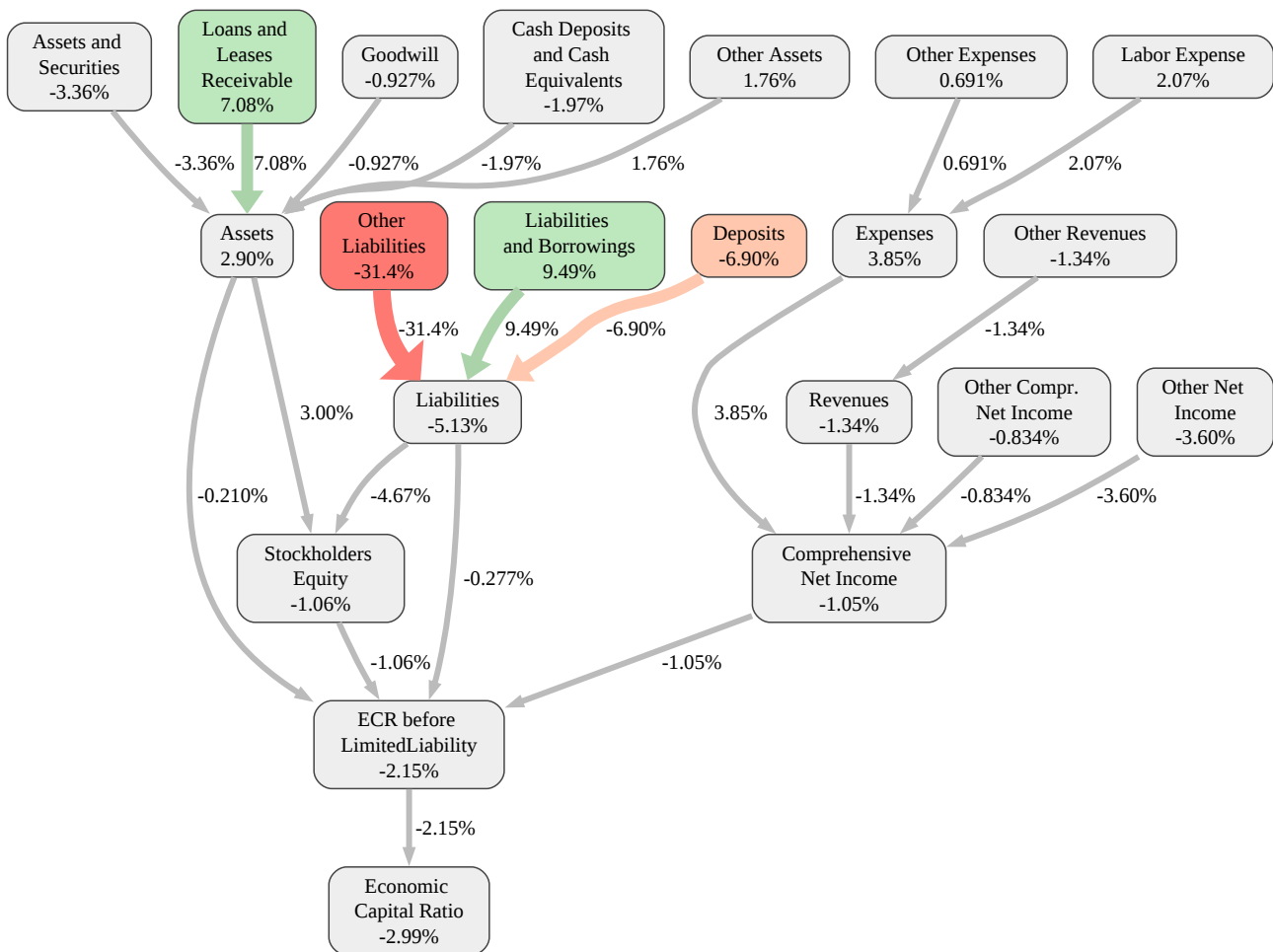




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The relative strengths and weaknesses of USCB Financial Holdings INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of USCB Financial Holdings INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.5% points. The greatest weakness of USCB Financial Holdings INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 3.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	237,151
Cash Deposits and Cash Equivalents	41,062
Deposits	1,937,139
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	47,702
Loans and Leases Receivable	1,759,743
Long-term Debt	0
Occupancy	0
Other Assets	296,301
Other Compr. Net Income	480
Other Expenses	5,251
Other Liabilities	162,284
Other Net Income	21,796
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	4,836

Output Variable	Value in 1000 USD
Liabilities	2,147,125
Assets	2,339,093
Expenses	5,251
Revenues	0
Stockholders Equity	191,968
Net Income	16,545
Comprehensive Net Income	17,025
BaseVar	2,293,071
ECR before LimitedLiability	9.3%
Economic Capital Ratio	9.5%