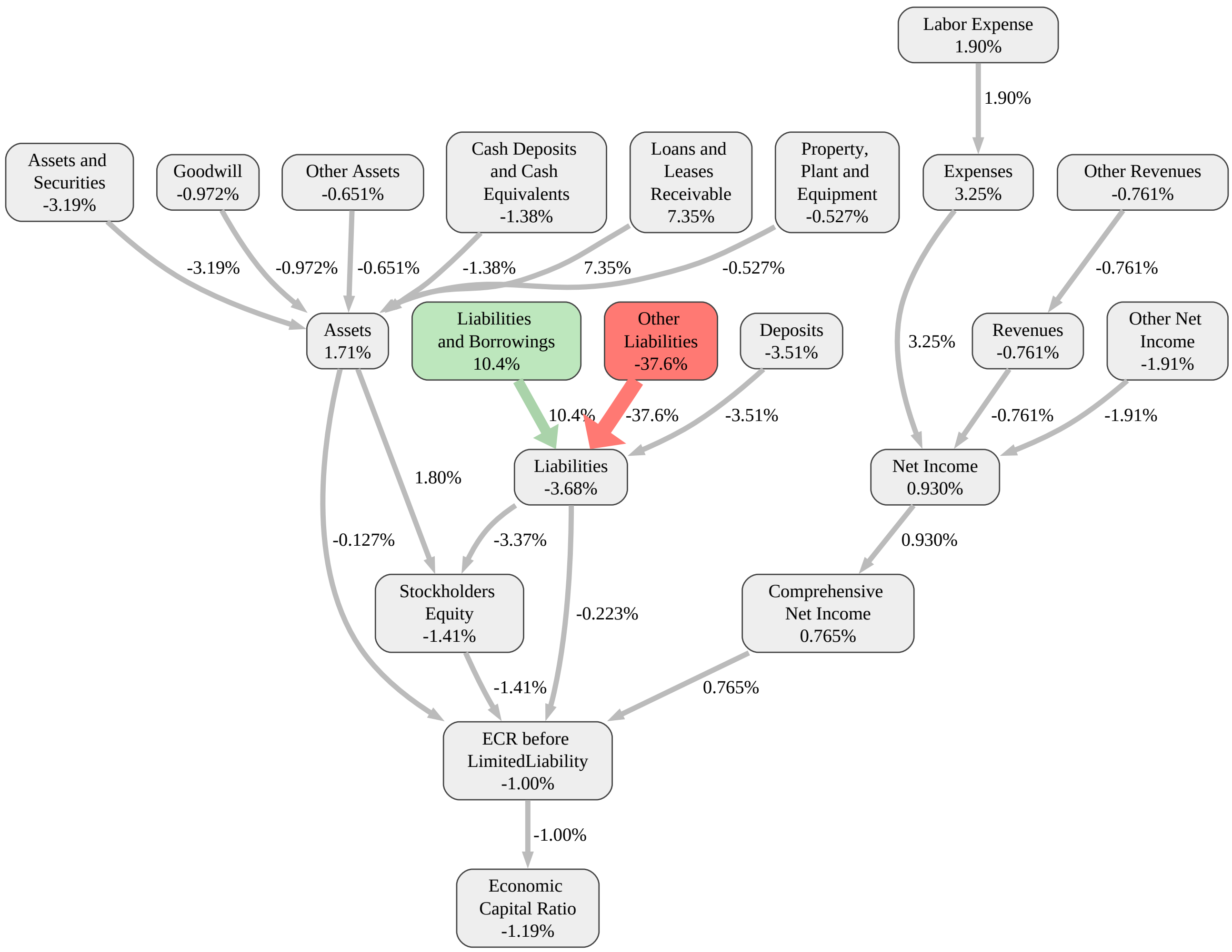
STATE BANKS 2025

USCB Financial Holdings INC
Rank 62 of 96



RealRate

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USCB FINANCIAL HOLDINGS

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 10% points.The greatest weakness of USCB Financial Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 1.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	274,253
Cash Deposits and Cash Equivalents	77,035
Deposits	2,174,004
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	50,648
Loans and Leases Receivable	1,948,778
Long-term Debt	0
Occupancy	0
Other Assets	276,587
Other Compr. Net Income	-263
Other Expenses	7,803
Other Liabilities	141,176
Other Net Income	32,477
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,563

Output Variable	Value in 1000 USD
Liabilities	2,365,828
Assets	2,581,216
Expenses	7,803
Revenues	0
Stockholders Equity	215,388
Net Income	24,674
Comprehensive Net Income	24,411
BaseVar	2,547,108
ECR before LimitedLiability	10%
Economic Capital Ratio	10%