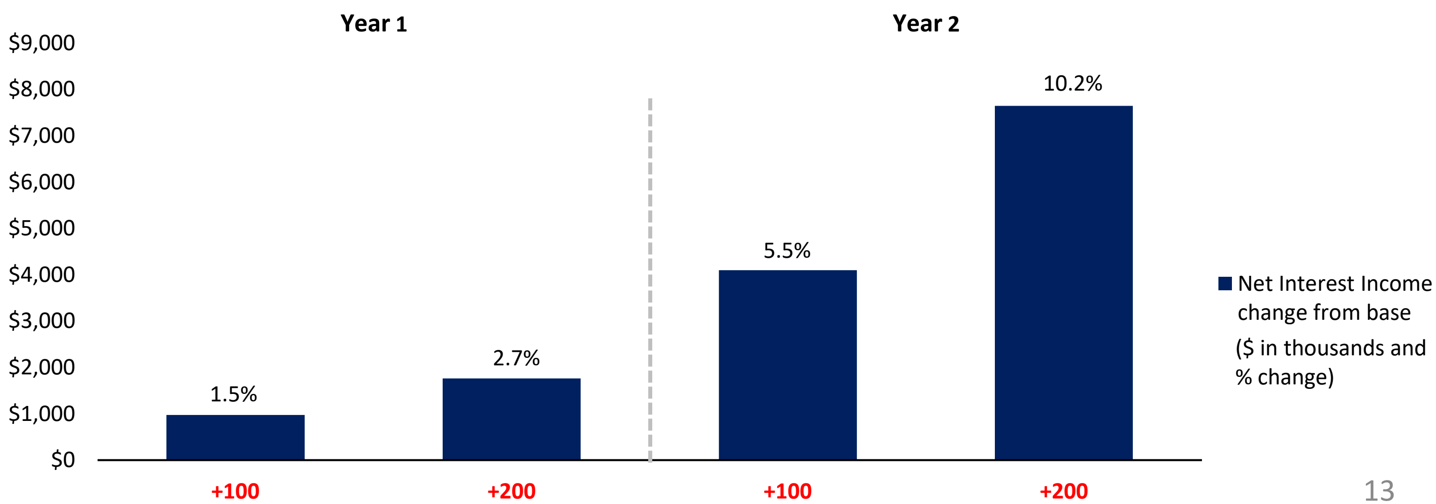
Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable/Hybrid Rate Loans



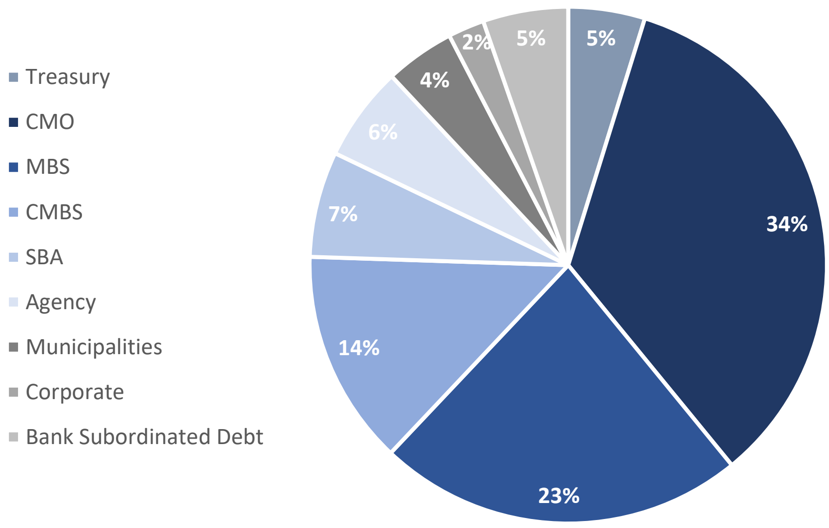
Static NII Simulation Year 1 & 2



SECURITIES PORTFOLIO

EOP for Balance Sheet amounts, in millions

Portfolio Composition



Commentary

Securities portfolio had a fair value of $415.9 million. 52.6% of the portfolio is classified as AFS, while 47.4% is classified as HTM.

The modified duration is 5.4 and the average life is 7 years. Duration has increased as the result of higher rates and lower prepayments.

We expect to receive $29.8 million from the securities portfolio in the 4Q 2023, these cashflows will support loan growth or debt repayment.
If rates remain at current levels through 2026, we expect to receive $149.8 million on cashflows.

70.7% of the portfolio is invested in mortgage-backed securities, boosting the liquidity.

Securities Portfolio Key Metrics

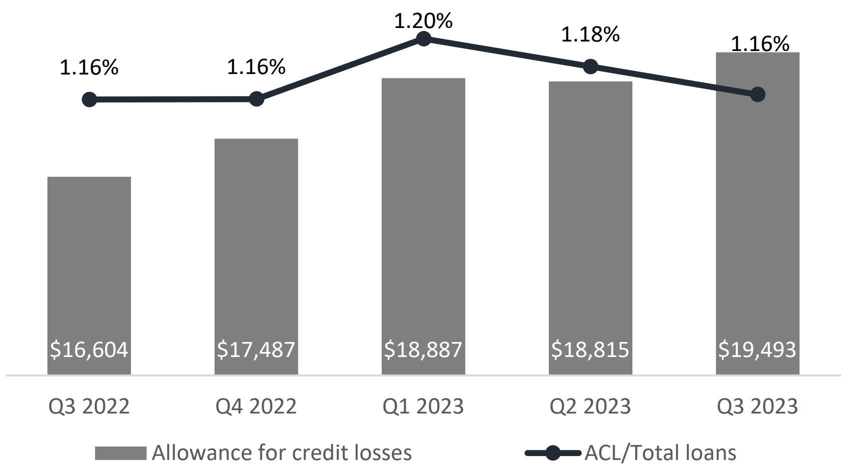
Metrics		as of 9/30/2023
Securities Portfolio Fair Value	$	415.9
AFS as % of portfolio		52.6%
HTM as % of portfolio		47.4%
Portfolio Yield		2.3%
Average Life		7.0
Mod Duration		5.4
AFS AOCI	$	(60.3)

Short Term Cashflows

	Base	+100	-100
2023	$29.8	$29.5	$30.4
2024	$36.7	$33.8	$44.9
2025	$38.8	$31.9	$36.1
2026	$44.4	$43.0	$46.1
Total	**$149.7**	**$138.2**	**$157.5**
Securities Portfolio %	**36.0%**	**33.2%**	**37.9%**

ASSET QUALITY

Allowance for Credit Losses
In thousands (except ratios)



Commentary

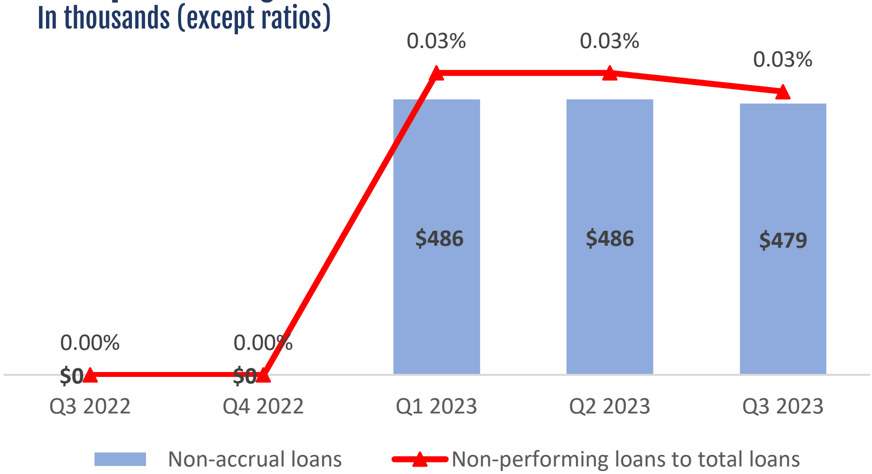
ACL coverage ratio is at 1.16% at September 30 2023, slightly down from prior quarter due to improvement in economic outlook.

One C&I loan for $479 thousand was classified as nonaccrual on September 30, 2023.

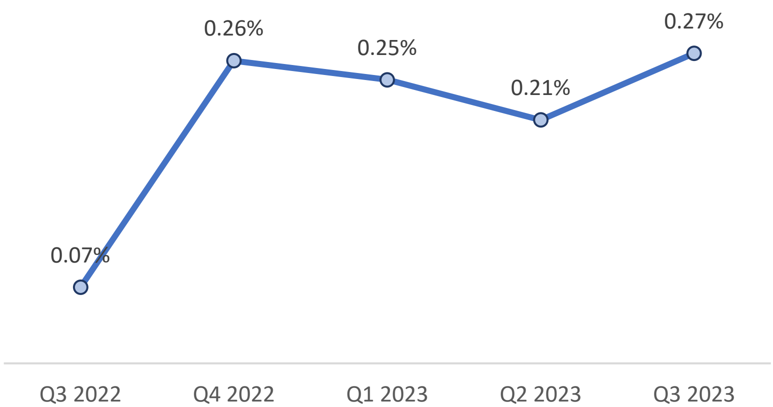
No OREO.

ACL increased by $678 thousand due to net portfolio growth during the quarter.

Non-performing Loans
In thousands (except ratios)



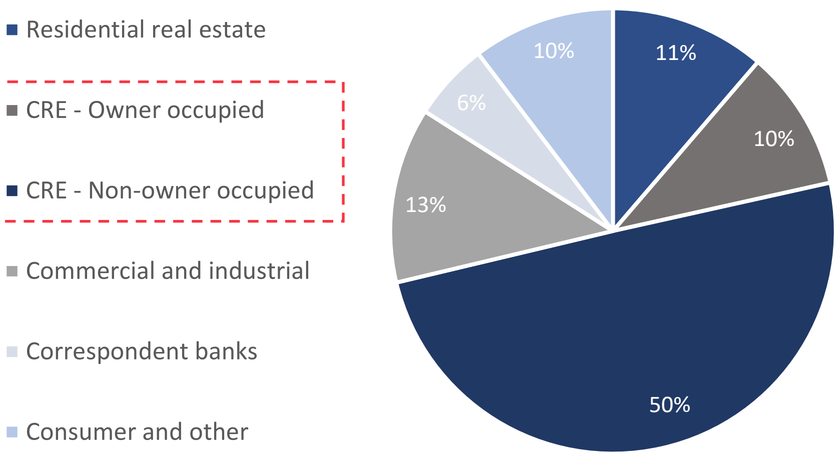
Classified Loans (1) to Total Loans



(1) Loans classified as substandard at period end. No loans classified doubtful or loss at period ends.

LOAN PORTFOLIO MIX

Loan Portfolio Mix (1)



$1,675MM (1)

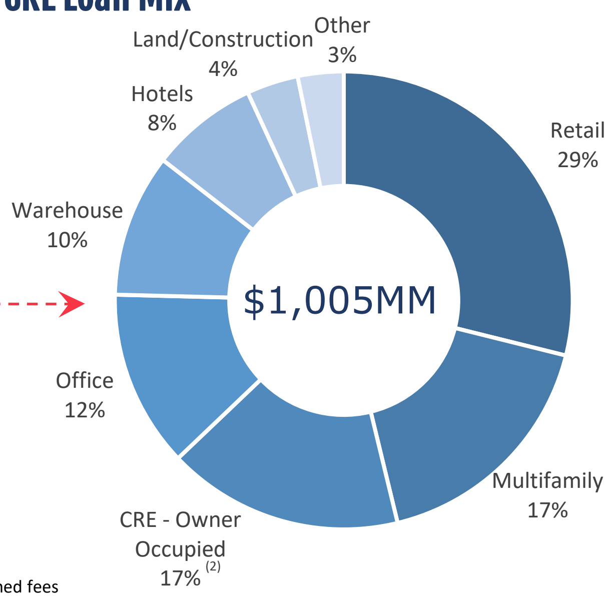
Commentary

Total Loan balance at quarter end was $1,675 million (1).

Commercial Real Estate (owner occupied and non-owner occupied) was 60% or $1,005 million of the total loan portfolio (1).

CRE mix is diversified and granular. Retail non-owner occupied makes up 29% of total CRE or $295.8 million.

CRE Loan Mix



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

Loan Type	Weighted Average LTV (1)	Weighted Average DSCR (2)	Average Loan Size (3)
Retail	57%	1.68	$2.9
Multifamily	60%	1.38	$1.4
Office	58%	2.18	$1.5
Warehouse	59%	1.83	$1.3
Hotels	54%	1.96	$4.8
Other	57%	1.99	$1.8
Land/Construction	60%	NA	$3.1

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

As of 9/30/23
(1) Excludes unearned fees
(2) Includes loan types: office, warehouse, gas station, retail and other

NON-INTEREST INCOME

In thousands (except ratios)

	Q3 2023	Q2 2023	Q1 2023	Q4 2022	Q3 2022
Service fees	$1,329	$1,173	$1,205	$1,093	$934
Gain (loss) on sale of securities available for sale	(955)	-	(21)	(1,989)	(558)
Gain on sale of loans held for sale	255	94	347	205	330
Other income	1,532	579	539	568	1,083
Total non-interest income	**$2,161**	**$1,846**	**$2,070**	**($123)**	**$1,789**
Average total assets	$2,250,258	$2,183,542	$2,120,218	$2,051,867	$2,026,791
Non-interest income (loss)/Average assets [(1)]	0.38%	0.34%	0.40%	(0.02%)	0.35%

Commentary

Service fees increased from prior quarters due to an increase in wire fees.

Loss on sale of securities of $955 thousand due to portfolio restructuring strategy which resulted in the sale of $7.7 million of lower yielding securities.

Strategic restructuring of bank-owned life insurance increased other income by $982 thousand included in other income; offset this one-time, non-recurring gain with a comparable sized securities loss.

(1) Annualized.

NON-INTEREST EXPENSE

In thousands (except ratios)

	Q3 2023	Q2 2023	Q1 2023	Q4 2022	Q3 2022
Salaries and employee benefits	$6,066	$5,882	$6,377	$6,080	$6,075
Occupancy	1,350	1,319	1,299	1,256	1,281
Regulatory assessments and fees	365	452	224	222	269
Consulting and legal fees	513	386	358	371	604
Network and information technology services	481	505	478	483	488
Other operating expense	1,686	1,908	1,440	1,602	1,415
Total non-interest expense	**$10,461**	**$10,452**	**$10,176**	**$10,014**	**$10,132**
Efficiency ratio	64.64%	65.25%	56.32%	59.81%	54.58%
Average total assets	$2,250,258	$2,183,542	$2,120,218	$2,051,867	$2,026,791
Non-interest expense / Average assets (1)	1.84%	1.92%	1.95%	1.94%	1.98%
Full-time equivalent employees	194	198	196	191	191

Commentary

Salaries and employee benefits expense increased due to slight adjustments in sales incentives.

Other operating expense decreased $222 thousand due to decrease in advertising and promotional expense, and miscellaneous losses.

Consulting and legal fees increased $150 thousand due to a one-time, nonrecurring legal expense.

Non-interest expense / Average assets has improved 14 bps year-over-year.

(1) Annualized.

CAPITAL

Capital Ratios [1]	Q3 2023	Q2 2023	Q3 2022	Well-Capitalized
Leverage Ratio	9.26%	9.32%	9.48%	5.00%
TCE/TA [2]	8.15%	8.25%	8.71%	NA
Tier 1 Risk-Based Capital	11.97%	12.27%	12.56%	8.00%
Total Risk-Based Capital	13.10%	13.42%	13.65%	10.00%
AOCI In Millions	($51.2)	($46.3)	($45.2)	

Commentary

172,397 common shares remain authorized for repurchase under the current repurchase program.

AOCI was ($51.2) million or ($2.62) per share as of September 30, 2023.

Q3 2023 EOP shares outstanding:
Common Stock: 19,542,290

[1] Reflects the Company's regulatory capital ratios which are provided for information purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.
[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 30% Non-Interest-Bearing Deposits (EOP)

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios)

	As of or for the three months ended				
	9/30/2023	6/30/2023	3/31/2023	12/31/2022	9/30/2022
Pre-Tax Pre-Provision ("PTPP") Income: [1]					
Net income	$ 3,819	$ 4,196	$ 5,809	$ 4,434	$ 5,558
Plus: Provision for income taxes	1,250	1,333	1,881	1,415	1,963
Plus: Provision for credit losses	653	38	201	880	910
PTPP income	$ 5,722	$ 5,567	$ 7,891	$ 6,729	$ 8,431
PTPP Return on Average Assets: [1]					
PTPP income	$ 5,722	$ 5,567	$ 7,891	$ 6,729	$ 8,431
Average assets	$ 2,250,258	$ 2,183,542	$ 2,120,218	$ 2,051,867	$ 2,026,791
PTPP return on average assets [2]	1.01%	1.02%	1.51%	1.30%	1.65%
Operating Net Income: [1]					
Net income	$ 3,819	$ 4,196	$ 5,809	$ 4,434	$ 5,558
Less: Net gains (losses) on sale of securities	(955)	-	(21)	(1,989)	(558)
Less: Tax effect on sale of securities	242	-	5	504	141
Operating net income	$ 4,532	$ 4,196	$ 5,825	$ 5,919	$ 5,975
Operating PTPP Income: [1]					
PTPP income	$ 5,722	$ 5,567	$ 7,891	$ 6,729	$ 8,431
Less: Net gains (losses) on sale of securities	(955)	-	(21)	(1,989)	(558)
Operating PTPP Income	$ 6,677	$ 5,567	$ 7,912	$ 8,718	$ 8,989
Operating PTPP Return on Average Assets: [1]					
Operating PTPP income	$ 6,677	$ 5,567	$ 7,912	$ 8,718	$ 8,989
Average assets	$ 2,250,258	$ 2,183,542	$ 2,120,218	$ 2,051,867	$ 2,026,791
Operating PTPP Return on average assets [2]	1.18%	1.02%	1.51%	1.69%	1.76%
Operating Return on Average Assets: [1]					
Operating net income	$ 4,532	$ 4,196	$ 5,825	$ 5,919	$ 5,975
Average assets	$ 2,250,258	$ 2,183,542	$ 2,120,218	$ 2,051,867	$ 2,026,791
Operating return on average assets [2]	0.80%	0.77%	1.11%	1.14%	1.17%
Operating Return on Average Equity: [1]					
Operating net income	$ 4,532	$ 4,196	$ 5,825	$ 5,919	$ 5,975
Average equity	$ 184,901	$ 184,238	$ 183,371	$ 177,556	$ 185,288
Operating return on average equity [2]	9.72%	9.13%	12.88%	13.23%	12.79%
Operating Revenue: [1]					
Net interest income	$ 14,022	$ 14,173	$ 15,997	$ 16,866	$ 16,774
Non-interest income	2,161	1,846	2,070	(123)	1,789
Less: Net gains (losses) on sale of securities	(955)	-	(21)	(1,989)	(558)
Operating revenue	$ 17,138	$ 16,019	$ 18,088	$ 18,732	$ 19,121
Operating Efficiency Ratio: [1]					
Total non-interest expense	$ 10,461	$ 10,452	$ 10,176	$ 10,014	$ 10,132
Operating revenue	$ 17,138	$ 16,019	$ 18,088	$ 18,732	$ 19,121
Operating efficiency ratio	61.04%	65.25%	56.26%	53.46%	52.99%

(1) The Company believes these non-GAAP measurements are key indicators of the ongoing earnings power of the Company

(2) Annualized.

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios and share data)

	As of and for the three months ended				
	9/30/2023	6/30/2023	3/31/2023	12/31/2022	9/30/2022
Tangible Book Value per Common Share (at period-end): (1)					
Total stockholders' equity	$ 182,884	$ 183,685	$ 183,858	$ 182,428	$ 177,417
Less: Intangible assets	-	-	-	-	-
Tangible stockholders' equity	$ 182,884	$ 183,685	$ 183,858	$ 182,428	$ 177,417
Total shares issued and outstanding (at period-end):					
Total common shares issued and outstanding	19,542,290	19,544,777	19,622,380	20,000,753	20,000,753
Tangible book value per common share (2)	$ 9.36	$ 9.40	$ 9.37	$ 9.12	$ 8.87
Operating diluted net income per share of common stock: (1)					
Operating net income	$ 4,532	$ 4,196	$ 5,825	$ 5,919	$ 5,975
Weighted average shares diluted	19,611,897	19,639,682	19,940,606	20,172,438	20,148,208
Operating diluted net income per share of common stock	$ 0.23	$ 0.21	$ 0.29	$ 0.29	$ 0.30
Tangible Common Equity/Tangible Assets: (1)					
Tangible stockholders' equity	$ 182,884	$ 183,685	$ 183,858	$ 182,428	$ 177,417
Tangible total assets (3)	2,244,602	2,225,914	2,163,821	2,085,834	2,037,453
Tangible Common Equity/Tangible total assets:	8.15%	8.25%	8.50%	8.75%	8.71%

(1) The Company believes these non-GAAP measurements are key indicators of the ongoing earnings power 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 total assets is the same amount as total assets calculated under GAAP.

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