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U.S. Century Bank Named to Prestigious Industry List

Hovde Group's High Performers: Class of 2025 - Small Cap Banks Worthy of Recognition

MIAMI — April 16, 2025 — U.S. Century Bank was named to Hovde Group's High Performers: Class of 2025, an outstanding group of small-cap banks in the U.S. that deliver significantly above-average results compared to the broader industry for the first time. A leading U.S. financial advisory group, Hovde Group has been a leading specialist in the banking sector for over 35 year and provides a full-service suite of investment banking, capital markets, and financial advisory services focused exclusively on the banking and thrift industry.

"We are honored to be recognized for exceptional financial results in 2024," stated Luis de la Aguilera, chairman, president and CEO of U.S. Century Bank. "It underscores our executive team's leadership as well as our risk management and strategic capital allocation in driving high performance."

Hovde Group used a weighted average scoring mechanism considering pretax, preprovision revenue (PPNR), overall operating efficiency, loan and deposit growth, and year-over-year TBVPS growth. To be included, companies needed to have a market cap between \$100 million and \$1.5 billion at the end of 2024 and operate with aboveaverage banking fundamentals. Find the full list, screening methodology and performance metrics here.

About 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. It is a wholly owned subsidiary of USCB Financial Holdings, Inc. (NASDAQ: USCB) and 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 or to find a banking center near you, please call (305) 715-5200 or visit www.uscentury.com.