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

**MIAMI – December 4, 2025** – For the second 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 2025. This elite annual list identifies top performing small-cap banks in the country.

USCB Financial Holdings, Inc. is one of 18 alumni members on the list again and the sole Florida bank.

“It is a privilege to once again be included among the best performing banks and thrifts in the country,” said Luis “Lou” de la Aguilera, Chairman, President, and CEO of USCB Financial Holdings, Inc. and its subsidiary, U.S. Century Bank. “This repeat recognition reinforces the strength of our team and the value we consistently deliver to both clients and shareholders. Our disciplined execution continues to drive sustainable growth and outperform nearly all median benchmarks.”

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).

U.S. Century Bank has been consistently recognized as a top-performing bank and has earned several high-profile rankings in 2025. The Bank was ranked #20 out of 115 in the *Bank Director* magazine’s RankingBanking: Best U.S. Banks Under \$5 Billion, a notable rise from its #43 position in 2024. It was also one of only four Florida-based banks to make the list.

In addition, U.S. Century Bank advanced on *American Banker’s* list of top-performing banks with assets between \$2 billion and \$10 billion, moving up to #152, up from #186 in 2024. The Bank was also named among the High Performers Class of 2025 by Hovde Group, recognizing 30 standout small-cap banks, and included on *Newsweek’s* list of America’s Best Regional Banks, selected from over 9,000 institutions nationwide.

To see the complete list and detailed report visit [2025 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](http://www.uscentury.com).