

**Signature Bancorp, Inc.**  
**Financial Highlights**  
**(Dollars in Thousands - Except per Share Data)**  
**(unaudited)**

	3/31/2026 (3 Months)	3/31/2025 (3 Months)	3/31/2024 (3 Months)	12/31/2025 (12 Months)	12/31/2024 (12 Months)	12/31/2023 (12 Months)
<b>OPERATING RESULTS</b>						
Net Interest Income	\$ 12,347	\$ 11,451	\$ 8,961	\$ 46,207	\$ 36,811	\$ 35,380
Provision for Loan Losses	340	(4,210)	165	(3,070)	(725)	4,140
Non-Interest Income	510	418	447	1,777	1,780	1,464
Non-Interest Expense	6,650	7,089	5,935	26,538	23,205	22,478
Pre-Tax Income	5,867	8,990	3,308	24,516	16,111	10,226
Securities gains (losses)	-	-	-	-	-	-
Income Tax Expense	1,224	1,919	696	5,143	3,361	2,114
Net Income	\$ 4,643	\$ 7,071	\$ 2,612	\$ 19,373	\$ 12,750	\$ 8,112
<b>BALANCE SHEET HIGHLIGHTS</b>						
Total Assets	\$ 1,282,436	\$ 1,268,757	\$ 1,227,936	\$ 1,305,857	\$ 1,258,298	\$ 1,232,745
Total Loans	998,506	947,462	928,683	\$ 994,577	\$ 929,992	\$ 931,272
Allowance for Loan Losses	11,485	9,943	14,992	\$ 11,129	\$ 14,135	\$ 14,815
Non-Interest Bearing Deposits	\$ 253,851	\$ 245,651	\$ 262,988	\$ 254,017	\$ 253,018	\$ 278,239
MMDA & Savings Deposits	725,377	724,374	663,561	756,801	709,000	657,154
Total Certificates of Deposit	132,884	140,140	159,810	128,349	147,192	159,427
Total Deposits	1,112,112	1,110,165	1,086,359	1,139,167	1,109,210	1,094,820
Stockholders' Equity	\$ 166,059	\$ 152,347	\$ 136,640	\$ 162,165	\$ 144,814	\$ 134,176
<b>PERFORMANCE RATIOS</b>						
Return on Average Assets	1.46%	2.27%	0.85%	1.54%	1.05%	0.66%
Return on Average Equity	11.38%	19.14%	7.76%	12.59%	9.11%	6.21%
Net Interest Margin	3.95%	3.71%	2.95%	3.65%	3.05%	2.95%
Efficiency Ratio	51.72%	59.73%	63.08%	55.31%	60.13%	61.01%
<b>ASSET QUALITY RATIOS</b>						
Non-Performing Assets/OREO & Loans	0.87%	0.00%	1.53%	0.24%	1.50%	1.56%
Net Charge-Offs to Average Loans	(0.00%)	(0.00%)	(0.00%)	(0.01%)	(0.01%)	(0.02%)
Allowance for Loan Losses to Loans	1.14%	1.04%	1.59%	1.11%	1.50%	1.57%
<b>CAPITAL RATIOS</b>						
Total Risk-Based Capital	15.8%	15.1%	15.4%	15.7%	15.2%	15.2%
Tier 1 Risk-Based Capital	14.8%	14.1%	14.2%	14.7%	14.0%	13.9%
Tier 1 Leverage Capital	12.4%	11.9%	11.8%	11.8%	12.0%	11.6%
<b>PER SHARE DATA</b>						
Basic Earnings (1)	\$ 3.48	\$ 21.29	\$ 7.67	\$ 14.42	\$ 9.35	\$ 5.87
Basic Book Value	\$ 124.36	\$ 113.97	\$ 99.68	\$ 121.25	\$ 107.46	\$ 97.81
Market Value (2)	\$ 152.00	\$ 132.00	\$ 120.00	\$ 152.00	\$ 132.00	\$ 120.00
Dividend	\$ -	\$ -	\$ -	\$ 3.00	\$ 2.50	\$ 2.30

(1) Annualized Earnings

(2) Market Value is determined periodically by Hovde Group, LLC., an independent consulting firm experienced in stock valuations of commercial banks and bank holding companies.