

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

	6/30/2026 (6 Months)	6/30/2025 (6 Months)	6/30/2024 (6 Months)	12/31/2025 (12 Months)	12/31/2024 (12 Months)	12/31/2023 (12 Months)
<u>OPERATING RESULTS</u>						
Net Interest Income	\$ 25,207	\$ 22,357	\$ 17,839	\$ 46,207	\$ 36,811	\$ 35,380
Provision for Loan Losses	482	(3,665)	325	(3,070)	(725)	4,140
Non-Interest Income	1,013	878	893	1,777	1,780	1,464
Non-Interest Expense	12,886	13,058	11,757	26,538	23,205	22,478
Pre-Tax Income	12,852	13,842	6,650	24,516	16,111	10,226
Securities gains (losses)	-	(315)	-	-	-	-
Income Tax Expense	2,719	2,841	1,383	5,143	3,361	2,114
Net Income	\$ 10,133	\$ 10,686	\$ 5,267	\$ 19,373	\$ 12,750	\$ 8,112
<u>BALANCE SHEET HIGHLIGHTS</u>						
Total Assets	\$ 1,309,741	\$ 1,235,935	\$ 1,198,870	\$ 1,305,857	\$ 1,258,298	\$ 1,232,745
Total Loans	1,024,195	956,578	934,658	\$ 994,577	\$ 929,992	\$ 931,272
Allowance for Loan Losses	11,633	10,483	15,175	\$ 11,129	\$ 14,135	\$ 14,815
Non-Interest Bearing Deposits	\$ 251,998	\$ 241,745	\$ 253,836	\$ 254,017	\$ 253,018	\$ 278,239
MMDA & Savings Deposits	750,385	693,812	636,901	756,801	709,000	657,154
Total Certificates of Deposit	134,743	141,666	165,924	128,349	147,192	159,427
Total Deposits	1,137,126	1,077,223	1,056,661	1,139,167	1,109,210	1,094,820
Stockholders' Equity	\$ 167,685	\$ 154,394	\$ 137,617	\$ 162,165	\$ 144,814	\$ 134,176
<u>PERFORMANCE RATIOS</u>						
Return on Average Assets	1.56%	1.70%	0.86%	1.54%	1.05%	0.66%
Return on Average Equity	12.42%	13.61%	7.50%	12.59%	9.11%	6.21%
Net Interest Margin	3.98%	3.62%	2.97%	3.65%	3.05%	2.95%
Efficiency Ratio	49.15%	56.20%	62.76%	55.31%	60.13%	61.01%
<u>ASSET QUALITY RATIOS</u>						
Non-Performing Assets/OREO & Loans	0.84%	0.00%	1.46%	0.24%	1.50%	1.56%
Net Charge-Offs to Average Loans	0.00%	0.00%	(0.01%)	(0.01%)	(0.01%)	(0.02%)
Allowance for Loan Losses to Loans	1.12%	1.08%	1.60%	1.11%	1.50%	1.57%
<u>CAPITAL RATIOS</u>						
Total Risk-Based Capital	15.8%	15.6%	15.0%	15.7%	15.2%	15.2%
Tier 1 Risk-Based Capital	14.8%	14.6%	13.8%	14.7%	14.0%	13.9%
Tier 1 Leverage Capital	12.9%	12.4%	12.1%	11.8%	12.0%	11.6%
<u>PER SHARE DATA</u>						
Basic Earnings (1)	\$ 15.30	\$ 16.09	\$ 7.73	\$ 14.42	\$ 9.35	\$ 5.87
Basic Book Value	\$ 126.13	\$ 114.93	\$ 101.06	\$ 121.25	\$ 107.46	\$ 97.81
Market Value (2)	\$ 160.00	\$ 142.00	\$ 125.00	\$ 152.00	\$ 132.00	\$ 120.00
Dividend	\$ 1.80	\$ 1.40	\$ 1.20	\$ 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.