



March 15, 2023

Dear Valued Client,

Over the past week, the news related to Silvergate Bank, Silicon Valley Bank, and Signature Bank has focused a great deal of attention on the safety and soundness of the banking industry, particularly regional and community banks like U.S. Century Bank. As our valued customer, we believe it is important that you know our Bank is stronger than ever, and the banking industry remains solid.

Today, U.S. Century Bank is a \$2.1 billion public bank trading on the Nasdaq (ticker symbol USCB) with diverse sources of funding to drive our organic growth. Below are key points that reinforce our strong position:

- Our liquidity is robust. 32% of the Bank's total assets are considered liquid. We maintain a high-quality investment portfolio with no exposure to crypto markets.
- We maintain the highest classification from our regulators on capital levels – “well capitalized.”
- Our business model is focused on developing strong, diversified relationships with small-to-medium size businesses and their owner operators. Our approach is yielding a positive performance in demand deposits and demonstrates our customers' trust as their primary bank.
- We have multiple business verticals including Small Business Lending (SBA), Private Client Group, Homeowners Associations, Public Funds, and Global Banking. Our bankers specialize in the diverse industries that fuel the local South Florida economy.
- Our deposit portfolio is granular with no large concentrations in either size, individual, or industry.
- A conservative bank by nature, the Bank had no loans past due or on non-accrual at year-end 2022.

On behalf of our board of directors, management team, and dedicated bankers, we are here to answer your questions. Please reach out to your officer or call us at (305) 715-5200. Our priority is your financial success.

Sincerely,

Luis de la Aguilera  
President & CEO  
U.S. Century Bank

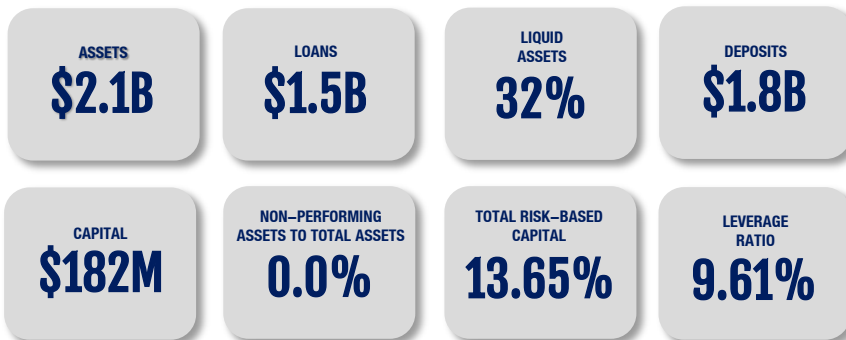
## COMPANY PROFILE

U.S. Century Bank, established in 2002, is one of the largest community banks headquartered in Miami, and a leading banking franchise in the State of Florida. It is a wholly owned subsidiary of USCB Financial Holdings, Inc. (**NASDAQ: USCB**) rated 5–Stars by BauerFinancial, the nation’s leading independent bank rating firm.

Our diversified business model is focused on developing strong, diversified relationships with small–to–medium size businesses and their owner operators.

The Bank is designated by the FDIC as a Minority Depository Institution, or MDI, a point of great pride as an institution founded in a diverse and vibrant city.

## KEY FINANCIAL METRICS



## DIVERSIFIED LINES OF BUSINESS

- Small Business / SBA Loans
- Healthcare
- Association Banking (HOA)
- Private Client Group
- Non-profit Organizations
- Global Banking
- Yacht Lending
- Public Funds

## HIGHLIGHTS

- We maintain the highest classification from our regulators on capital levels – “well capitalized.” Our total risk–based capital is 13.65%, significantly above regulatory requirements.
- Our liquidity is robust. 32% of the Bank’s total assets are considered liquid.
- Our investment portfolio provides a strong, ready secondary source of liquidity. We maintain a high quality and well diversified portfolio, with no exposure to cryptocurrency.
- **Highest assets, deposits, and loan growth in 10 years**
  - ✓ The Bank has doubled in size since 2014, growing to \$2.1 billion in assets.
  - ✓ With \$1.8 billion in deposits, of which \$630 million are demand deposits, we focus on being our customers’ primary bank. Our deposit portfolio is granular with no large concentrations in either industry, individual, or size.
  - ✓ The Bank has doubled its loan portfolio since 2014. Growing to over \$1.5 billion, with no loans past due or on non–accrual at year–end 2022.
- The Bank is listed on Nasdaq –ticker symbol USCB – and is included in the Russell 3000 Index®.
- We are an SBA Preferred Lender, ranked as a top SBA 7(a) community bank lender in Miami–Dade and Broward in 2021 and 2022.

