

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 23, 2026

USCB Financial Holdings, Inc.

(Exact name of Registrant as Specified in Its Charter)

Florida (State or Other Jurisdiction of Incorporation)	001-41196 (Commission File Number)	87-4070846 (IRS Employer Identification No.)
2301 N.W. 87th Avenue , Doral, Florida (Address of Principal Executive Offices)		33172 (Zip Code)

Registrant's Telephone Number, Including Area Code: (305) 715-5200

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Class A common stock, \$1.00 par value per share	USCB	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02. Results of Operations and Financial Condition.

On July 23, 2026, USCB Financial Holdings, Inc. (the “Company”) issued a press release announcing its financial results for the quarter ended June 30, 2026. A copy of the press release is furnished as Exhibit 99.1 to this Current Report on Form 8-K (“Form 8-K”) and is incorporated herein by reference.

The information in this Item 2.02, including Exhibit 99.1 hereto, is being furnished and shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”), or otherwise be subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act of 1933 (the “Securities Act”) or the Exchange Act except as expressly set forth by specific reference in such filing to this Form 8-K.

Item 7.01. Regulation FD Disclosure.

As previously announced, at 11:00 a.m. ET on July 24, 2026, the Company will hold an earnings conference call to discuss its financial performance for the quarter ended June 30, 2026. A copy of the slides forming the basis of the presentation is being furnished as Exhibit 99.2 to this Form 8-K and is incorporated herein by reference. A copy of the slides has also been posted to the Company’s investor relations website, located at investors.uscenturybank.com.

The information in this Item 7.01, including Exhibit 99.2 hereto, is being furnished and shall not be deemed “filed” for purposes of Section 18 of the Exchange Act, or otherwise be subject to the liability of that section, and shall not be deemed to be incorporated by reference into any filing under the Securities Act or the Exchange Act except as set forth by specific reference in such filing to this Form 8-K.

Item 9.01. Financial Statements and Exhibits.**(d) Exhibits.**

Exhibit No.	Description
99.1	USCB Financial Holdings, Inc. Press Release, dated July 23, 2026
99.2	Earnings Presentation, dated July 23, 2026
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

USCB Financial Holdings, Inc.

By: /s/ Robert Anderson
Name: Robert Anderson
Title: Chief Financial Officer

Date: July 23, 2026

EARNINGS RELEASE



USCB Financial Holdings, Inc. Surpasses \$3 Billion in Assets with 14.6% Annualized Linked-Quarter Loan Growth; Achieves Q2 2026 EPS of \$0.49, 3.49% Net Interest Margin, ROAA of 1.26%, and ROAE of 15.90%

MIAMI, FL – July 23, 2026 – USCB Financial Holdings, Inc. (the “Company”) (NASDAQ: USCB), the holding company for U.S. Century Bank (the “Bank”), reported net income of \$9.1 million or \$0.49 per fully diluted share for the three months ended June 30, 2026, compared with net income of \$8.1 million or \$0.40 per fully diluted share for the same period in 2025.

“Our second quarter performance highlights the ongoing strength of our company and the effective implementation of our growth strategy,” said Luis de la Aguilera, Chairman, President and CEO. “We achieved record new loan fundings of \$272.0 million, resulting in a 14.6% annualized increase in loans from the previous quarter and pushing our total assets above \$3 billion. At the same time, we improved profitability and operational efficiency, with our net interest margin rising to 3.49% from 3.27% and our efficiency ratio improving to 49.97% from 52.34% compared to the first quarter of 2026. These achievements underscore the scalability of our business model and our dedication to creating long-term value for our shareholders.”

Unless otherwise stated, all percentage comparisons in the bullet points below are calculated at or for the quarter ended June 30, 2026 compared to at or for the quarter ended June 30, 2025 and annualized where appropriate.

Profitability

- Annualized return on average assets for the quarter ended June 30, 2026 was 1.26% compared to 1.22% for the second quarter of 2025.
- Annualized return on average stockholders’ equity for the quarter ended June 30, 2026 was 15.90% compared to 14.29% for the second quarter of 2025.
- The efficiency ratio for the quarter ended June 30, 2026 was 49.97% compared to 51.77% for the second quarter of 2025.
- Net interest margin for the quarter ended June 30, 2026 was 3.49% compared to 3.28% for the second quarter of 2025.
- Net interest income before provision for credit losses was \$24.4 million for the quarter ended June 30, 2026, an increase of \$3.4 million or 15.9% compared to \$21.0 million for the same period in 2025.

Balance Sheet

- Total assets were \$3.0 billion at June 30, 2026, representing an increase of \$300.2 million or 11.0% from \$2.7 billion at June 30, 2025.
- Total loans held for investment were \$2.3 billion at June 30, 2026, representing an increase of \$209.1 million or 9.9% from \$2.1 billion at June 30, 2025.
- Total deposits were \$2.5 billion at June 30, 2026, representing an increase of \$116.6 million or 5.0% from \$2.3 billion at June 30, 2025.
- Total stockholders’ equity was \$233.2 million at June 30, 2026, representing an increase of \$1.7 million or 0.7% from \$231.6 million at June 30, 2025. Total stockholders’ equity included accumulated other comprehensive loss of \$31.4 million at June 30, 2026 compared to accumulated other comprehensive loss of \$41.8 million at June 30, 2025. The increase in total stockholders’ equity was partially offset by the repurchase of 2.0 million shares of Class A common stock in September 2025, as previously disclosed.

Asset Quality

- The allowance for credit losses (“ACL”) increased by \$1.8 million to \$26.7 million at June 30, 2026 from \$24.9 million at June 30, 2025.

- The ACL represented 1.15% of total loans at June 30, 2026 and 1.18% of total loans at June 30, 2025.
- The provision for credit losses was \$1.3 million for the quarter ended June 30, 2026, an increase of \$236 thousand compared to \$1.0 million for the same period in 2025.
- The ratio of non-performing loans to total loans was 0.09% for the quarter ended June 30, 2026 and 0.06% for the quarter ended June 30, 2025. Non-performing loans totaled \$2.1 million at June 30, 2026 and \$1.4 million at June 30, 2025.

Non-interest Income and Non-interest Expense

- Non-interest income was \$3.6 million for the three months ended June 30, 2026, an increase of \$190 thousand or 5.6% compared to \$3.4 million for the same period in 2025.
- Non-interest expense was \$14.0 million for the three months ended June 30, 2026, an increase of \$1.3 million or 10.5% compared to \$12.6 million for the three months ended June 30, 2025.

Capital

- On July 20, 2026, the Company's Board of Directors declared a quarterly cash dividend of \$0.125 per share of the Company's Class A common stock. The dividend will be paid on September 4, 2026 to shareholders of record at the close of business on August 17, 2026.
- As of June 30, 2026, total risk-based capital ratios for the Company and the Bank were 13.88% and 13.68%, respectively, well in excess of the well-capitalized minimum threshold regulatory requirements.
- Tangible book value per common share (non-GAAP financial measure) was \$12.64 at June 30, 2026, representing an increase of \$1.11 or 9.6% from \$11.53 at June 30, 2025. At June 30, 2026, tangible book value per common share was negatively affected by (\$1.70) per share due to an accumulated other comprehensive loss of \$31.4 million primarily due to changes in the market value of the Company's available for sale securities. At June 30, 2025, tangible book value per common share was negatively affected by (\$2.08) per share due to an accumulated other comprehensive loss of \$41.8 million.

Conference Call and Webcast

The Company will host a conference call on Friday, July 24, 2026, at 11:00 a.m. Eastern Time to discuss the Company's unaudited financial results for the quarter ended June 30, 2026. To access the conference call, dial (833) 816-1416 (U.S. toll-free) and ask to join the USCB Financial Holdings Call.

Additionally, interested parties can listen to a live webcast of the call in the "Investor Relations" section of the Company's website at www.uscentury.com. An archived version of the webcast will be available in the same location shortly after the live call has ended.

About USCB Financial Holdings, Inc.

USCB Financial Holdings, Inc. is the bank holding company for U.S. Century Bank. Established in 2002, U.S. Century Bank is one of the largest community banks headquartered in Miami, and one of the largest community banks in the State of Florida. U.S. Century Bank is rated 5-Stars by BauerFinancial, the nation's leading independent bank rating firm. U.S. Century Bank offers customers a wide range of financial products and services and supports numerous community organizations, including the Greater Miami Chamber of Commerce, the South Florida Hispanic Chamber of Commerce, and ChamberSouth. For more information about us or to find a banking center near you, please call (305) 715-5200 or visit www.uscentury.com.

Forward-Looking Statements

This earnings release 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," "seek," "continue," 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.

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 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, including the enactment of the One Big Beautiful Bill and changes 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 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 earnings release 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 earnings release are made only as of the date hereof, and we undertake no obligation to update or revise any forward-looking statement 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 the Company has filed or will file with the SEC.

Non-GAAP Financial Measures

This earnings release 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 operations 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 exhibits to this earnings release.

All numbers included in this press release are unaudited unless otherwise noted.

Contacts:

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USCB FINANCIAL HOLDINGS, INC.
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
(Dollars in thousands, except per share data)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Interest income:				
Loans, including fees	\$ 34,899	\$ 31,946	\$ 67,688	\$ 62,191
Investment securities	3,858	3,432	7,269	6,456
Interest-bearing deposits in financial institutions	823	776	1,655	1,485
Total interest income	39,580	36,154	76,612	70,132
Interest expense:				
Interest-bearing checking deposits	311	285	621	623
Savings and money market deposits	8,478	9,410	16,611	18,745
Time deposits	4,628	4,343	9,328	8,261
FHLB advances	976	1,082	2,016	2,354
Subordinated notes	800	-	1,601	-
Total interest expense	15,193	15,120	30,177	29,983
Net interest income before provision for credit losses	24,387	21,034	46,435	40,149
Provision for credit losses	1,267	1,031	2,068	1,712
Net interest income after provision for credit losses	23,120	20,003	44,367	38,437
Non-interest income:				
Service fees	2,601	2,402	5,701	4,733
Gain on sale of securities available for sale, net	-	-	14	-
Gain on sale of loans held for sale, net	-	151	106	676
Other non-interest income	959	817	1,889	1,677
Total non-interest income	3,560	3,370	7,710	7,086
Non-interest expense:				
Salaries and employee benefits	8,537	7,954	17,107	15,590
Occupancy	1,369	1,337	2,685	2,621
Regulatory assessments and fees	397	396	881	817
Consulting and legal fees	583	263	1,144	456
Network and information technology services	524	564	1,084	1,069
Other operating expense	2,556	2,120	4,776	4,133
Total non-interest expense	13,966	12,634	27,677	24,686
Income before income tax expense	12,714	10,739	24,400	20,837
Income tax expense	3,636	2,599	5,971	5,039
Net income	\$ 9,078	\$ 8,140	\$ 18,429	\$ 15,798
Per share information:				
Net income per common share, basic	\$ 0.49	\$ 0.41	\$ 1.01	\$ 0.79
Net income per common share, diluted	\$ 0.49	\$ 0.40	\$ 1.00	\$ 0.78
Cash dividends declared	\$ 0.125	\$ 0.10	\$ 0.250	\$ 0.20
Weighted average shares outstanding:				
Common shares, basic	18,346,946	20,059,264	18,280,860	20,040,205
Common shares, diluted	18,509,572	20,295,794	18,443,486	20,299,585

USCB FINANCIAL HOLDINGS, INC.
SELECTED FINANCIAL DATA (UNAUDITED)
(Dollars in thousands, except per 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
Income statement data:					
Net interest income before provision for credit losses	\$ 24,387	\$ 22,048	\$ 22,207	\$ 21,274	\$ 21,034
Provision for credit losses	1,267	801	480	105	1,031
Net interest income after provision for credit losses	23,120	21,247	21,727	21,169	20,003
Service fees	2,601	3,100	2,209	2,661	2,402
Gain (loss) on sale of securities available for sale, net	-	14	(7,498)	(28)	-
Gain on sale of loans held for sale, net	-	106	197	128	151
Other non-interest income	959	930	914	923	817
Total non-interest income	3,560	4,150	(4,178)	3,684	3,370
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
Income before income tax expense	12,714	11,686	3,274	11,805	10,739
Income tax expense	3,636	2,335	1,911	2,866	2,599
Net income	\$ 9,078	\$ 9,351	\$ 1,363	\$ 8,939	\$ 8,140
Per share information:					
Net income per common share, basic	\$ 0.49	\$ 0.51	\$ 0.08	\$ 0.46	\$ 0.41
Net income per common share, diluted	\$ 0.49	\$ 0.51	\$ 0.07	\$ 0.45	\$ 0.40
Cash dividends declared	\$ 0.125	\$ 0.125	\$ 0.10	\$ 0.10	\$ 0.10
Balance sheet data (at period-end):					
Cash and cash equivalents	\$ 118,154	\$ 78,963	\$ 38,477	\$ 56,811	\$ 54,819
Securities available-for-sale	\$ 332,859	\$ 277,160	\$ 307,490	\$ 324,179	\$ 285,382
Securities held-to-maturity	\$ 136,127	\$ 149,931	\$ 153,941	\$ 156,365	\$ 158,740
Total securities	\$ 468,986	\$ 427,091	\$ 461,431	\$ 480,544	\$ 444,122
Loans held for investment ⁽¹⁾	\$ 2,322,385	\$ 2,241,051	\$ 2,189,257	\$ 2,130,966	\$ 2,113,318
Allowance for credit losses	\$ (26,701)	\$ (26,102)	\$ (25,500)	\$ (24,964)	\$ (24,933)
Total assets	\$ 3,019,701	\$ 2,845,735	\$ 2,791,540	\$ 2,767,945	\$ 2,719,474
Non-interest-bearing demand deposits	\$ 618,062	\$ 620,714	\$ 583,860	\$ 584,240	\$ 584,895
Interest-bearing deposits	\$ 1,834,209	\$ 1,872,866	\$ 1,761,220	\$ 1,871,374	\$ 1,750,766
Total deposits	\$ 2,452,271	\$ 2,493,580	\$ 2,345,080	\$ 2,455,614	\$ 2,335,661
FHLB advances	\$ 240,900	\$ 53,000	\$ 158,250	\$ 11,000	\$ 108,000
Subordinated notes	\$ 39,376	\$ 39,338	\$ 39,300	\$ 39,262	\$ -
Total liabilities	\$ 2,786,463	\$ 2,622,489	\$ 2,574,357	\$ 2,558,850	\$ 2,487,891
Total stockholders' equity	\$ 233,238	\$ 223,246	\$ 217,183	\$ 209,095	\$ 231,583
Capital ratios:⁽²⁾					
Leverage ratio	8.81%	8.61%	8.46%	8.47%	9.72%
Common equity tier 1 capital	11.01%	11.09%	10.92%	11.17%	12.52%
Tier 1 risk-based capital	11.01%	11.09%	10.92%	11.17%	12.52%
Total risk-based capital	13.88%	14.09%	13.91%	14.20%	13.73%

(1) Loan amounts include deferred fees/costs.

(2) Reflects the Company's regulatory capital ratios. The Bank's total risk-based capital ratio at June 30, 2026 was 13.68%.

USCB FINANCIAL HOLDINGS, INC.
AVERAGE BALANCES, RATIOS, AND OTHER DATA (UNAUDITED)
(Dollars in thousands)

	As of or For the Three Months Ended				
	6/30/2026	3/31/2026	12/31/2025	9/30/2025	6/30/2025
Average balance sheet data:					
Cash and cash equivalents	\$ 87,949	\$ 112,107	\$ 82,338	\$ 139,389	\$ 71,388
Securities available-for-sale	\$ 314,581	\$ 295,065	\$ 332,356	\$ 299,892	\$ 281,840
Securities held-to-maturity	\$ 140,533	\$ 152,144	\$ 155,269	\$ 157,702	\$ 160,443
Total securities	\$ 455,114	\$ 447,209	\$ 487,625	\$ 457,594	\$ 442,283
Loans held for investment ⁽¹⁾	\$ 2,258,965	\$ 2,177,734	\$ 2,130,898	\$ 2,099,043	\$ 2,057,445
Total assets	\$ 2,900,725	\$ 2,834,717	\$ 2,799,863	\$ 2,798,115	\$ 2,677,198
Interest-bearing deposits	\$ 1,856,763	\$ 1,842,283	\$ 1,857,218	\$ 1,887,545	\$ 1,710,568
Non-interest-bearing demand deposits	\$ 632,198	\$ 584,784	\$ 595,969	\$ 569,522	\$ 580,121
Total deposits	\$ 2,488,961	\$ 2,427,067	\$ 2,453,187	\$ 2,457,067	\$ 2,290,689
FHLB advances	\$ 100,685	\$ 110,045	\$ 51,462	\$ 40,065	\$ 116,527
Subordinated notes	\$ 39,351	\$ 39,313	\$ 39,287	\$ 26,029	\$ -
Total liabilities	\$ 2,671,792	\$ 2,612,491	\$ 2,587,470	\$ 2,572,799	\$ 2,448,706
Total stockholders' equity	\$ 228,933	\$ 222,226	\$ 212,393	\$ 225,316	\$ 228,492
Performance ratios:					
Return on average assets ⁽²⁾	1.26%	1.34%	0.19%	1.27%	1.22%
Return on average equity ⁽²⁾	15.90%	17.07%	2.55%	15.74%	14.29%
Net interest margin ⁽²⁾	3.49%	3.27%	3.27%	3.14%	3.28%
Non-interest income to average assets ⁽²⁾	0.49%	0.59%	(0.59)%	0.52%	0.50%
Non-interest expense to average assets ⁽²⁾	1.93%	1.96%	2.02%	1.85%	1.89%
Efficiency ratio ⁽³⁾	49.97%	52.34%	79.18%	52.28%	51.77%
Loans by type (at period end):⁽⁴⁾					
Residential real estate	\$ 356,747	\$ 346,917	\$ 307,692	\$ 316,557	\$ 307,020
Commercial real estate	\$ 1,314,367	\$ 1,259,642	\$ 1,244,835	\$ 1,226,121	\$ 1,206,621
Commercial and industrial	\$ 300,265	\$ 291,333	\$ 295,548	\$ 269,430	\$ 263,966
Correspondent banks	\$ 137,912	\$ 128,722	\$ 127,968	\$ 104,598	\$ 110,155
Consumer and other	\$ 207,404	\$ 207,794	\$ 207,215	\$ 207,939	\$ 218,426
Asset quality data:					
Allowance for credit losses to total loans	1.15%	1.16%	1.16%	1.17%	1.18%
Allowance for credit losses to non-performing loans	1243%	717%	813%	1906%	1825%
Total non-performing loans ⁽⁵⁾	\$ 2,148	\$ 3,640	\$ 3,138	\$ 1,310	\$ 1,366
Non-performing loans to total loans	0.09%	0.16%	0.14%	0.06%	0.06%
Non-performing assets to total assets ⁽⁵⁾	0.07%	0.13%	0.11%	0.05%	0.05%
Net charge-offs (recoveries of) to average loans ⁽²⁾	0.05%	(0.00)%	(0.00)%	(0.00)%	0.14%
Net charge-offs (recoveries) of credit losses	\$ 288	\$ (4)	\$ (11)	\$ (4)	\$ 702
Interest rates and yields:⁽²⁾					
Loans held for investment	6.20%	6.11%	6.16%	6.21%	6.23%
Investment securities	3.35%	3.05%	3.01%	3.03%	3.06%
Total interest-earning assets	5.67%	5.49%	5.54%	5.56%	5.64%
Deposits ⁽⁶⁾	2.16%	2.20%	2.28%	2.53%	2.46%
FHLB advances	3.89%	3.83%	3.91%	3.73%	3.72%
Subordinated notes	8.15%	8.26%	8.09%	6.16%	-
Total interest-bearing liabilities	3.05%	3.05%	3.14%	3.34%	3.32%
Other information:					
Full-time equivalent employees	216	211	204	206	203

(1) Loan amounts include deferred fees/costs.

(2) Annualized.

(3) Efficiency ratio is defined as total non-interest expense divided by the sum of net interest income and total non-interest income.

(4) Loan amounts exclude deferred fees/costs.

(5) The amounts for total non-performing loans and total non-performing assets are the same at the dates presented since there was no other real estate owned (OREO) recorded at any of the dates presented.

(6) Reflects effect of non-interest-bearing deposits.

USCB FINANCIAL HOLDINGS, INC.
NET INTEREST MARGIN (UNAUDITED)
(Dollars in thousands)

	Three Months Ended June 30,					
	2026			2025		
	Average Balance	Interest	Yield/Rate ⁽¹⁾	Average Balance	Interest	Yield/Rate ⁽¹⁾
Assets						
Interest-earning assets:						
Loans held for investment ⁽²⁾	\$ 2,258,965	\$ 34,899	6.20%	\$ 2,057,445	\$ 31,946	6.23%
Investment securities ⁽³⁾	461,849	3,858	3.35%	449,624	3,432	3.06%
Other interest-earning assets	80,640	823	4.09%	63,974	776	4.87%
Total interest-earning assets	2,801,454	39,580	5.67%	2,571,043	36,154	5.64%
Non-interest-earning assets	99,271			106,155		
Total assets	<u>\$ 2,900,725</u>			<u>\$ 2,677,198</u>		
Liabilities and stockholders' equity						
Interest-bearing liabilities:						
Interest-bearing checking deposits	\$ 51,711	311	2.41%	\$ 46,694	285	2.45%
Savings and money market deposits	1,280,578	8,478	2.66%	1,211,513	9,410	3.12%
Time deposits	524,474	4,628	3.54%	452,361	4,343	3.85%
Total interest-bearing deposits	1,856,763	13,417	2.90%	1,710,568	14,038	3.29%
FHLB advances	100,685	976	3.89%	116,527	1,082	3.72%
Subordinated notes	39,351	800	8.15%	-	-	- %
Total interest-bearing liabilities	1,996,799	15,193	3.05%	1,827,095	15,120	3.32%
Non-interest-bearing demand deposits	632,198			580,121		
Other non-interest-bearing liabilities	42,795			41,490		
Total liabilities	2,671,792			2,448,706		
Stockholders' equity	228,933			228,492		
Total liabilities and stockholders' equity	<u>\$ 2,900,725</u>			<u>\$ 2,677,198</u>		
Net interest income		<u>\$ 24,387</u>			<u>\$ 21,034</u>	
Net interest spread ⁽⁴⁾			2.62%			2.32%
Net interest margin ⁽⁵⁾			3.49%			3.28%

(1) Annualized.

(2) Average loan balances include non-accrual loans. Interest income on loans includes accretion of deferred loan fees, net of deferred loan costs.

(3) At fair value except for securities held to maturity. This amount includes FHLB stock.

(4) Net interest spread is the average yield earned on total interest-earning assets minus the average rate paid on total interest-bearing liabilities.

(5) Net interest margin is the ratio of net interest income to total interest-earning assets.

USCB FINANCIAL HOLDINGS, INC.
NON-GAAP FINANCIAL MEASURES (UNAUDITED)
(Dollars in thousands)

	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 power 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 were recognized during the fourth quarter of 2025. The state tax expense is related to taxes due on interest income on loans whose collateral is located outside of the State of Florida.

USCB FINANCIAL HOLDINGS, INC.
NON-GAAP FINANCIAL MEASURES (UNAUDITED)
(Dollars in thousands, except per 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 weighted 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 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 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 was primarily driven by the repurchase of 2.0 million shares of Class A common stock, as previously disclosed.



EARNINGS 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.



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.

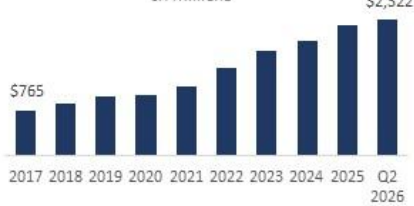


HISTORICAL FINANCIALS — Consistent Growth, Profitability and Credit Discipline

EOP for Balance Sheet amounts

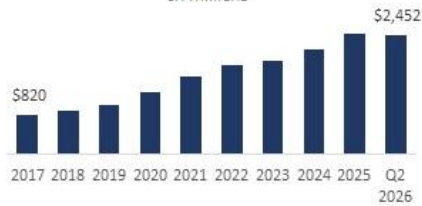
Loans ⁽¹⁾

In millions



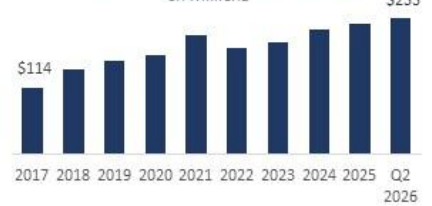
Deposits

In millions

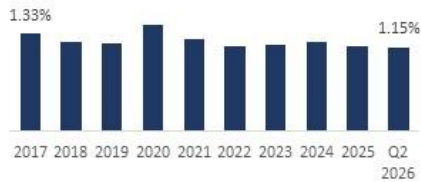


Total Stockholders' Equity

In millions



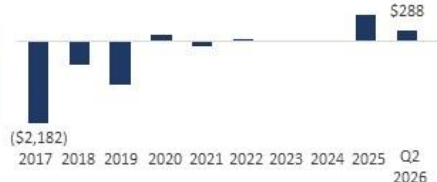
ACL/Total Loans ⁽²⁾



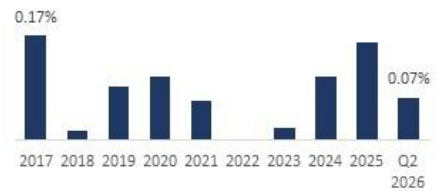
Net charge-offs

(recoveries)

In thousands

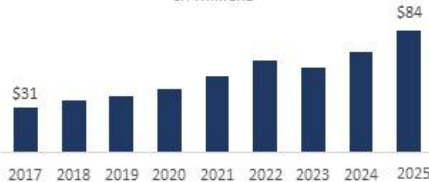


Nonperforming Assets/Total Assets

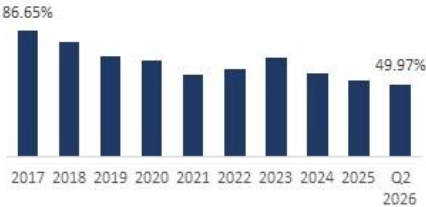


Net Interest Income

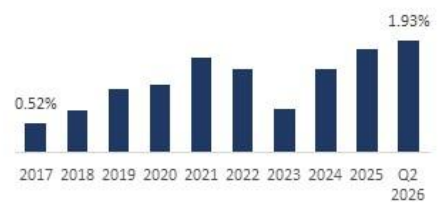
In millions



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.



DIFFERENTIATED FRANCHISE DRIVING CONSISTENT PERFORMANCE



Attractive Market

South Florida franchise positioned in dynamic and growing markets.

Commercially attractive footprint
Business and wealth-migration tailwinds
Relationship opportunities across local markets

A Dynamic Market Driving Business Growth



Relationship-Driven Model

Local decision-making with direct access to experienced bankers.

Faster execution than larger institutions
Senior-level client engagement
High-touch concierge service for commercial and private clients

Community-bank responsiveness with public-bank discipline



Business Verticals

Diversified funding supported by targeted relationship verticals.

Association Banking
Private Client Group
Correspondent Banking

Deposit-focused verticals: approx. 30% of deposits at 6/30/26



Proven Execution

Strong earnings, disciplined growth and excellent credit quality.

Q2 2026 ROAA: 1.26%; ROAE: 15.90%
Average loans +15.0% Annualized Q2oQ1
NPLs: 0.07% of total assets

Quarterly performance reflects disciplined execution

A scalable community-bank model combining local execution, specialized deposits, disciplined credit and attractive market positioning.



FINANCIAL RESULTS — Strong Operating Performance Driven by Balance Sheet Growth

In thousands (except per share data)

Balance Sheet (EOP)

	Q2 2026	Q1 2026	Q2 2025
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)



GROWTH



PROFITABILITY



CAPITAL/
CREDIT

	Q2 2026	Q1 2026	Q2 2025
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
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%
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



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

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.



LOAN PORTFOLIO — Loan Growth Momentum Positions USCB for Sustained Performance

Total Loans (AVG)

In millions



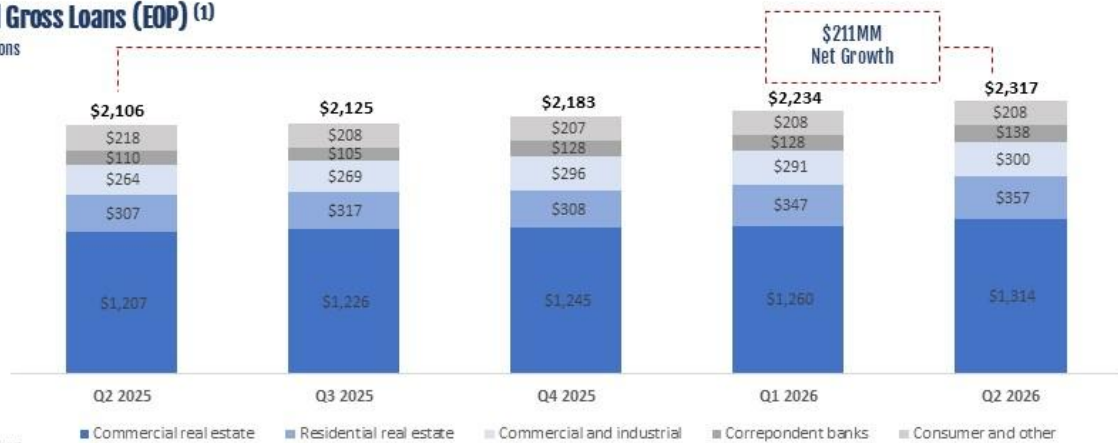
Commentary

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



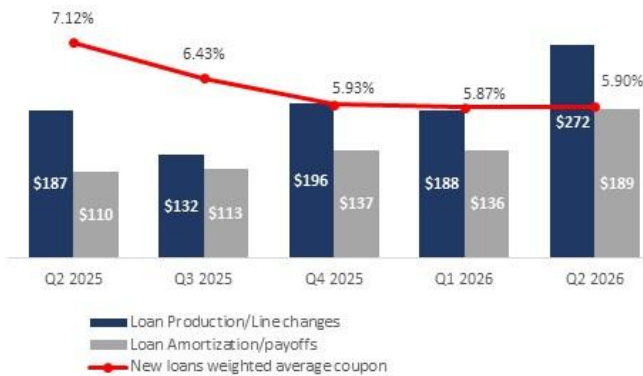
⁽¹⁾ Excludes deferred fees/cost.



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



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.

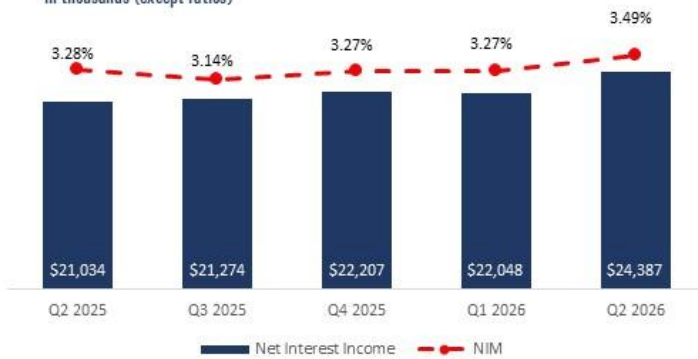
Additionally, \$83.5 million, or 30.6% of quarterly loan closings, consisted of correspondent banking loans, which carried a new-loan yield of 5.22%; these loans are typically 180-day notes. Excluding correspondent banking loan production, the weighted-average yield on new loans originated during the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

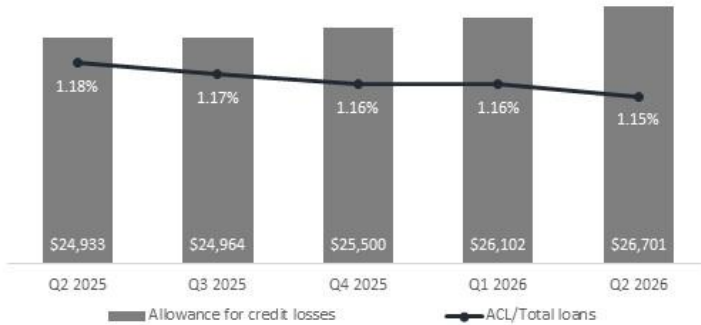
(2) Reflects effects of non-interest-bearing deposits.



ASSET QUALITY – Exceptional Credit Quality Supports Sustainable Growth

Allowance for Credit Losses

In thousands (except ratios)



Non-performing Loans

In thousands (except ratios)



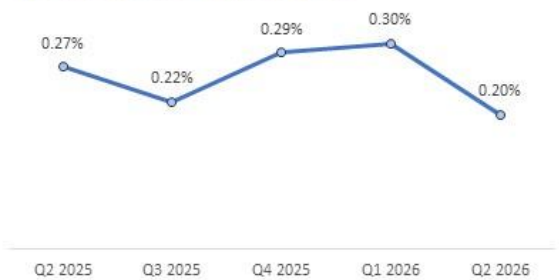
Commentary

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.

Classified Loans ⁽¹⁾ to Total Loans



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



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.

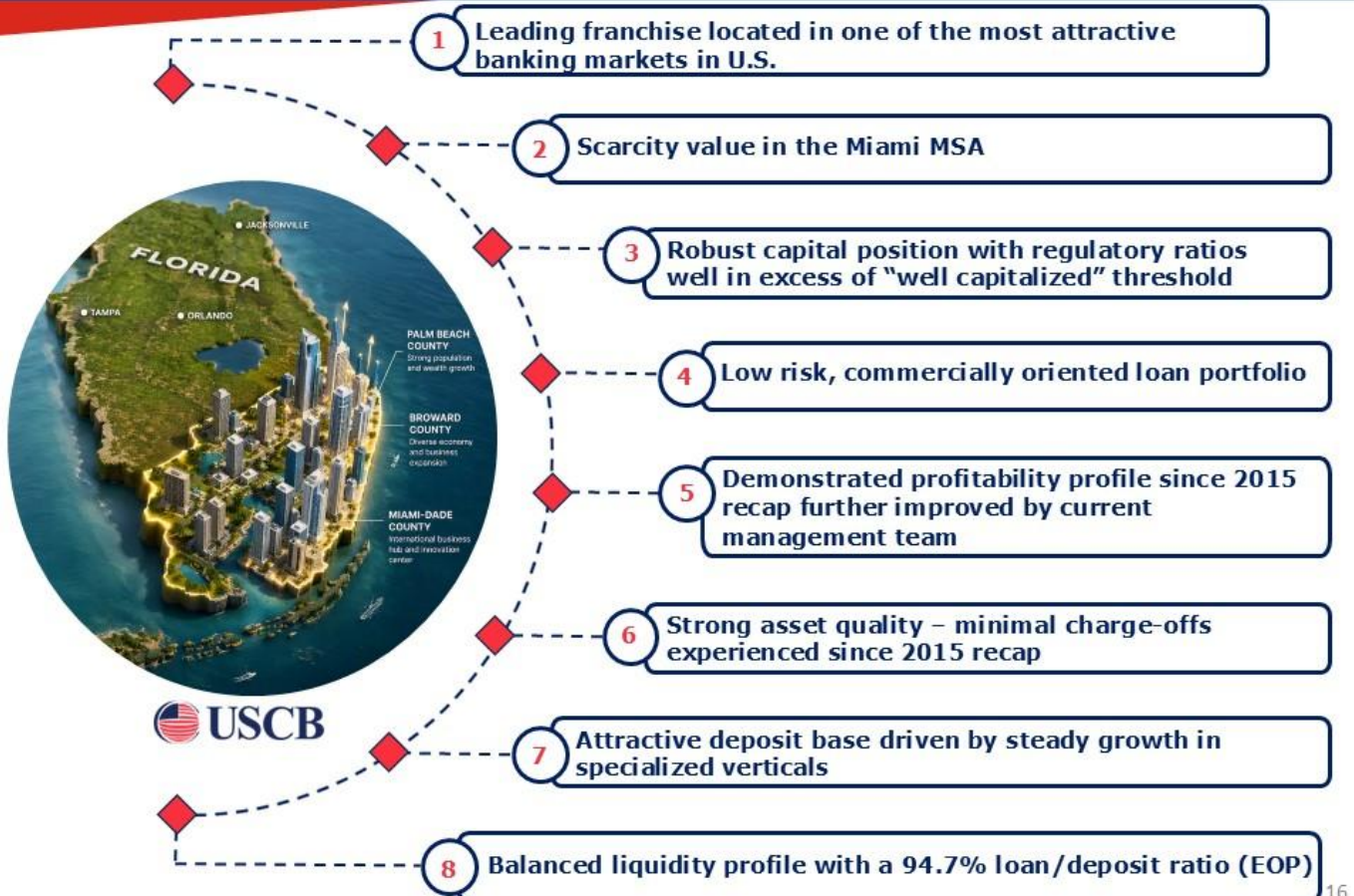
AOCI was (\$31.4) million or (\$1.70) per share as of June 30, 2026.

⁽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





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	\$ 8,966	\$ 8,140
Operating return on average assets:	(1)					
Operating net income		\$ 9,078	\$ 8,722	\$ 8,057	\$ 8,966	\$ 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	\$ 8,966	\$ 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 power 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 were recognized during the fourth quarter of 2025. The state tax expense is related to taxes due on interest income on loans whose 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 weighted 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 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 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 was primarily driven by the repurchase of 2.0 million shares of Class A common stock, as previously disclosed.



APPENDIX — 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.

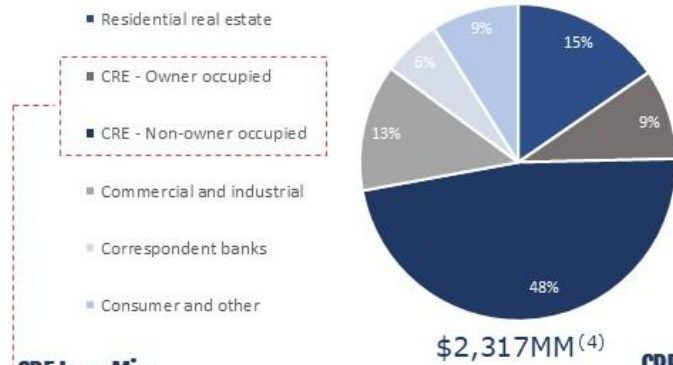
Balances as of June 30, 2026.

(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.



APPENDIX – 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



As of 06/30/26

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

Loan Type	Outstanding Balance ⁽¹⁾	Weighted Average		Average Loan Size ⁽¹⁾
		LTV ⁽²⁾	DSCR ⁽³⁾	
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.

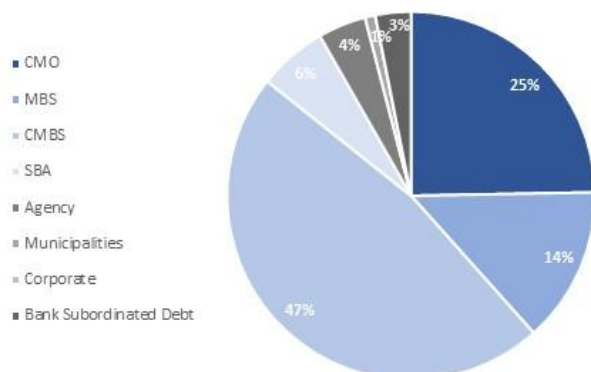
⁽⁵⁾ Includes loan types: office, warehouse, retail, and other.



APPENDIX – SECURITIES PORTFOLIO

EOP for Balance Sheet amounts, in millions

Portfolio Composition



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

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.

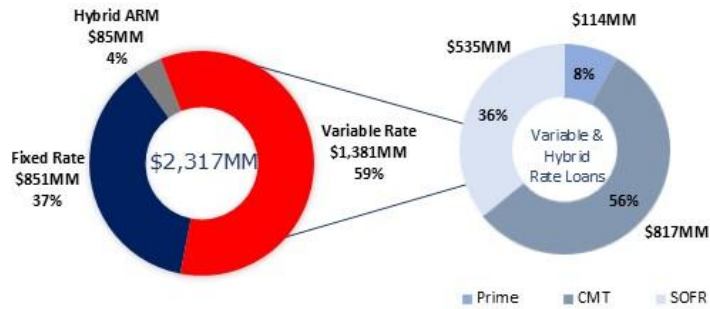
Estimated Short Term Cashflows

	-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%



APPENDIX – INTEREST RATE SENSITIVITY

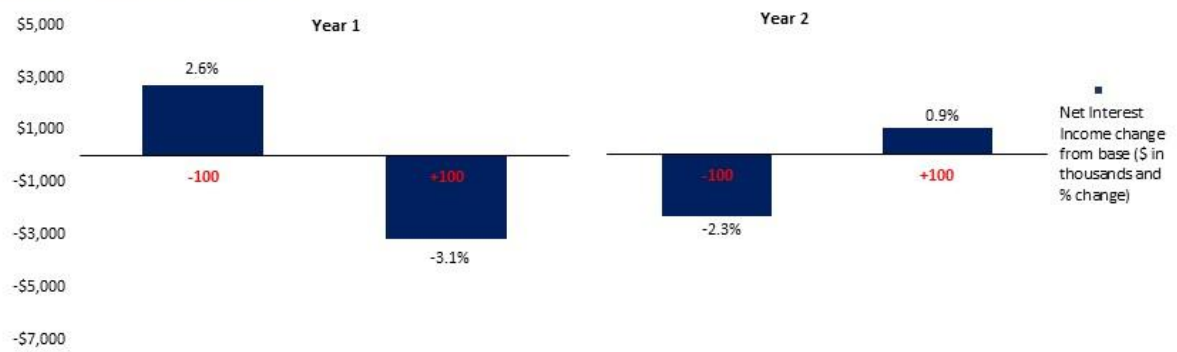
Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable & Hybrid Rate Loans



Static NII Simulation Year 1 & 2





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