

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

	3/31/2025 (3 Months)	3/31/2024 (3 Months)	3/31/2023 (3 Months)	12/31/2024 (12 Months)	12/31/2023 (12 Months)	12/31/2022 (12 Months)
<b><u>OPERATING RESULTS</u></b>						
Net Interest Income	\$ 11,451	\$ 8,961	\$ 8,681	\$ 36,811	\$ 35,380	\$ 36,821
Provision for Loan Losses	(4,210)	165	150	(725)	4,140	(600)
Non-Interest Income	418	447	362	1,780	1,464	1,825
Non-Interest Expense	7,089	5,935	5,702	23,205	22,478	21,487
Pre-Tax Income	8,990	3,308	3,191	16,111	10,226	17,759
Securities gains (losses)	-	-	-	-	-	-
Income Tax Expense	1,919	696	668	3,361	2,114	3,702
Net Income	\$ 7,071	\$ 2,612	\$ 2,523	\$ 12,750	\$ 8,112	\$ 14,057
<b><u>BALANCE SHEET HIGHLIGHTS</u></b>						
Total Assets	\$1,268,757	\$1,227,936	\$1,195,901	\$ 1,258,298	\$ 1,232,745	\$ 1,209,589
Total Loans	947,462	928,683	879,985	\$ 929,992	\$ 931,272	881,007
Allowance for Loan Losses	9,943	14,992	10,768	\$ 14,135	\$ 14,815	10,258
Non-Interest Bearing Deposits	\$ 245,651	\$ 262,988	\$ 288,657	\$ 253,018	\$ 278,239	\$ 355,484
MMDA & Savings Deposits	724,374	663,561	679,041	709,000	657,154	647,983
Total Certificates of Deposit	140,140	159,810	94,290	147,192	159,427	76,734
Total Deposits	1,110,165	1,086,359	1,061,988	1,109,210	1,094,820	1,080,201
Stockholders' Equity	\$ 152,347	\$ 136,640	\$ 131,502	\$ 144,814	\$ 134,176	\$ 127,116
<b><u>PERFORMANCE RATIOS</u></b>						
Return on Average Assets	2.27%	0.85%	0.84%	1.05%	0.66%	1.12%
Return on Average Equity	19.14%	7.76%	7.70%	9.11%	6.21%	10.96%
Net Interest Margin	3.71%	2.95%	2.97%	3.05%	2.95%	2.92%
Efficiency Ratio	59.73%	63.08%	63.05%	60.13%	61.01%	55.60%
<b><u>ASSET QUALITY RATIOS</u></b>						
Non-Performing Assets/OREO & Loans	0.00%	1.53%	0.07%	1.50%	1.56%	0.02%
Net Charge-Offs to Average Loans	(0.00%)	(0.00%)	(0.00%)	(0.01%)	(0.02%)	(0.03%)
Allowance for Loan Losses to Loans	1.04%	1.59%	1.21%	1.50%	1.57%	1.15%
<b><u>CAPITAL RATIOS</u></b>						
Total Risk-Based Capital	15.1%	15.4%	15.6%	15.2%	15.2%	15.3%
Tier 1 Risk-Based Capital	14.1%	14.2%	14.5%	14.0%	13.9%	14.2%
Tier 1 Leverage Capital	11.9%	11.8%	11.8%	12.0%	11.6%	11.1%
<b><u>PER SHARE DATA</u></b>						
Basic Earnings (1)	\$ 21.29	\$ 7.67	\$ 7.36	\$ 9.35	\$ 5.87	\$ 10.04
Basic Book Value	\$ 113.97	\$ 99.68	\$ 94.51	\$ 107.46	\$ 97.81	\$ 90.05
Market Value (2)	\$ 132.00	\$ 120.00	\$ 135.00	\$ 132.00	\$ 120.00	\$ 135.00
Dividend	\$ -	\$ -	\$ -	\$ 2.50	\$ 2.30	\$ 2.10

(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.