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## U.S. CENTURY BANK INCLUDED IN BANK DIRECTOR MAGAZINE'S BEST U.S. BANKS

**MIAMI – September 4, 2024 –** U.S. Century Bank's parent company, USCB Financial Holdings, Inc. (NASDAQ: USCB), has been named for the first time to *Bank Director* magazine's list of Best U.S. Banks 2024. The leading information resource for directors and officers of financial institutions nationwide, *Bank Director*, has released its highly anticipated annual RankingBanking study that examines the performance of the 300 largest publicly traded banks.

USCB Financial Holdings, Inc. was ranked 43 out of 81 in the under \$5 billion category, one of only two Florida banks in this category.

"We are very proud to have been included in the ranking of this prestigious national list," said Luis de la Aguilera, Chairman, President, and CEO of USCB Financial Holdings, Inc. and its subsidiary, U.S. Century Bank. "It is confirmation of the success of our strategic model and demonstrates the value we bring to both our clients and shareholders."

RankingBanking is compiled by Piper Sandler & Co. with year-end 2023 data from S&P Global Market Intelligence. It uses four metrics to gauge the performance of public commercial and savings banks as defined by S&P: core return on average assets and core return on average equity, tangible common equity to tangible assets, and nonperforming assets to loans and other real estate owned. The study was sponsored by Crowe LLP.

To see the full list visit: <u>2024 RankingBanking Report: Small Players Dominate the Best</u> <u>Banks List | Bank Director</u>

## 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.