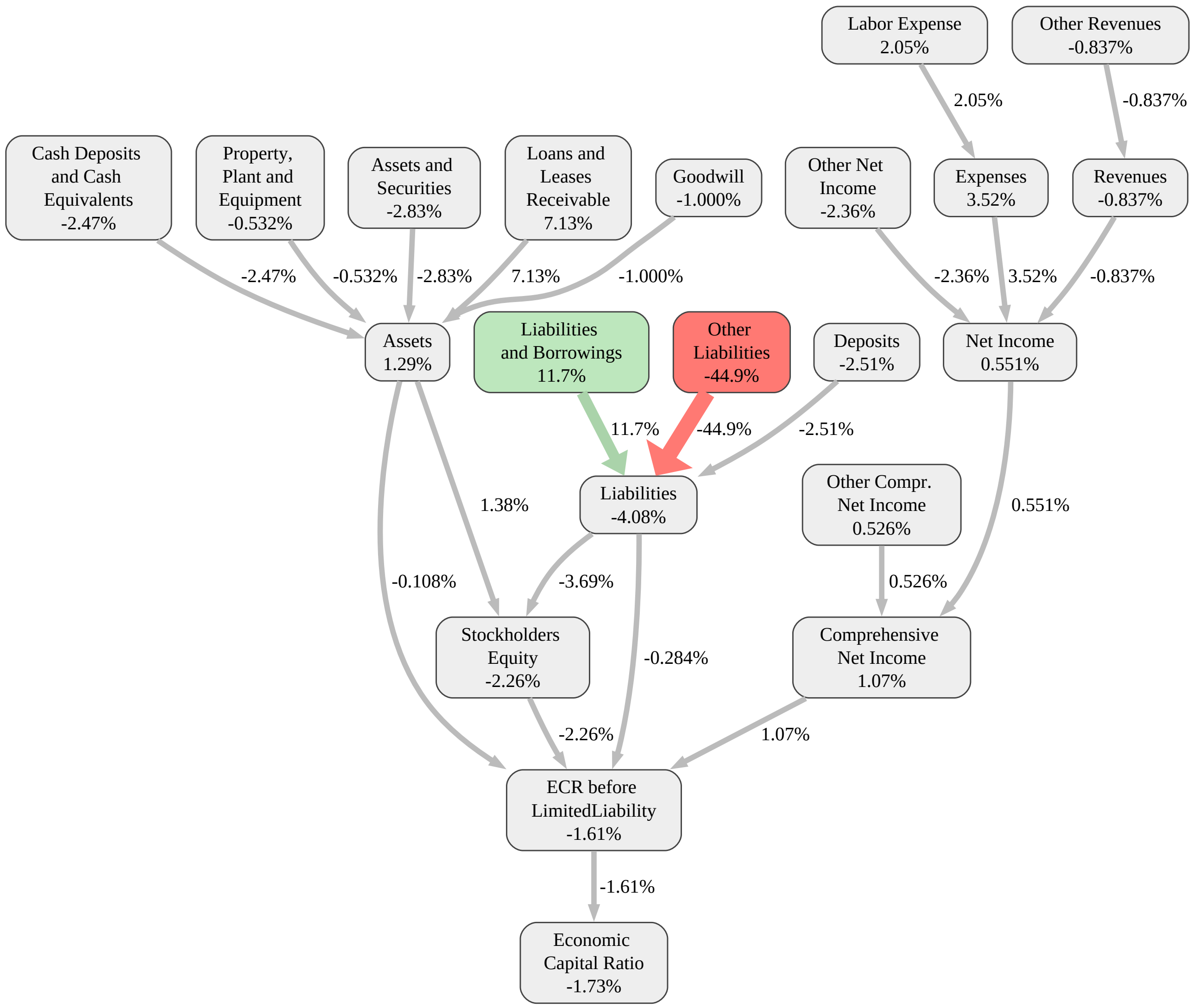
STATE BANKS 2026

USCB Financial Holdings INC
Rank 63 of 87



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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 12% points.The greatest weakness of USCB Financial Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 45% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.7% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	327,145
Cash Deposits and Cash Equivalents	38,477
Deposits	2,345,080
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	46,989
Loans and Leases Receivable	2,163,757
Long-term Debt	0
Occupancy	0
Other Assets	257,914
Other Compr. Net Income	14,269
Other Expenses	9,816
Other Liabilities	182,288
Other Net Income	35,916
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,247

Output Variable	Value in 1000 USD
Liabilities	2,574,357
Assets	2,791,540
Expenses	9,816
Revenues	0
Stockholders Equity	217,183
Net Income	26,100
Comprehensive Net Income	40,369
BaseVar	2,791,850
ECR before LimitedLiability	12%
Economic Capital Ratio	12%