EARNINGS PRESENTATION

FOURTH QUARTER 2025

NASDAQ: USCB

USCB FINANCIAL HOLDINGS

FORWARD-LOOKING STATEMENTS

This presentation may contain statements that are not historical in nature and are intended to be, and are hereby identified as, forward-looking statements for purposes of the safe harbor provided by Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements are those that are not historical facts. The words "may," "will," "anticipate," "could," " should," "would," "believe," "contemplate," "expect," "aim," "plan," "estimate," "continue," "seek," and "intend," the negative of these terms, as well as other similar words and expressions of the future, are intended to identify forward-looking statements. These forward-looking statements include, but are not limited to, statements related to our projected growth, anticipated future financial performance, and management's long-term performance goals, as well as statements relating to the anticipated effects on our results of operations and financial condition from expected or potential developments or events, or business and growth strategies, including anticipated internal growth and potential future additional balance sheet restructuring. All numbers included in this presentation are unaudited unless otherwise noted.

These forward-looking statements involve significant risks and uncertainties that could cause our actual results to differ materially from those anticipated in such statements. Potential risks and uncertainties include, but are not limited to:

- the strength of the United States economy in general and the strength of the local economies in which we conduct operations;
- our ability to successfully manage interest rate risk, credit risk, liquidity risk, and other risks inherent to our industry;
- the accuracy of our financial statement estimates and assumptions, including the estimates used for our allowance for credit losses and deferred tax asset valuation allowance;
- the efficiency and effectiveness of our internal control procedures and processes;
- our ability to comply with the extensive laws and regulations to which we are subject, including the laws for each jurisdiction where we operate;
- adverse changes or conditions in the capital and financial markets, including actual or potential stresses in the banking industry;
- deposit attrition and the level of our uninsured deposits;
- legislative or regulatory changes and changes, including the enactment of the One Big Beautiful Bill, in accounting principles, policies, practices or guidelines, including the on-going effects of the implementation of the Current Expected Credit Losses ("CECL") standard;
- the lack of a significantly diversified loan portfolio and our concentration in the South Florida market, including the risks of geographic, depositor, and industry concentrations, including our concentration in loans secured by real estate, in particular, commercial real estate;
- the effects of climate change;
- the concentration of ownership of our common stock;
- fluctuations in the price of our common stock;
- our ability to fund or access the capital markets at attractive rates and terms and manage our growth, both organic growth as well as growth through other means, such as future acquisitions;
- inflation, interest rate, unemployment rate, and market and monetary fluctuations;
- the effects of potential new or increased tariffs, retaliatory tariffs and trade restrictions;
- the impact of international hostilities and geopolitical events;
- increased competition and its effect on the pricing of our products and services as well as our net interest rate spread and net interest margin;
- the loss of key employees;
- the effectiveness of our risk management strategies, including operational risks, including, but not limited to, client, employee, or fourth-party fraud and security breaches; and
- other risks described in this presentation and other filings we make with the Securities and Exchange Commission ("SEC").

All forward-looking statements are necessarily only estimates of future results, and there can be no assurance that actual results will not differ materially from expectations. Therefore, you are cautioned not to place undue reliance on any forward-looking statements. Further, forward-looking statements included in this presentation are made only as of the date hereof, and we undertake no obligation to update or revise any forward-looking statements to reflect events or circumstances occurring after the date on which the statements are made or to reflect the occurrence of unanticipated events, unless required to do so under the federal securities laws. You should also review the risk factors described in the reports USCB Financial Holdings, Inc. has filed or will file with the SEC.

Non-GAAP Financial Measures

This presentation includes financial information determined by methods other than in accordance with generally accepted accounting principles ("GAAP"). This financial information includes certain operating performance measures. Management has included these non-GAAP financial measures because it believes these measures may provide useful supplemental information for evaluating the Company's expectations and underlying performance trends. Further, management uses these measures in managing and evaluating the Company's business and intends to refer to them in discussions about our operations and performance. Operating performance measures should be viewed in addition to, and not as an alternative to or substitute for, measures determined in accordance with GAAP, and are not necessarily comparable to non-GAAP measures that may be presented by other companies. Reconciliations of these non-GAAP measures to the most directly comparable GAAP measures can be found in the Non-GAAP financial measures reconciliation tables included in this presentation.

Q4 2025 HIGHLIGHTS

GROWTH

Average deposits increased by $314.6 million or 14.7% compared to the fourth quarter 2024.

Average loans increased $172.3 million or 8.8% compared to the fourth quarter 2024.

Liquidity sources as of December 31, 2025, aggregated $670.0 million in on-balance sheet and off-balance sheet sources.

Tangible book value per common share[(1)] (non-GAAP financial measure) at December 31, 2025, increased $1.16 or 10.8% to $11.97, compared to $10.81 at December 31, 2024. TBV per share at December 31, 2025, included an AOCI impact of ($1.67) and at December 31, 2024 ($2.24).

PROFITABILITY

Fully diluted EPS was $0.07 for the fourth quarter, reflecting an after-tax impact of ($0.31) per diluted share from a previously disclosed portfolio restructuring strategy, and an additional ($0.06) per diluted share related to a tax liability expense from prior periods. Excluding the impact of these items, operating diluted EPS[(1)] (non-GAAP financial measure) for the quarter ended December 31, 2025, was $0.44, consistent with the prior quarter.

Net income was $1.4 million or $0.07 per diluted share compared to $6.9 million or $0.34 per diluted share for the fourth quarter 2024.

Operating net income [(1)] was $8.1 million compared to $6.9 million for the fourth quarter 2024.

Net interest income before provision for credit losses increased $2.8 million or 14.7% to $22.2 million for the quarter compared to the fourth quarter 2024.

CAPITAL/ CREDIT

The Company executed a portfolio restructuring strategy which resulted in a sale of $44.6 million of its lower-yielding available-for sale securities for an after-tax loss of ($5.6) million or ($0.31) fully diluted EPS in the quarter.

On January 20, 2026, the Company's Board of Directors declared a quarterly cash dividend of $0.125 per share on the Company's Class A common stock, representing a 25% increase from the prior quarter. The dividend will be payable on March 5, 2026, to shareholders of record as of the close of business on February 17, 2026.

Total stockholders' equity increased by $1.8 million or 0.8% to $217.2 million at December 31, 2025, compared to December 31, 2024.

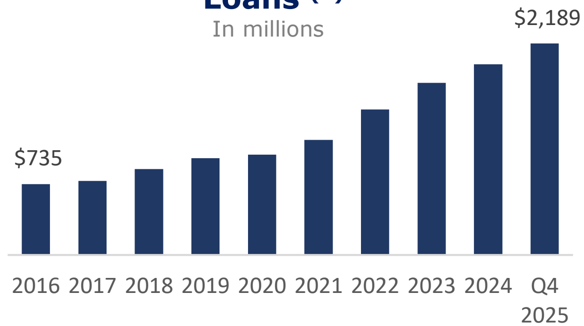
(1) Non-GAAP financial measure. See reconciliation in this presentation.

HISTORICAL FINANCIALS

EOP for Balance Sheet amounts

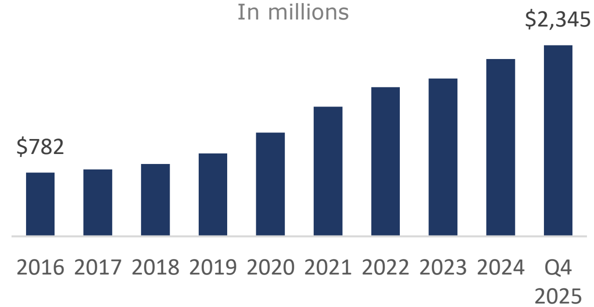
Loans (1)

In millions



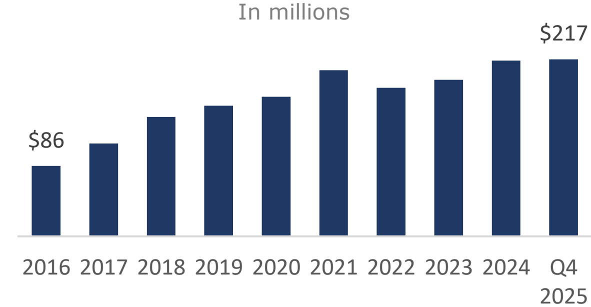
Deposits

In millions

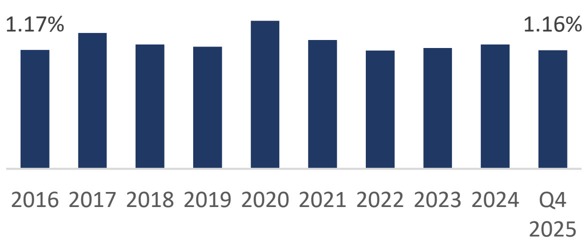


Total Stockholders’ Equity

In millions

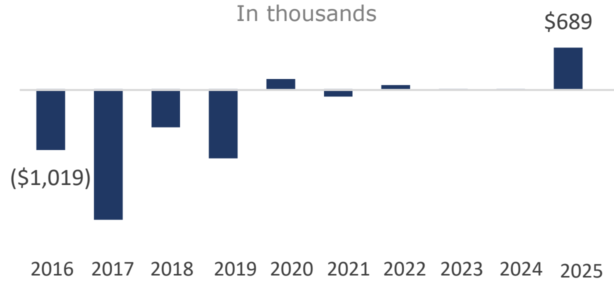


ACL/Total Loans (2)

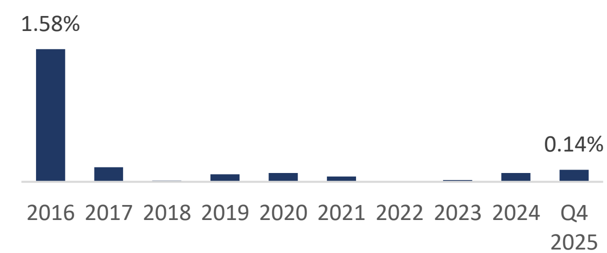


Net charge-offs (recoveries)

In thousands

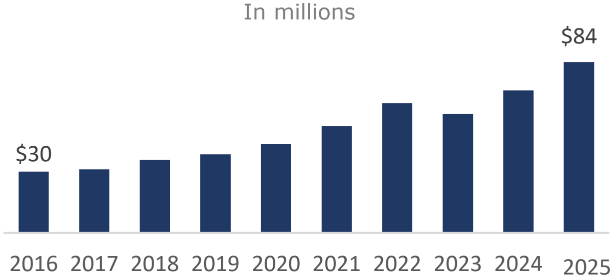


Nonperforming Assets/Total Assets

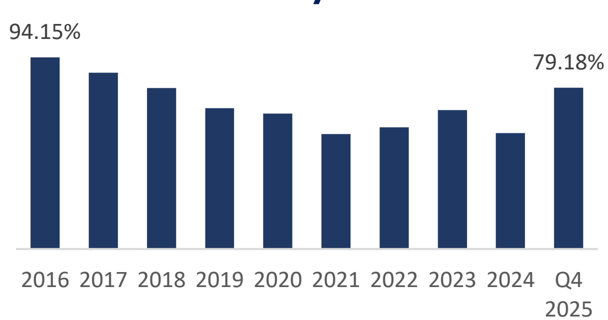


Net Interest Income

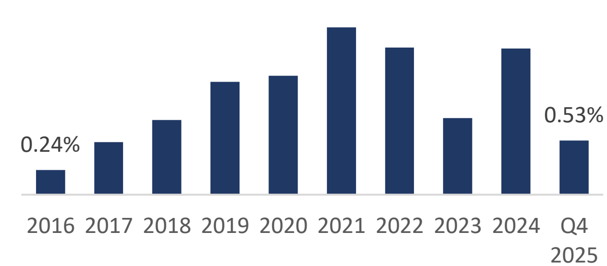
In millions



Efficiency ratio



PTPP ROAA (3)



(1) Loan amounts include deferred fees/costs.
(2) ACL was calculated under the CECL standard methodology for all periods beginning January 1, 2023, and the incurred loss methodology for all periods before.
(3) Non-GAAP financial measure. See reconciliation in this presentation.

FINANCIAL RESULTS

In thousands (except per share data)

		Q4 2025	Q3 2025	Q4 2024
Balance Sheet (EOP)	Total Securities	$461,431	$480,544	$424,915
	Total Loans [1]	$2,189,257	$2,130,966	$1,972,848
	Total Assets	$2,791,540	$2,767,945	$2,581,216
	Total Deposits	$2,345,080	$2,455,614	$2,174,004
	Total Equity [2]	$217,183	$209,095	$215,388
Income Statement	Net Interest Income	$22,207	$21,274	$19,358
	Non-Interest Income	($4,178)	$3,684	$3,627
	Total Revenue [3]	$18,029	$24,958	$22,985
	Provision for Credit Losses	$480	$105	$1,030
	Non-Interest Expense	$14,275	$13,048	$12,854
	Net Income	$1,363	$8,939	$6,904
	Diluted Earning Per Share (EPS)	$0.07	$0.45	$0.34
	Operating Diluted Earnings Per Share [4]	$0.44	$0.45	$0.34
	Weighted Average Diluted Shares	18,348,725	19,755,820	20,183,731

[1] Loan amounts include deferred fees/costs.
[2] Total Equity includes accumulated other comprehensive loss of $30.3 million for Q4 2025, $37.8 million for Q3 2025, and $44.5 million for Q4 2024.
[3] Equals net interest income plus non-interest income.
[4] Non-GAAP financial measures. See reconciliation in this presentation

KEY PERFORMANCE INDICATORS

In thousands (except for TBV/share)

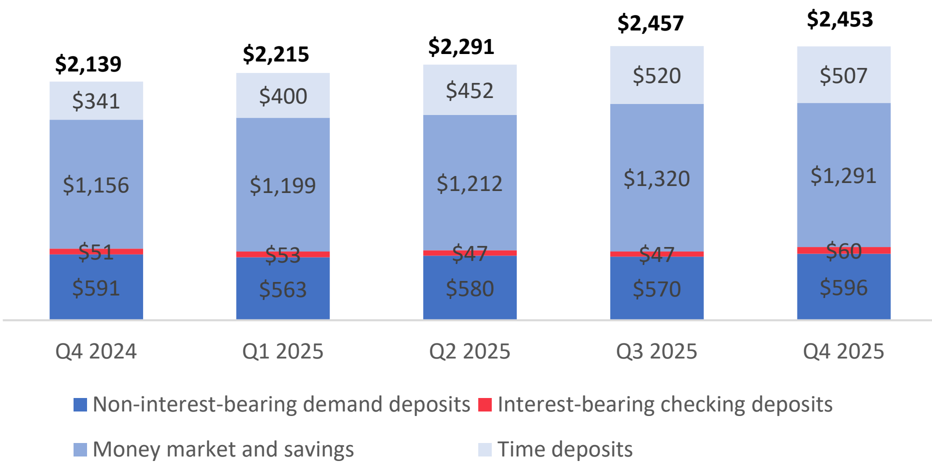
		Q4 2025	Q3 2025	Q4 2024
GROWTH	Total Assets (EOP)	$2,791,540	$2,767,945	$2,581,216
	Total Loans (EOP) [1]	$2,189,257	$2,130,966	$1,972,848
	Total Deposits (EOP)	$2,345,080	$2,455,614	$2,174,004
	Tangible Book Value/Share [2][3]	$11.97	$11.55	$10.81
PROFITABILITY	Operating Return On Average Assets [2][4]	1.14%	1.27%	1.08%
	Operating Return On Average Equity [2][4]	15.05%	15.78%	12.73%
	Net Interest Margin [4]	3.27%	3.14%	3.16%
	Operating Efficiency Ratio [2]	55.92%	52.22%	55.92%
	Non-Interest Expense/Avg. Assets [4]	2.02%	1.85%	2.01%
CAPITAL/ CREDIT	Tangible Common Equity/Tangible Assets [2]	7.78%	7.55%	8.34%
	Total Risk-Based Capital [5]	13.91%	14.20%	13.51%
	NCO/Avg Loans [4]	0.00%	0.00%	0.00%
	NPA/Assets	0.11%	0.05%	0.10%
	Allowance for Credit Losses/Loans	1.16%	1.17%	1.22%

(1) Loan amounts include deferred fees/costs.
(2) Non-GAAP financial measures. See reconciliation in this presentation.
(3) AOCI effect on tangible book value per share was ($1.67) for Q4 2025, ($2.09) for Q3 2025 and ($2.24) for Q4 2024.
(4) Annualized.
(5) Reflects the Company's regulatory capital ratios which are provided for informational purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.

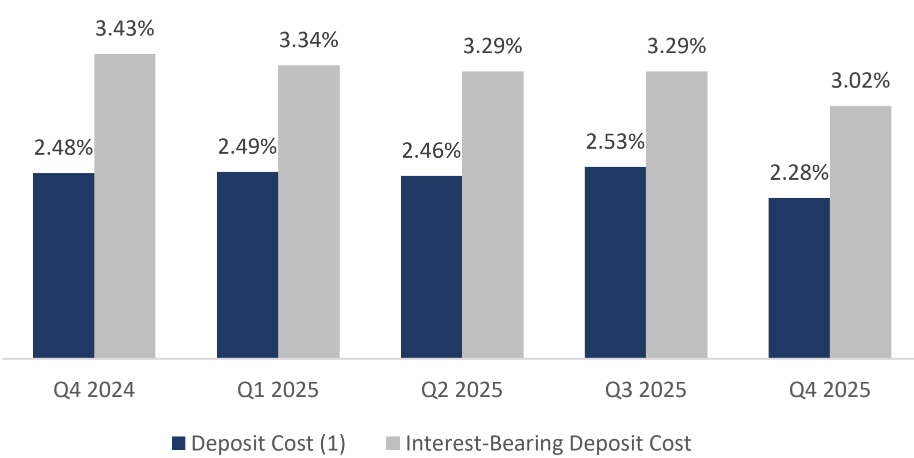
DEPOSIT PORTFOLIO

Deposits AVG

In millions



Deposit Cost



Commentary

Average deposits decreased $3.9 million compared to the prior quarter and increased $314.6 million or 14.7% compared to the fourth quarter 2024.

DDA average balance increased $26.4 million compared to prior quarter. DDAs comprised 24.3% of total average deposits for the fourth quarter 2025.

Interest-bearing deposit costs decreased 27 bps to 3.02% compared to 3.29% for the prior quarter and decreased 41 bps compared to the fourth quarter 2024.

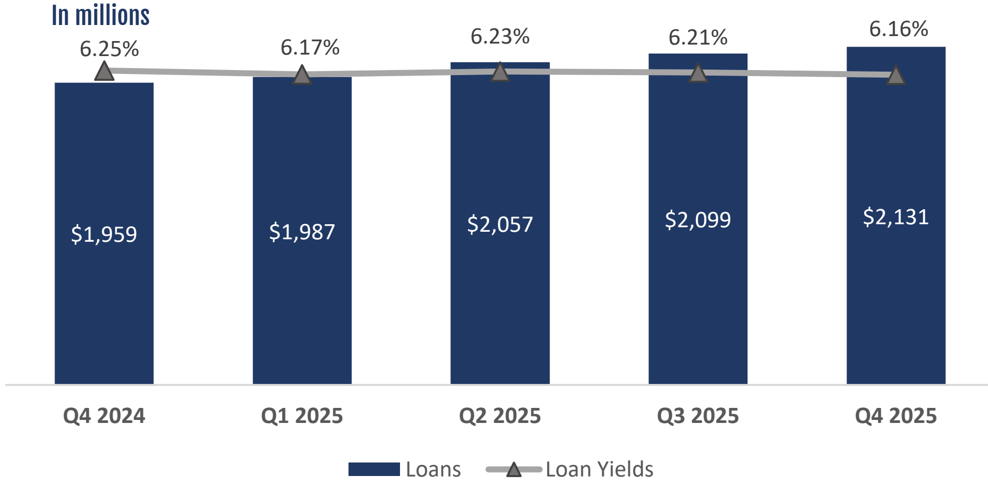
Total deposit cost decreased 25 bps compared to prior quarter, and 20 bps compared to fourth quarter 2024.

(1) Reflects effect of non-interest-bearing deposits.

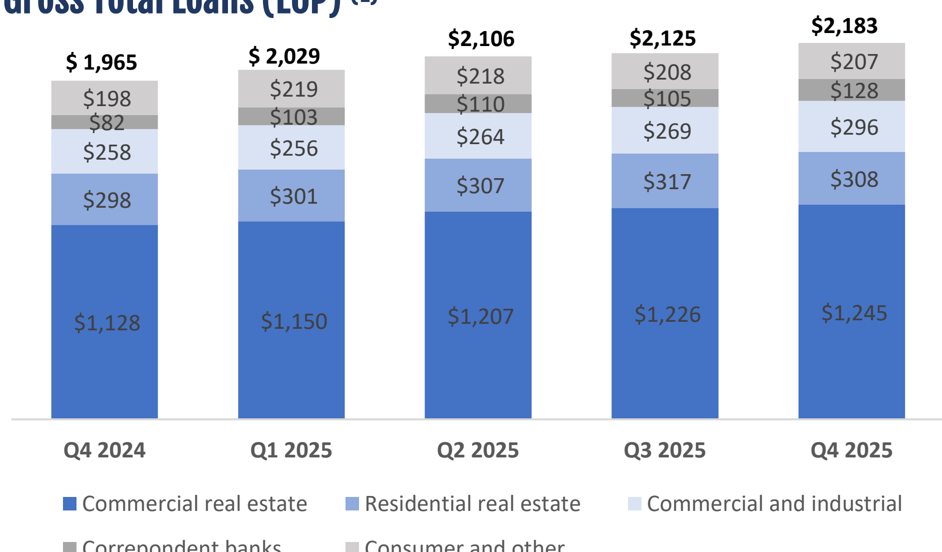
LOAN PORTFOLIO

Total Loans (AVG)

In millions



Gross Total Loans (EOP) (1)



(1) Excludes deferred fees/cost.

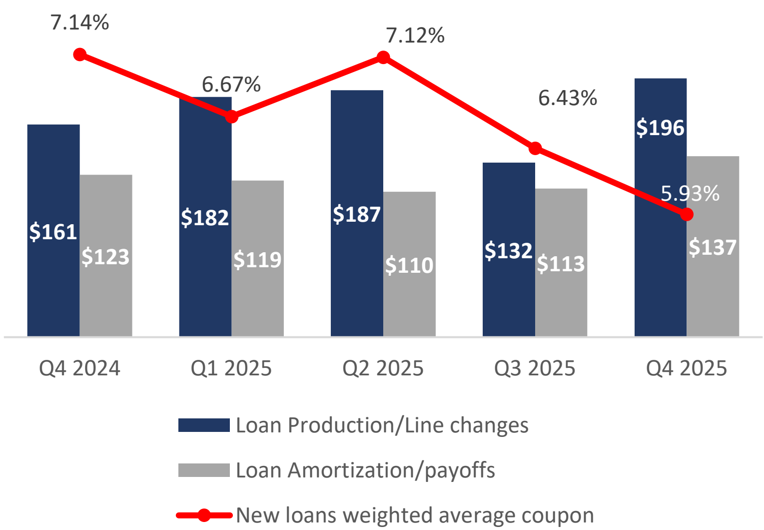
Commentary

Average loans increased $31.9 million or 6.02% annualized compared to prior quarter and $172.3 million or 8.8% compared to fourth quarter 2024.

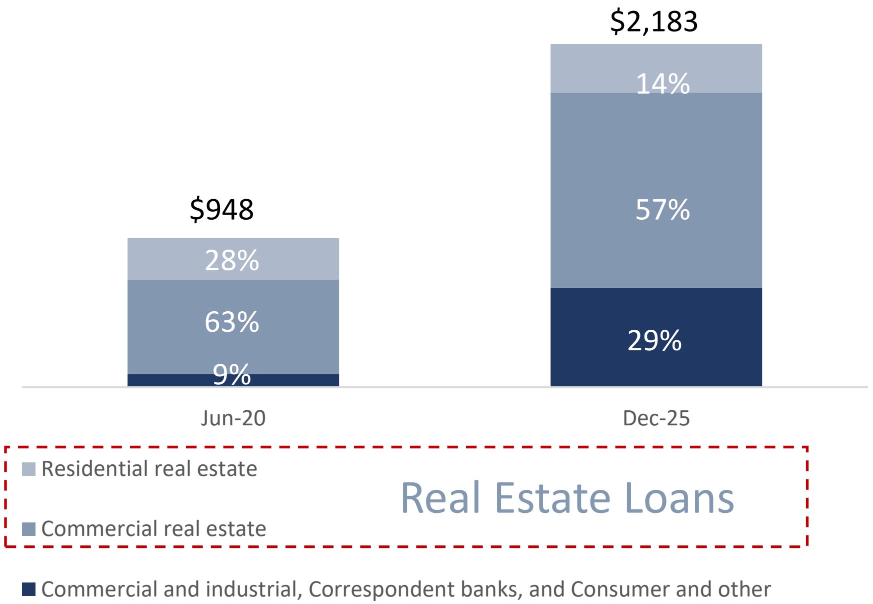
Loan yield declined slightly to 6.16% in Q4 2025, driven by the Federal Reserve rate cuts in the third and fourth quarters of 2025 and lower yields on new loan production. Approximately 43% of fourth quarter originations consisted of correspondent banking loans—short-term trade-finance facilities tied to SOFR. Excluding correspondent banking production, the yield on new loans for the fourth quarter was 6.43%.

LOAN PRODUCTION

Net Loan Production Trend
In millions, except for ratios



Loan Composition Trend EOP (1)
In millions, except for ratios



(1) Excludes deferred fees/cost.

Commentary

$196.0 million in gross loan production during the fourth quarter of 2025. Of this total, $83.5 million or 43% consisted of correspondent banking loans, which carried a new-loan yield of 5.26%. Excluding correspondent banking production, the yield on new loans for the quarter was 6.43%.

Total loan production for 2025 was $697 million.

Continued loan composition shift from real estate loans to non-CRE loans further diversifies our loan portfolio.

BUSINESS VERTICALS

Differentiated Banking Product Offerings and Services

Private Client Group (1)

$305MM Deposits

- Deposit aggregating focus/strategy.
- Tailored products & services for professionals, professional firms, business owners, and affluent individuals and their families.
- PCG also provides concierge-level banking service for the legal and healthcare sectors delivering financial solutions designed specifically for these professionals.

Yacht Lending

$204MM Loans

- Yacht financing for larger vessels, transaction range is $750k -$7.5MM.
- Brokered oriented business, 3 vendor approved brokers.
- Member of the National Marine Lenders Association.
- Launched this new vertical in 2022.

Association Banking

$146MM Deposits / $126MM Loans

- Deposit aggregating focus/strategy
- Banking for Homeowner Associations and Property Managers.
- Offer deposit collection services and esoteric lending solutions ranging from insurance premium and large capital improvements financing.
- Significant lending capacity to target large credits.

SBA / Small Business Lending

$49MM Loans/$1MM Gain on Sale of Loans

- Relationship-oriented business focused on delivering fast loan commitments to small and medium-sized enterprises.
- Predominately small business line of credits and CD secured loans.
- Affordable SBA loan provider.
- Approved by the SBA to participate in the Preferred Lenders Program.

Specialty banking products, services and solutions designed for small businesses, homeowner associations, law firms, medical practices and other professional services firms, yacht lending and global banking services

Correspondent Banking

$235MM Deposits / $129MM Loans

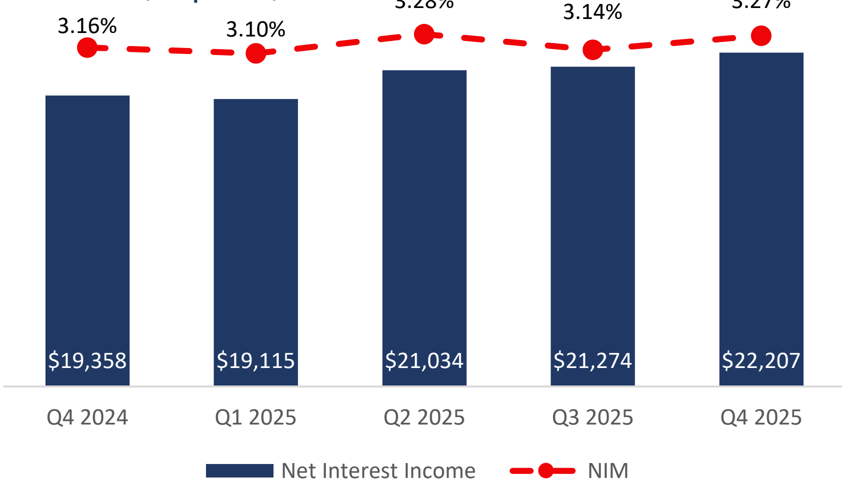
- Comprehensive range of both domestic and international services with the latest in technology to ensure quick processing.
- Focus on Caribbean and Latin American countries.
- Correspondent banking services include letters of credit, foreign collections, wire transfers, ForEx and trade finance.

Balances as of December 31, 2025. Gain on sale of loans reflects year-to-date amount for 2025.

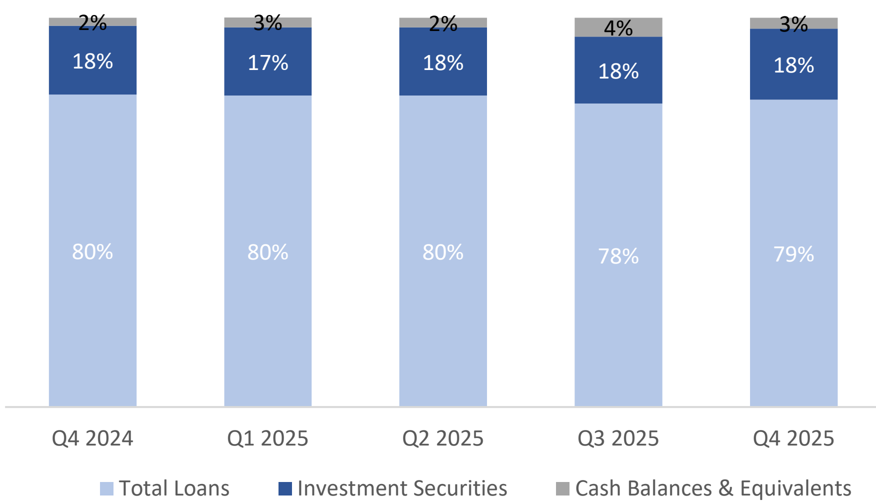
(1) Effective 3rd quarter 2025, the Private Client Group vertical now includes balances for the entire business unit, encompassing not only some Jurist Advantage and Health Industry sectors, but also other professional and affluent client segments. Accordingly, balances presented for PCG reflect the full scope of the business unit, rather than select sectors as previously reported. When evaluating period-over-period trends, please consider this expanded scope.

NET INTEREST MARGIN

Net Interest Income/Margin (1)
In thousands (except ratios)



Interest-Earning Assets Mix (AVG)



Commentary

Net interest income increased $933 thousand or 17.4% annualized compared to the prior quarter and increased $2.8 million or 14.7% compared to fourth quarter 2024.

NIM improved 13 bps compared to prior quarter and 11 bps compared to fourth quarter 2024.

The Company executed a portfolio restructuring strategy which resulted in a sale of $44.6 million of available-for-sale securities with a weighted average yield of 1.70%.

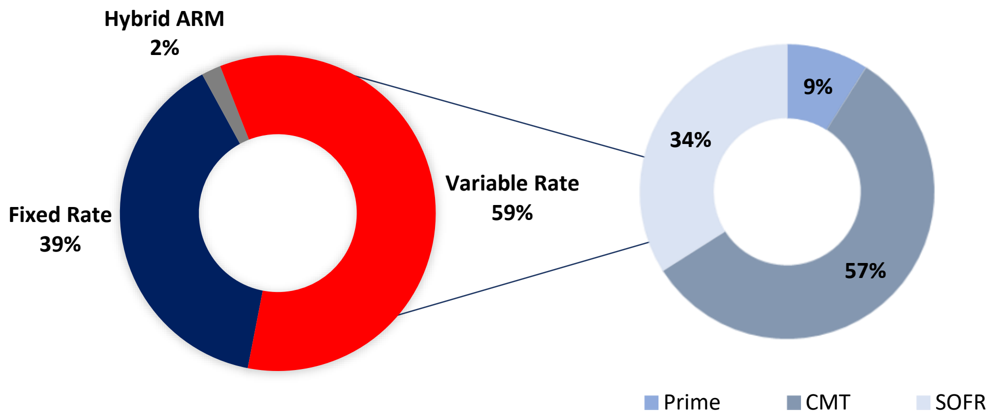
Interest Rates and Yields

	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
Loans	6.25%	6.17%	6.23%	6.21%	6.16%
Investment securities	2.63%	2.81%	3.06%	3.03%	3.01%
Interest-earning assets	5.57%	5.51%	5.64%	5.56%	5.54%
Deposits (2)	2.48%	2.49%	2.46%	2.53%	2.28%
Interest-bearing liabilities	3.47%	3.37%	3.32%	3.34%	3.14%

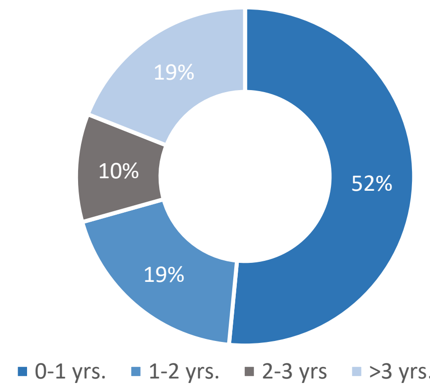
(1) Annualized.
(2) Reflects effects of non-interest-bearing deposits.

INTEREST RATE SENSITIVITY

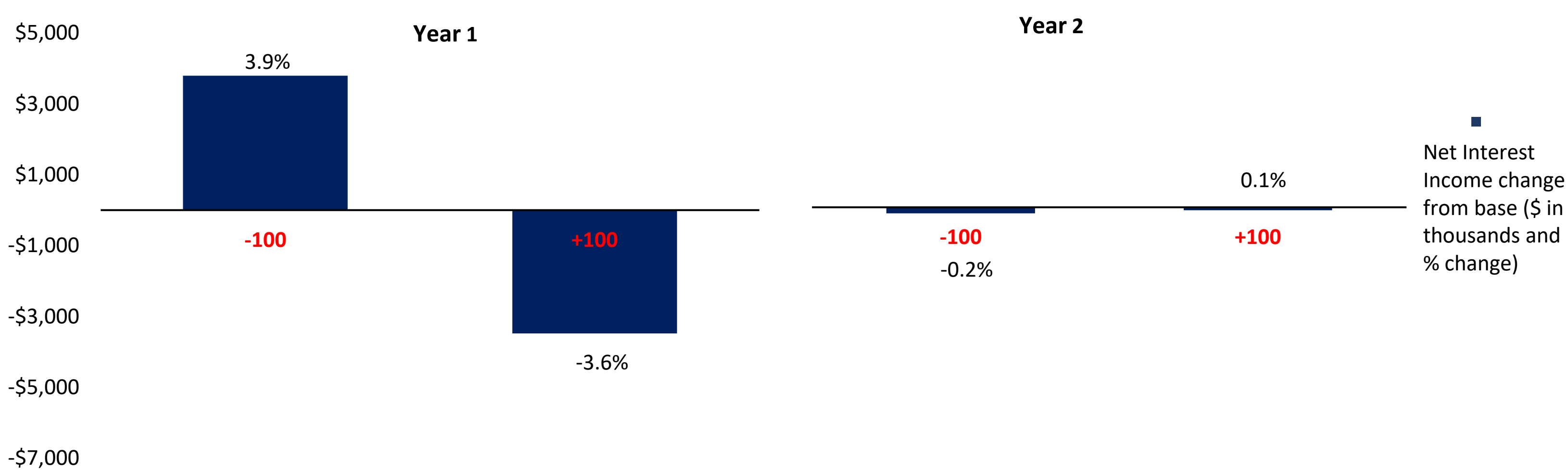
Loan Portfolio Repricing Profile by Rate Type



Loan Repricing Schedule Variable/Hybrid Rate Loans



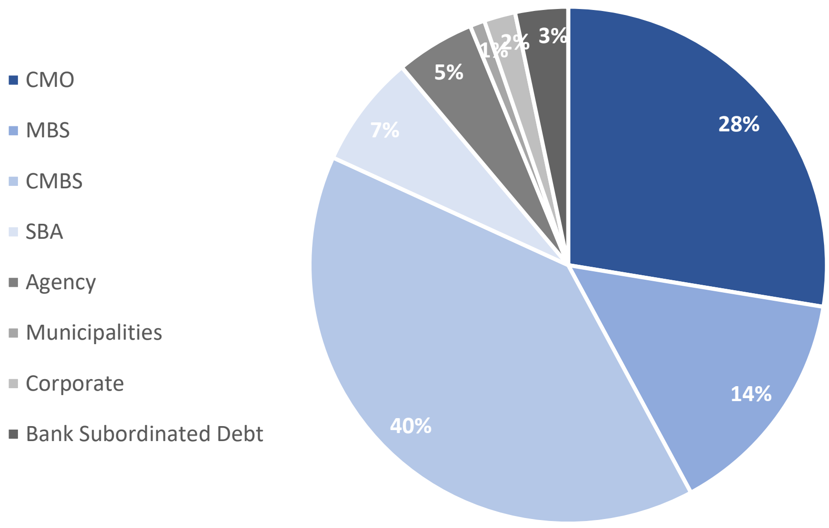
Static NII Simulation Year 1 & 2



SECURITIES PORTFOLIO

EOP for Balance Sheet amounts, in millions

Portfolio Composition



Securities Portfolio Key Metrics

Metrics	as of 12/31/2025	
Securities portfolio	$	461.4
AFS as % of portfolio		67%
HTM as % of portfolio		33%
Qtr. weighted avg. port. yield		3.01%
Average life		6.2
Modified duration		5.2

Commentary

Securities portfolio totaled $461.4 million; 67% of the portfolio is classified as AFS, while 33% is classified as HTM.

The modified duration is 5.2 and the average life is 6.2 years. Duration has increased because we have purchased longer-duration bonds to protect the balance sheet from expected lower interest rates.

We expect to receive $68.2 million from the securities portfolio in 2026, at current rates; these cashflows will support loan growth and/or deposit volatility.

If rates drop 100 bps, we expect to receive $87.7 million.

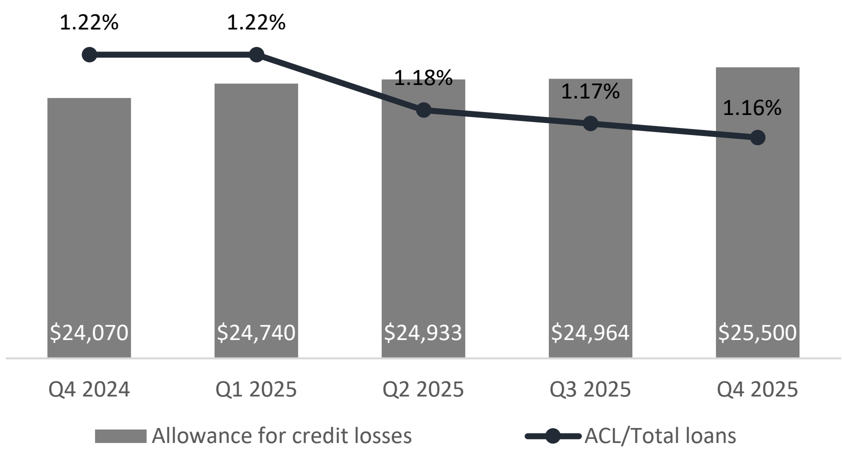
77% of the portfolio is invested in agency mortgage-backed securities, boosting liquidity.

Estimated Short Term Cashflows

	-100	Base	+100
2026	$87.7	$68.2	$63.3
2027	$63.8	$57.0	$51.9
2028	$48.7	$47.6	$44.5
Total Cashflow	**$200.2**	**$172.8**	**$159.7**
Total Cashflow / Total Portfolio	**38%**	**33%**	**31%**

ASSET QUALITY

Allowance for Credit Losses
In thousands (except ratios)



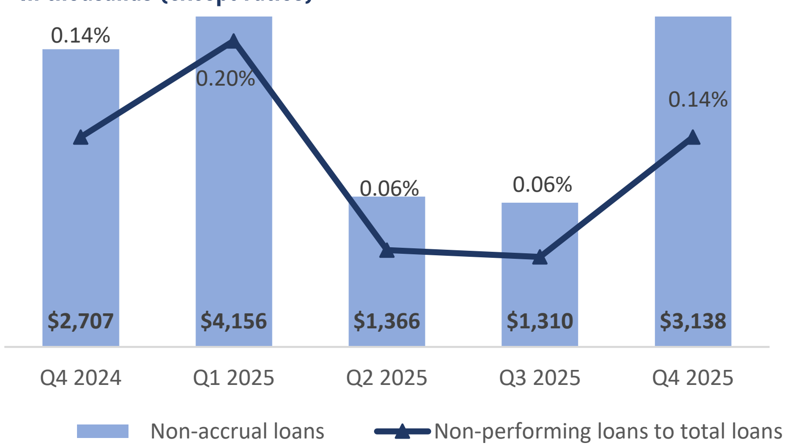
Commentary

Allowance for credit losses increased $536 thousand compared to prior quarter and $1.4 million compared to fourth quarter 2024.

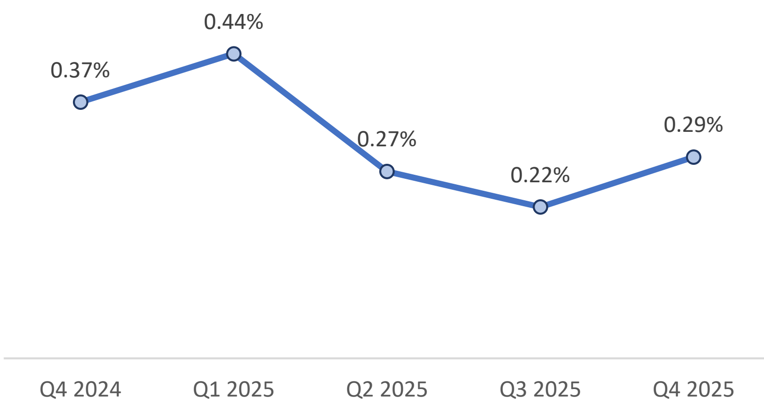
ACL coverage ratio decreased 1 bps to 1.16% compared to prior quarter.

Non-performing loans increased by $1.8 million from the prior quarter. The non-performing loans-to-total loans ratio remains a low 0.14%, reflecting the continued strong credit quality of the portfolio.

Non-performing Loans
In thousands (except ratios)



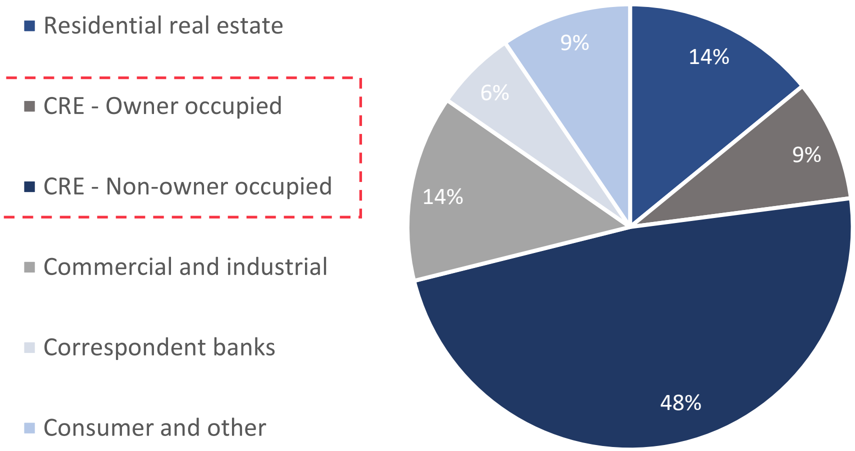
Classified Loans [1] to Total Loans



[1] Loans classified as substandard at period end. No loans classified doubtful at any of the dates presented.

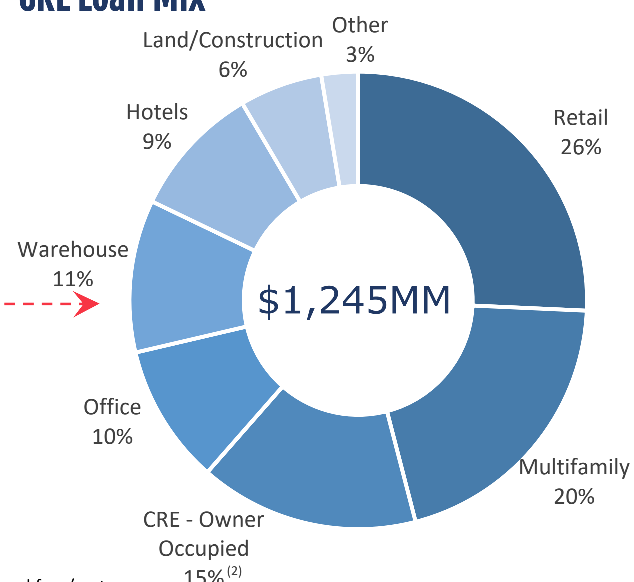
LOAN PORTFOLIO MIX

Loan Portfolio Mix (1)



$2,183 MM (1)

CRE Loan Mix



Commentary

Total loan balance at quarter end was $2,183 million (1).

Commercial Real Estate (owner occupied and non-owner occupied) was 57.0% or $1,245 million of the total loan portfolio(1).

CRE mix is diversified and granular. Retail non-owner occupied makes up 26% of total CRE or $320.1 million.

CRE Loan Portfolio (non-owner occupied and owner occupied)

Loan Type	Outstanding Balance (1)	Weighted Average LTV (2)	Weighted Average DSCR (3)	Average Loan Size (1)
Retail	$331	57%	1.52	$3.0
Multifamily	$252	57%	1.36	$1.8
Office	$208	53%	1.97	$1.6
Warehouse	$194	57%	2.09	$1.6
Hotel	$117	56%	2.07	$4.3
Other	$70	59%	1.90	$1.8
Land/Construction	$73	46%	NA	$3.3

(1) Balance in millions. Excludes deferred fees/cost.
(2) LTV - Loan to value ratio.
(3) DSCR - Debt service coverage ratio.

As of 12/31/25
(1) Excludes deferred fees/cost
(2) Includes loan types: office, warehouse, retail, and other

NON-INTEREST INCOME

In thousands (except ratios)

	Q4 2025	Q3 2025	Q2 2025	Q1 2025	Q4 2024
Total service fees	$2,209	$2,661	$ 2,402	$2,331	$2,667
Wire fees	*$656*	*$647*	*$604*	*$570*	*$587*
Swap fees	*$449*	*$790*	*$428*	*$93*	*$1,076*
Other	*$1,104*	*$1,224*	*$1,370*	*$1,668*	*$1,004*
Loss on sale of securities available for sale	($7,498)	($28)	-	-	-
Gain on sale of loans held for sale	$197	$128	$151	$525	$154
Other income	$914	$923	$817	$860	$806
Total non-interest income	**($4,178)**	**$3,684**	**$3,370**	**$3,716**	**$3,627**
Average total assets	$2,799,863	$2,798,115	$2,677,198	$2,606,593	$2,544,592
Non-interest income/Average assets [1]	(0.59%)	0.52%	0.50%	0.58%	0.57%

Commentary

The Company executed a portfolio restructuring strategy which resulted in a sale of $44.6 million of its lower-yielding available-for sale securities for a loss of ($7.5) million. Proceeds from the sale were reinvested into loans at quarter-end. Excluding the security loss, non-interest income was $3.3 million for fourth quarter 2025, consistent with prior quarters.

Gain on sale of SBA 7a loans represented $197 thousand for the fourth quarter 2025.

Non-interest income excluding the securities loss was 13.0% of total revenue for fourth quarter 2025.

[1] Annualized.

NON-INTEREST EXPENSE

In thousands (except ratios)

	Q4 2025	Q3 2025	Q2 2025	Q1 2025	Q4 2024
Salaries and employee benefits	$8,668	$7,909	$7,954	$7,636	$7,930
Occupancy	1,327	1,382	1,337	1,284	1,337
Regulatory assessments and fees	443	377	396	421	405
Consulting and legal fees	900	585	263	193	552
Network and information technology services	599	656	564	505	494
Other operating expense	2,338	2,139	2,120	2,013	2,136
Total non-interest expense	**$14,275**	**$13,048**	**$12,634**	**$12,052**	**$12,854**
Operating efficiency ratio (1)	55.92%	52.22%	51.77%	52.79%	55.92%
Non-interest expense/Average assets (2)	2.02%	1.85%	1.89%	1.88%	2.01%
Full-time equivalent employees	205	206	203	201	199

Commentary

Salaries and benefits increased $759 thousand compared to the prior quarter, primarily driven by a new bonus plan for non-management personnel and enhancements to sales incentives and retention programs. The $759 thousand represents an annual expense and will be accrued monthly based on performance in the future periods.

Consulting and legal fees increased $275 thousand from the prior quarter due to non-routine expenses associated with the universal shelf offering and share repurchase transaction.

Other operating expense increased $137 thousand primarily due to forced-placed insurance related to borrowers. The Company expects to receive reimbursement in the coming quarters.

(1) Non-GAAP financial measures. See reconciliation in this presentation.
(2) Annualized.

CAPITAL

Capital Ratios (1)	Q4 2025	Q3 2025	Q4 2024	Well-Capitalized
Leverage Ratio	8.46%	8.47%	9.53%	5.00%
TCE/TA (2)	7.78%	7.55%	8.34%	NA
Tier 1 Risk-Based Capital	10.92%	11.17%	12.28%	8.00%
Total Risk-Based Capital	13.91%	14.20%	13.51%	10.00%
AOCI In Millions	($30.3)	($37.8)	($44.5)	

Commentary

On January 20, 2026, the Company's Board of Directors declared a quarterly cash dividend of $0.125 per share on the Company's Class A common stock, representing a 25% increase from the prior quarter. The dividend will be payable on March 5, 2026, to shareholders of record as of the close of business on February 17, 2026.

Q4 2025 EOP common stock shares outstanding: 18,137,885.

AOCI improved by $7.5 million from prior quarter mainly due to execution of the portfolio restructuring strategy in December of 2025.

(1) Reflects the Company's regulatory capital ratios which are provided for informational purposes only; as a small bank holding company, the Company is not subject to regulatory capital requirements.

(2) Non-GAAP financial measures. See reconciliation in this presentation.

TAKEAWAYS

1. Leading franchise located in one of the most attractive banking markets in U.S.
2. Scarcity value in the Miami MSA
3. Robust capital position with regulatory ratios well in excess of "well capitalized" threshold
4. Low risk, commercially oriented loan portfolio
5. Demonstrated profitability profile since 2015 recap further improved by current management team
6. Strong asset quality – minimal charge-offs experienced since 2015 recap
7. Attractive deposit base driven by steady growth in specialized verticals
8. Balanced liquidity profile with a 93% loan/deposit ratio (EOP)

USCB FINANCIAL HOLDINGS

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios)

		As of or For the Three Months Ended				
		12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Pre-tax pre-provision ("PTPP") income:	(1)					
Net income		$ 1,363	$ 8,939	$ 8,140	$ 7,658	$ 6,904
Plus: Income tax expense		1,911	2,866	2,599	2,440	2,197
Plus: Provision for credit losses		480	105	1,031	681	1,030
PTPP income		$ 3,754	$ 11,910	$ 11,770	$ 10,779	$ 10,131
PTPP return on average assets:	(1)					
PTPP income		$ 3,754	$ 11,910	$ 11,770	$ 10,779	$ 10,131
Average assets		$ 2,799,863	$ 2,798,115	$ 2,677,198	$ 2,606,593	$ 2,544,592
PTPP return on average assets	(2)	0.53%	1.69%	1.76%	1.68%	1.58%
Operating net income:	(1)					
Net income		$ 1,363	$ 8,939	$ 8,140	$ 7,658	$ 6,904
Less: Net losses on sale of securities		(7,498)	(28)	-	-	-
Less: Tax effect on sale of securities		1,900	7	-	-	-
Plus: Tax liability expense from prior periods	(3)	1,096	-	-	-	-
Operating net income		$ 8,057	$ 8,960	$ 8,140	$ 7,658	$ 6,904
Operating return on average assets:	(1)					
Operating net income		$ 8,057	$ 8,960	$ 8,140	$ 7,658	$ 6,904
Average assets		$ 2,799,863	$ 2,798,115	$ 2,677,198	$ 2,606,593	$ 2,544,592
Operating net income return on average assets	(2)	1.14%	1.27%	1.22%	1.19%	1.08%
Operating return on average equity:	(1)					
Operating net income		$ 8,057	$ 8,960	$ 8,140	$ 7,658	$ 6,904
Average equity		$ 212,393	$ 225,316	$ 228,492	$ 219,505	$ 215,715
Operating net income return on average equity	(2)	15.05%	15.78%	14.29%	14.15%	12.73%
Operating revenue:	(1)					
Net interest income		$ 22,207	$ 21,274	$ 21,034	$ 19,115	$ 19,358
Non-interest income		(4,178)	3,684	3,370	3,716	3,627
Less: Net losses on sale of securities		(7,498)	(28)	-	-	-
Operating revenue		$ 25,527	$ 24,986	$ 24,404	$ 22,831	$ 22,985
Operating efficiency ratio:	(1)					
Total non-interest expense		$ 14,275	$ 13,048	$ 12,634	$ 12,052	$ 12,854
Operating revenue		$ 25,527	$ 24,986	$ 24,404	$ 22,831	$ 22,985
Operating efficiency ratio		55.92%	52.22%	51.77%	52.79%	55.92%

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings pow er of the Company.

(2) Annualized.

(3) State tax liability expenses for 2024 and for the first three quarters of 2025 w ere recognized during the fourth quarter of 2025. The state tax expense is related to taxes due on interest income on loans w hose collateral are located outside of the State of Florida.

APPENDIX – NON-GAAP RECONCILIATION

In thousands (except ratios and share data)

		As of or For the Three Months Ended				
		12/31/2025	9/30/2025	6/30/2025	3/31/2025	12/31/2024
Tangible book value per common share (at period-end):	(1)					
Total stockholders' equity		$ 217,183	$ 209,095	$ 231,583	$ 225,088	$ 215,388
Less: Intangible assets		-	-	-	-	-
Tangible stockholders' equity		$ 217,183	$ 209,095	$ 231,583	$ 225,088	$ 215,388
Total shares issued and outstanding (at period-end):						
Total common shares issued and outstanding		18,137,885	18,107,385	20,078,385	20,048,385	19,924,632
Tangible book value per common share	(2)	$ 11.97	$ 11.55	$ 11.53	$ 11.23	$ 10.81
Operating diluted net income per common share:	(1)					
Operating net income		$ 8,057	$ 8,960	$ 8,140	$ 7,658	$ 6,904
Total w eighted average diluted shares of common stock		18,348,725	19,755,820	20,295,794	20,319,535	20,183,731
Operating diluted net income per common share:		$ 0.44	$ 0.45	$ 0.40	$ 0.38	$ 0.34
Tangible Common Equity/Tangible Assets	(1)					
Tangible stockholders' equity		$ 217,183	$ 209,095	$ 231,583	$ 225,088	$ 215,388
Tangible total assets	(3)	$ 2,791,540	$ 2,767,945	$ 2,719,474	$ 2,677,382	$ 2,581,216
Tangible Common Equity/Tangible Assets		7.78%	7.55%	8.52%	8.41%	8.34%

(1) The Company believes these non-GAAP financial measurements are key indicators of the ongoing earnings pow er of the Company.

(2) Excludes the dilutive effect, if any, of shares of common stock issuable upon exercise of outstanding stock options.

(3) Since the Company has no intangible assets, tangible stockholders' equity and tangible total assets are the same amounts as stockholders' equity and total assets, respectively, as calculated under GAAP.

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