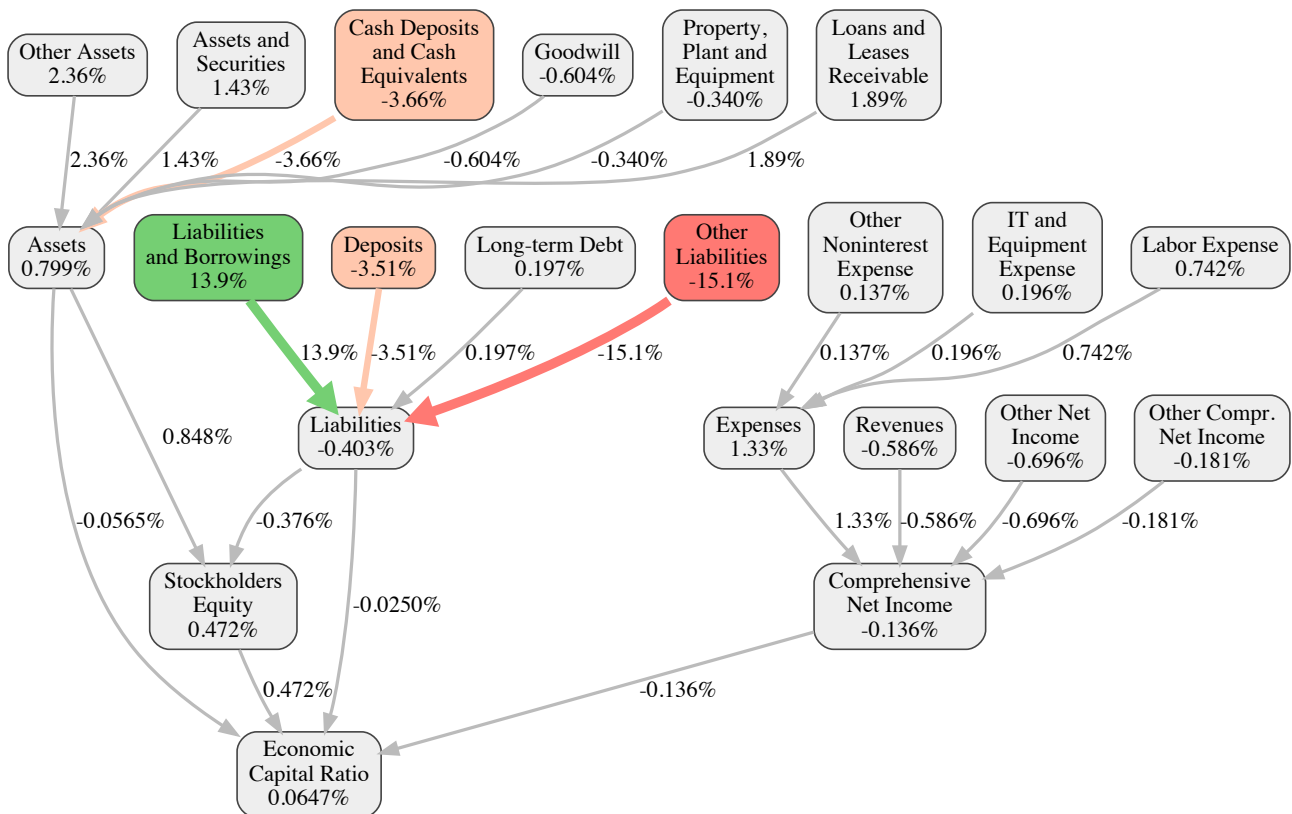




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The relative strengths and weaknesses of USCB FINANCIAL HOLDINGS INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of USCB FINANCIAL HOLDINGS INC. compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 14% points. The greatest weakness of USCB FINANCIAL HOLDINGS INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 0.065% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	405,842
Cash Deposits and Cash Equivalents	46,228
Deposits	1,590,379
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	55,878
Loans and Leases Receivable	1,175,024
Long-term Debt	0
Occupancy	0
Other Assets	221,567
Other Compr. Net Income	-7,297
Other Expenses	6,600
Other Liabilities	3,785
Other Net Income	27,677
Other Noninterest Expense	0
Property, Plant and Equipment	5,278
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,650,042
Assets	1,853,939
Expenses	6,600
Stockholders Equity	203,897
Net Income	21,077
Comprehensive Net Income	13,780
Economic Capital Ratio	6.6%



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