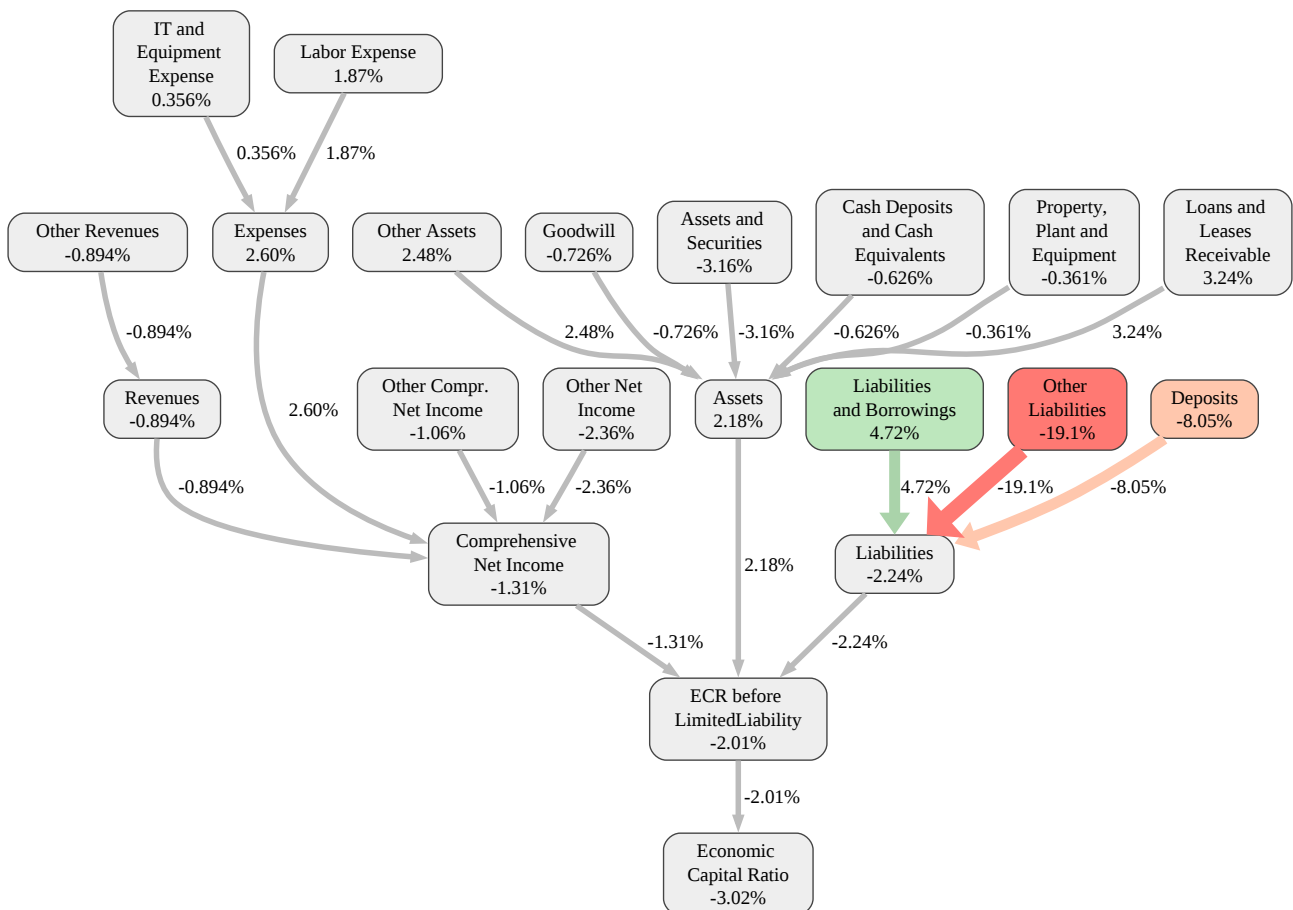






STATE BANKS 2023

USCB Financial Holdings INC Rank 107 of 157



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 4.7% points. The greatest weakness of USCB Financial Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 3.0% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	237,889
Cash Deposits and Cash Equivalents	54,168
Deposits	1,829,281
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	66,675
Loans and Leases Receivable	1,489,851
Long-term Debt	0
Occupancy	0
Other Assets	298,663
Other Compr. Net Income	-42,235
Other Expenses	6,944
Other Liabilities	7,450
Other Net Income	27,085
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	5,263

Output Variable	Value in 1000 USD
Liabilities	1,903,406
Assets	2,085,834
Expenses	6,944
Revenues	0
Stockholders Equity	182,428
Net Income	20,141
Comprehensive Net Income	-22,094
BaseVar	2,133,039
ECR before LimitedLiability	3.0%
Economic Capital Ratio	4.7%