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U.S. Century Bank Recognized by Industry Leader Piper Sandler as a Top Performing Small-Cap Bank for Third Year *Only Florida bank on the list*

MIAMI – September 23, 2026 – For the third year in a row, U.S. Century Bank's parent company, USCB Financial Holdings, Inc. (NASDAQ: USCB), has been named among the U.S. banks and thrifts recognized by Piper Sandler, an independent investment bank and financial services company, in its Sm-All Stars Class of 2026. This elite annual list identifies top performing small-cap banks in the country.

USCB Financial Holdings, Inc. is one of 23 alumni members to be listed again this year and the sole Florida bank.

"Earning this recognition for a third consecutive year reflects the strength of our strategy and, most importantly, the exceptional team behind our results," said Luis "Lou" de la Aguilera, Chairman, President and CEO of USCB Financial Holdings, Inc. and its subsidiary, U.S. Century Bank. "We have remained disciplined in how we grow, focused on serving our clients and committed to delivering strong performance for our shareholders. This recognition confirms that our approach is working and motivates us to keep raising the bar."

To earn Sm-All Stars status, the selected companies, with a market cap below \$2.5 billion, demonstrated an ability to clear hurdles related to growth, profitability, credit quality, and capital strength – outperforming industry medians in earnings per share (EPS) growth, loan growth, deposit growth, and return on average equity (ROAE).

To see the complete list and detailed report visit [2026 Bank & Thrift Sm-All Stars](#).

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.