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

OPERATING RESULTS	**9/30/2026 (9 Months)**	**9/30/2025 (9 Months)**	**9/30/2024 (9 Months)**	12/31/2025 (12 Months)	12/31/2024 (12 Months)	12/31/2023 (12 Months)
Net Interest Income	$ 38,617	$ 33,969	$ 27,129	$ 46,207	$ 36,811	$ 35,380
Provision for Loan Losses	872	(3,570)	325	(3,070)	(725)	4,140
Non-Interest Income	1,517	1,327	1,334	1,777	1,780	1,464
Non-Interest Expense	19,161	18,886	17,405	26,538	23,205	22,478
Pre-Tax Income	20,101	19,980	10,733	24,516	16,111	10,226
Securities gains (losses)	-	(315)	-	-	-	-
Income Tax Expense	4,264	4,127	2,243	5,143	3,361	2,114
Net Income	$ 15,837	$ 15,538	$ 8,490	$ 19,373	$ 12,750	$ 8,112
BALANCE SHEET HIGHLIGHTS						
Total Assets	$ 1,373,392	$ 1,314,188	$ 1,207,286	$ 1,305,857	$ 1,258,298	$ 1,232,745
Total Net Loans	1,044,367	973,684	924,430	$ 994,577	$ 929,992	$ 931,272
Allowance for Loan Losses	12,023	10,667	15,204	$ 11,129	$ 14,135	$ 14,815
Non-Interest Bearing Deposits	$ 253,914	$ 262,041	$ 241,431	$ 254,017	$ 253,018	$ 278,239
MMDA & Savings Deposits	796,396	746,571	665,907	756,801	709,000	657,154
Total Certificates of Deposit	142,888	141,205	151,880	128,349	147,192	159,427
Total Deposits	1,193,198	1,149,817	1,059,218	1,139,167	1,109,210	1,094,820
Stockholders' Equity	$ 172,911	$ 159,558	$ 142,953	$ 162,165	$ 144,814	$ 134,176
PERFORMANCE RATIOS						
Return on Average Assets	1.58%	1.59%	0.93%	1.54%	1.05%	0.66%
Return on Average Equity	12.67%	12.91%	8.18%	12.59%	9.11%	6.21%
Net Interest Margin	3.98%	3.64%	3.01%	3.65%	3.05%	2.95%
Efficiency Ratio	47.74%	53.51%	61.15%	55.31%	60.13%	61.01%
ASSET QUALITY RATIOS						
Non-Performing Assets/OREO & Loans	0.85%	0.16%	1.43%	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	1.14%	1.08%	1.62%	1.11%	1.50%	1.57%
CAPITAL RATIOS						
Total Risk-Based Capital	16.0%	15.8%	15.4%	15.7%	15.2%	15.2%
Tier 1 Risk-Based Capital	14.9%	14.8%	13.3%	14.7%	14.0%	13.9%
Tier 1 Leverage Capital	12.8%	12.6%	11.3%	11.8%	12.0%	11.6%
PER SHARE DATA						
Basic Earnings (1)	$ 15.88	$ 15.48	$ 8.30	$ 14.42	$ 9.35	$ 5.87
Basic Book Value	$ 130.25	$ 119.14	$ 105.32	$ 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.