

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

☐ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0287
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1. Name and Address of Reporting Person* <u>BUSTLE NICHOLAS</u> (Last) (First) (Middle) <u>C/O USCB FINANCIAL HOLDINGS, INC.</u> <u>2301 N.W. 87TH AVENUE</u> (Street) <u>DORAL</u> <u>FL</u> <u>33172</u> (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>USCB FINANCIAL HOLDINGS, INC. [</u> <u>USCB]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner ☒ Officer (give title below) Other (specify below) <u>EVP and Chief Lending Officer</u>
	3. Date of Earliest Transaction (Month/Day/Year) <u>10/28/2025</u>	6. Individual or Joint/Group Filing (Check Applicable Line) ☒ Form filed by One Reporting Person Form filed by More than One Reporting Person
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Voting Common Stock	10/28/2025		F		1,623	D	\$17.6	41,459 ⁽¹⁾	D	
Class A Voting Common Stock								9,820	I	By daughters
Class A Voting Common Stock								6,250	I	By spouse

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock Option (Right to Buy)	\$11.35							04/17/2020 ⁽²⁾	04/17/2029	Common Stock	30,000		30,000	D	
Stock Option (Right to Buy)	\$12.05							09/27/2022 ⁽³⁾	09/27/2031	Common Stock	40,000		40,000	D	

Explanation of Responses:

1. Includes 6,947 shares of restricted stock which vest at a rate of one-third per year commencing on January 21, 2026, 2,174 shares of restricted stock of a grant of 3,261 shares which commenced vesting at a rate of one-third per year on January 22, 2025, 2,039 shares of restricted stock of a grant of 6,117 shares which commenced vesting at a rate of one-third per year on March 8, 2024, and 13,333 shares of restricted stock of a grant of 20,000 shares which commenced vesting at a rate of one-third per year commencing on October 28, 2025.
2. The stock options vested at the rate of one-third per year commencing on April 17, 2020.
3. The stock options vest at the rate of one-third per year commencing on September 27, 2022.

/s/ Robert Anderson by P.O.A. for Nicholas Bustle 10/30/2025

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.